

RBL Bank Platinum Maxima Plus Credit Card Terms and Conditions

1. INTRODUCTION

These Terms and Conditions (“**Terms**”) apply to and regulate the provision of the Platinum Maxima Plus Credit Card as offered by RBL Bank Limited (“**RBL Bank**”). In an event of conflict between these Terms and the terms as prescribed under the Cardmember Agreement, the provision of the Cardmember Agreement shall prevail.

2. DEFINITIONS AND INTERPRETATIONS

- 2.1 “**Account**” or “**Card Account**” shall mean an account maintained by RBL Bank under these terms and conditions, in the name of the Cardmember.
- 2.2 “**Card**” or “**Platinum Maxima Plus Card**” shall mean the credit card offered by RBL Bank to its Cardmember(s).
- 2.3 “**Cardmember(s)**” or “**Primary Cardmember(s)**” shall mean such customers to whom a Card has been issued and who is authorized to hold the Card. The use of terms such as ‘you’ and ‘your’ shall mean the Cardmember where the context admits.
- 2.4 “**INR**” shall mean Indian National Rupee.
- 2.5 “**Offer**” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.6 “**Statements**” shall mean the Card Statement sent by RBL Bank to its Cardmembers at periodic intervals indicating the payment credited and the transaction debited to the Account and the charges (if any) as applicable along with the payment required by the payment due date as applicable
- 2.7 “**Website**” shall mean www.rblbank.com.
- 2.8 “**Void Transaction**” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.9 Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember’s Agreement.

3. PRODUCT OFFER:

3.1. Welcome Benefit of Rewards Points:

The Cardmember applying for Platinum Maxima Plus Card is entitled to a ‘welcome benefit’ of 10,000 reward points upon making a valid retail transaction within 30 days from the date of issuance of Card by RBL Bank and upon paying the joining fees as reflected in the first Statement by the payment due date. The reward points are redeemable at www.rblrewards.com. It is hereby clarified that upon the successful valid retail transaction and the payment of the joining fees by the Cardmember, the ‘welcome benefit’ will be credited to the Cardmember’s Account within 60 days from the date of the Card issuance.

3.2. Lounge access:

The Cardmember using the Platinum Maxima Plus Card can receive 2 complimentary domestic airport lounge visits per quarter. It is clarified that the ‘lounge benefit’ is applicable only in select lounges in India. You shall be given an access at the lounge only upon successful authorization of the Card on the electronic terminals placed at the lounges. The Cardmember will get access to the lounge and food & beverages as applicable under the agreement between MasterCard/VISA and the lounge. The Cardmember is advised to check the services and facilities that are covered in the MasterCard/VISA lounge access program, which can

be referred to here (https://www.visa.co.in/en_in/visa-offers-and-perks/visa-airport-lounge-access-program/146561). Additionally, an authorization for an amount of INR 25 will be done on the Card for the purpose of validation purposes only, however it is clarified that such authorization amount shall not be charged to Cardmember's Account. It is hereby clarified that the Cardmember can only avail the 'lounge benefit' if the Cardmember is carrying a valid Card issued in India and only one entry into the domestic airport lounge per Cardmember shall be permitted. The Cardmember agrees and understands that the 'lounge benefit' can be modified, amended, changed or revoked anytime by MasterCard/VISA without any prior intimation and the access to the domestic airport lounge will be available to the Cardmember only on first-come-first-serve basis.

3.3. Monthly benefit of INR 200 on BookMyShow movie tickets:

The Cardmember can avail a 'monthly benefit' comprising of a discount of INR 200 or maximum number of one free ticket whichever is lower on booking movie tickets on BookMyShow's mobile application or BookMyShow's website i.e. www.bookmyshow.com using the Card. It is hereby clarified that the 'monthly benefit' shall be applicable only on the primary Card, and not on add-on Cards with effect from June 1, 2020. Therefore, the 'monthly benefit' will not apply if the movie tickets are booked using add-on Cards on BookMyShow mobile application and/ or BookMyShow website.

The Cardmember who receives one free ticket under this 'monthly benefit' must purchase and pay in full for at least one full price ticket in the same purchase transaction. In case you have applied for the 'monthly benefit' but the transaction is not successful, kindly wait for 20 minutes before trying to avail the 'monthly benefit' again. The Cardmember availing the 'monthly benefit' is advised to check the other applicable terms and conditions of BookMyShow at www.bookmyshow.com before availing the 'monthly benefit'. It is hereby clarified that the tickets once purchased either from the BookMyShow mobile application or BookMyShow website, shall be considered sold and cannot be cancelled, refunded or exchanged. . BookMyShow will use best efforts to ensure the Offers are provided as described, but Cardmember shall not make any claim or seek compensation against BookMyShow or RBL Bank even in the event that the Offers are not provided or provided as described.

3.4. Reward benefits on the Platinum Maxima Plus Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 2 reward points for every valid retail transaction on every INR 100 spent. Transactions made on Railways, Rental, Miscellaneous payments will not be eligible to earn Reward points. W.e.f. October 9, 2023, transactions made on Fuel, Utility, Wallet, Insurance, will not be eligible to earn Reward Points.

You get 10 reward points for every valid transaction worth INR 100 spent on dining, utility, fuel, entertainment, and international purchases. W.e.f. from October 9, 2023, transactions made on grocery will also be eligible to earn reward points. Transactions made on Utility and Fuel will not be eligible to earn reward points. The reward points are redeemable at www.rblrewards.com.

It is hereby clarified that the identification of dining, entertainment, grocery, international and cross border stores are based on MCCs (Merchant Category Codes) as allotted by MasterCard/VISA. RBL Bank will not be responsible for providing the 10 rewards points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for dining, entertainment, grocery and international and cross border stores by MasterCard/VISA. It is clarified that upon making valid retail transactions from the above-mentioned categories, a Card member can earn up to maximum of 1000 reward points per month.

W.e.f. October 9, 2023, base reward points will not be accrued on EMI conversion of retail transactions. This includes converting retail transactions to EMI (Split-N-Pay) and EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App.

Categories/MCCs will be defined as per VISA & MasterCard guidelines:

Category	MCCs
Railways	4112, 4011, 4111
Petrol	9752, 5541, 5983, 5172, 5542
Utilities	4900
Wallet Load	6540
Rent	6513
Insurance	6300, 5960
Miscellaneous	All MCCs as defined by VISA & MasterCard

3.5. The Cardmember can avail exciting rewards arising from the ‘milestone program’:

The Cardmember can avail up to 30,000 reward points under the ‘milestone program’. If the Cardmember makes valid transactions worth INR 2 lacs or more in one year, the Cardmember will be rewarded with 10,000 reward points. If you make valid transaction worth INR 3.5 lacs or more in one year, you will be rewarded with additional 10,000 reward points. If you make valid transaction worth INR 5 lacs or more in one year, you will be rewarded with additional 10,000 reward points. The reward points are redeemable at www.rblrewards.com.

4. GENERAL TERMS AND CONDITIONS:

- 3.6.** RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Cardmember due to provision of the offer, shall be to the sole account of the Card Member. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember. RBL Bank reserves the right to disqualify the Cardmember from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the Card. RBL Bank shall not be held liable for any delay or loss that may be caused in delivery of the product and services or the assured gifts / prizes.
- 3.7.** RBL Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part by another offer, whether similar to this offer or not, or to extend or withdraw it altogether. The offer provided on the Platinum Maxima Plus Card cannot be clubbed with any other offers that may be available to the Cardmember by RBL Bank and the offers there under not transferable. The Offer is not valid and applicable for Void Transaction. The Offers cannot be clubbed/combined/exchanged with any other offer running at the said App and/or Website. This Offer is valid only for successful/approved transactions and not void transactions
- 3.8.** RBL Bank will also not be liable for any consequences connected with the use/ misuse of the Card by any third party due to the Card falling in the hands of any third party or the PIN coming to the knowledge

of any third party. If any third parties gain access to the services, including the Card Account, the Card Member will be responsible and shall indemnify RBL Bank against any liability, costs or damages arising out of such misuse / use by third parties based upon or relating to such access and use, or otherwise.

4. DISCLAIMER

RBL Bank Limited displays the Offers/ Services extended by third parties to RBL Bank's customers and RBL Bank is not rendering any of these Offers/ services. RBL Bank does not act as express or implied agent of the said third parties vis-a-vis the Customers. RBL Bank is neither guaranteeing nor making any representation with respect to the Offers/ services provided by the third parties. RBL Bank is not responsible for quality of the products/ services provided by the third parties. For any queries, complaints, issues and/ or feedback shall be directly dealt with the third parties only. The Offers/ services may also be available at other platforms. The customer's participation to avail such Offers/ services is purely voluntary.