

RBL Bank Titanium Delight Credit Card Terms and Conditions

1. INTRODUCTION:

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

2. DEFINITIONS AND INTERPRETATION:

- 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 “Titanium Delight Card” shall mean the credit card offered by RBL Bank.
- 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 ‘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. “Statement” 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. Joining benefit:

The Cardmember availing the Titanium Delight Card is entitled to a ‘welcome benefit’ of 2000 reward points on making a valid retail transaction within 30 days from the date of the Card being issued by RBL Bank to the Cardmember and by paying the joining fees as reflected in the first Statement. Furthermore, if you make valid retail transactions worth INR 10,000 within a period of 60 days from the date of the Card being issued by RBL Bank, you will be rewarded with an additional 1,000 reward points. The Cardmember can redeem the reward points from www.rblrewards.com.

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

The Cardmember availing the Titanium Delight Card shall be given a ‘monthly benefit’ i.e. a discount of INR 200 or a maximum number of one free ticket, whichever is lower upon booking the movie tickets on BookMyShow. It is thereafter clarified that this ‘monthly benefit’ shall be applicable and valid only once a month and for movie shows screened on Wednesday. The ‘monthly benefit’ is applicable only on primary Card, and not on add-on Cards w.e.f June 01,2020. The Cardmember agrees and understands that the

‘monthly benefit’ will not be applicable if the tickets are booked using add-on Cards on BookMyShow mobile app and of BookMyShow website i.e. www.bookmyshow.com.

It is hereby clarified that the Cardmember shall be entitled to the one free movie ticket as mentioned hereinabove only upon a valid purchase of at least one full price movie ticket. The ‘monthly benefit’ is applicable for ticket bookings relating to all cinemas in India where tickets can be booked at www.bookmyshow.com or on the BookMyShow mobile application. Furthermore, 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. 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 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 ‘monthly benefit’ 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 ‘monthly benefit’ are provided as described hereinabove, however the Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the ‘monthly benefit’ are 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)

3.3. Reward benefits on the Titanium Delight Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 1 reward point for every valid retail transaction worth INR 100 spent using the Titanium Delight Card. You get 10 reward points for every valid retail transaction worth INR 100 spent on both online and offline purchase of groceries made on Wednesdays. You get 20 reward points for every valid online transaction worth INR 100 spent on Pizza Hut/Dominoes made on Wednesdays. The Cardmembers can redeem the reward points at www.rblrewards.com.

The Cardmember can earn up to a maximum of 1000 rewards points in one month. Transactions made on Fuel, Railways, Utility, Rental and Miscellaneous payments are not eligible to earn base Reward points. It is further clarified w.e.f. October 09, 2023, transactions made on Wallet and Insurance categories will not be eligible to earn base reward points. 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/ Association (i.e. MasterCard/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.

W.e.f. October 09, 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
Utility	4900
Wallet	6540
Rental	6513
Insurance	6300, 5960
Miscellaneous	All MCCs as defined by VISA & Mastercard

3.4. Rewards points arising from the ‘milestone program’:

The Cardmember can avail rewards under the ‘milestone program’. Upon making transactions worth INR 1.5 lacs or more in one year, the Cardmember will be rewarded with 4000 bonus reward points. The reward points are redeemable at www.rblrewards.com. Bonus reward points will be credited within 30 days of crossing the hereinabove mentioned spend threshold.

3.5. Fuel Surcharge Waiver:

Upon every fuel purchase for an amount between INR 500 and INR 4,000 (inclusive of both the amounts and excluding the surcharge amount) made by the Cardmember with the Titanium Delight Card, the Cardmember is eligible for the fuel surcharge waiver. The Cardmember shall receive a waiver on the fuel surcharge up to INR 100 every calendar month. The Cardmember recognizes and understands that any fuel purchase for an amount of INR 499 or lower shall not be eligible for the fuel surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount of INR 10. The Cardmember also recognizes and understands that any fuel purchase for an amount of INR 4,001 and above shall not be eligible for the fuel surcharge waiver and will continue to be levied with a surcharge amount equivalent to 1% of the total transaction amount. The eligible petrol purchases made at petrol pumps will be levied with applicable petrol surcharge amount at the time of the purchase and this will be appear on the Statement. This surcharge will subsequently be reversed for eligible transactions. The levied surcharge will not be reversed for transactions which are not eligible for the fuel surcharge waiver i.e. transactions worth INR 499 and below and INR 4,001 and above. A consolidated reversal of the fuel surcharge amount will be reflected in the Statement. The Cardmember understands that Goods and Service Tax shall be levied on the fuel purchase and the same shall not be reversed. The fuel surcharge waiver shall not be extended to delinquent or over-limit or closed Titanium Delight Cards.

4. TERMS AND CONDITIONS PRESCRIBED BY RBL BANK:

- 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 Cardmember. 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 Titanium DelightCard 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 Offer's cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/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 Cardmember 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.

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.