

# RBL Bank Platinum Maxima Credit Card Terms and Conditions

## 1. INTRODUCTION

These Terms and Conditions (“**Terms**”) apply to and regulate the provision of the Platinum Maxima 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 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 “**Membership Year**” shall be defined as the 12-month period commencing from the date of the credit card issuance.
- 2.5 “**INR**” shall mean Indian National Rupee.
- 2.6 “**Offer**” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.7 “**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
- 2.8 “**Website**” shall mean [www.rblbank.com](http://www.rblbank.com).
- 2.9 “**Void Transaction**” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.10 “**Retail Transaction**” shall mean any purchase of goods or services made by a cardmember at a merchant, whether online or in a physical store. These transactions exclude cash withdrawals, fund transfers, or other non-purchase activities.
- 2.11 “**Eligible Transaction**” shall mean any successful retail transaction which qualifies for the card benefits.
- 2.12 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:

The Cardmember applying for Platinum Maxima Card is entitled to a ‘welcome benefit’ of 8000 reward points upon making an eligible retail transaction within 30 days from the date of the Card issuance by RBL Bank and upon paying the annual membership fee as reflected in the first Statement by the payment due date. It is hereby clarified that upon the successful eligible retail transaction and the payment of the annual membership fee by the Cardmember, the ‘welcome benefit’ will be credited to the Cardmember’s Account within 60 days from the date of the Card issuance.

The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com). For more details, refer to <https://www.rblrewards.com/tnc>

### 3.2 Lounge access:

a. Cardmember can avail 1 complimentary lounge visits per calendar quarter within India on presenting the Platinum Maxima Credit Card at lounge entrance. However, Effective July 1, 2025, Cardmembers will be able to access 2 airport lounges within India in a quarter, only if they spend INR 35,000 or more in the previous calendar quarter i.e., (Jan-Mar | Apr-Jun | Jul-Sep | Oct-Dec). Cardmember will not be able to access lounge (*within India*) in the subsequent quarter if he spends less than INR 35,000 in a quarter. Spends made on select Merchant Categories which including Fuel, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallet/Service Providers, Government Services, Contracted Services, Cash, Bills2Pay and Miscellaneous will not be counted towards quarterly spend threshold for lounge.

Do refer to the list of Merchant Category and MCC in the section 3.6.

Additionally, spend threshold 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.

- b. W.e.f. July 1, 2025, only the primary cardmember will be eligible to avail the lounge benefits. The lounge benefit is not applicable on add-on card opted by Primary Cardmember.
- c. W.e.f. July 1, 2025, Quarterly spends of the previous calendar quarter will be counted towards lounge benefit of the subsequent quarter. Lounge benefit if not utilized within the same quarter, will lapse and not get extended further. Lounge benefits will continue as is till 30 June 2025

Illustration: If Cardmember spends INR 35,000 in the quarter of Jan-Mar, they can access lounge from April 07 till June 30.

- d. Cardmember can access lounges at the selected airports in India through successful authorization of the Platinum Maxima Credit Card on the electronic terminals placed at the lounges.
- e. An authorization amount of up to INR 25 will be charged on the card for validation purposes only. The authorization amount shall be reversed in the same month's billing statement.
- f. This benefit is open only for Cardmember carrying a valid Platinum Maxima Credit Card issued in India.
- g. If the Cardmember is accompanied by a non-card member, the visitor will be treated as the Cardmember's guest, and applicable charges will be levied after complimentary visits are exhausted.
- h. This benefit may be modified, amended, changed, or revoked anytime without any prior intimation.
- i. The access to the lounge will be available on first-come-first-serve basis.
- j. [Click here](#) to access list of eligible lounges.

### 3.3 Discounts on Movie Tickets at BookMyShow:

The Cardmember may avail a 'monthly benefit' comprising of a discount of INR 100 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](http://www.bookmyshow.com) using the Card. This Offer shall be applicable and valid for movie shows screened on any day of the week. For detailed steps on how to avail the benefit, click [here](#).

It is hereby clarified that 'the movie discount' is applicable only on the primary Card, and not on add-on Cards. In an event you have applied for the discount as mentioned herein above, however the transaction is not successful, kindly wait for twenty (20) minutes before attempting to re-avail the discount. Furthermore, cardmember is advised to avoid navigating back & forth on the application or website while availing the discount. It is advised to the Cardmember to ensure all other applicable terms and conditions, if any prescribed by BookMyShow on its website i.e. [www.bookmyshow.com](http://www.bookmyshow.com) or on its mobile application must be adhered to. The Cardmember agrees and understands that the tickets once bought online, shall be considered sold and cannot be cancelled, refunded or exchanged.

The Cardmember also agrees and understands that this offer cannot be combined with any other offers/discounts/promotions/encash as displayed on the website or mobile application of BookMyShow. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by BookMyShow for any loss whatsoever of any nature suffered by any Cardmember. The Cardmember understands that BookMyShow will use best efforts to ensure the offer is provided as described hereinabove, however the Cardmember shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the benefit is not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of BookMyShow or RBL Bank).

For detailed instructions on accessing the benefits, please refer <https://drws17a9qx558.cloudfront.net/document/offer-pdfs/bms-offers.pdf>.

### 3.4 Reward Benefits

The Cardmember can earn 2 reward points for eligible retail transaction worth INR 100 spent. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com)

Transactions made on select merchant categories: Fuel & Auto, Railways, Utilities, Real Estate/Rental, Wallet/Service Providers, Insurance & Miscellaneous are not eligible to earn reward points.

W.e.f. October 15, 2024, transactions made on select merchant categories: Quasi-Cash, Education, Government Services, Contracted Services, Cash & Bills2Pay will also not be eligible to earn reward points. Do refer to the list of Merchant Category and MCC in the section 3.6.

You get 10 reward points for every eligible transaction worth INR 100 spent on dining, entertainment, grocery, and international purchases. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com)

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.

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/RuPay. 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/RuPay. It is clarified that upon making eligible retail

transactions from the above-mentioned categories, a Card member can earn up to maximum of 1000 reward points per month

The Cardmember understands and acknowledges that reward points earned in a given month will be credited to the Cardmember's account within 45 days from the settlement date of eligible transactions. It is clarified that 'one month' is defined as one billing cycle assigned to the Card. The spends made on the Card will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/network (i.e. MasterCard/RuPay/VISA). The Cardmember agrees and understand that in an event the merchant establishment submits the transaction date as different from the actual date when the transaction was done. RBL Bank will not be held responsible or liable for the same.

### 3.5 Milestone Benefits:

The Cardmember can avail up to 20,000 reward points under the 'milestone program'. If the Cardmember makes eligible retail transactions worth INR 2.5 lacs or more in one membership year, the Cardmember will be rewarded with 10,000 reward points. If you make eligible transactions worth INR 4 lacs or more in one membership year, you will be rewarded with additional 10,000 reward points.

W.e.f. October 15, 2024, bonus milestone reward points on achieving an annual spends will not be included on purchases/spends for select Merchant Categories, including Fuel, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallet/Service Providers, Government Services, Contracted Services, Cash, Bills2Pay and Miscellaneous.

Do refer to the list of Merchant Category and MCC in the section 3.6.

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.

The Cardmember understands and acknowledges that bonus milestone reward points will be credited to the Cardmember's account within 45 days from the date of crossing the corresponding annual spend milestone. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com).

### 3.6 List of Category Exclusions

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

Category	MCC
Railways	0066, 4011, 4112
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900

Wallet/Service Providers	6540
Quasi-Cash	6050, 6051, 4829
Real Estate/Rental	6513
Insurance	6300, 6310
Education	8220, 8244, 8249, 8211, 8241, 8299
Government Services	9400, 1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399, 9211, 9402, 9401, 9311, 9223
Contracted Services	1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780
Cash	6011, 6010
Miscellaneous	5960

## 4. GENERAL TERMS AND CONDITIONS

- 4.1** 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.
- 4.2** 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 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.
- 4.3** 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

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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.

## 5. 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 party's 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.