

Mahindra Finance RBL Bank Astra Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provisions of the Mahindra Finance RBL Bank Astra Credit Card Terms and Conditions issued by RBL Bank Limited (“RBL Bank”) in association with Mahindra and Mahindra Financial Services Ltd and is to be read in conjunction with the Cardmember Agreement. 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 “Mahindra Finance RBL Bank Astra Credit Card” shall mean the credit card offered by RBL Bank in co-branding partnership with Mahindra and Mahindra Financial Services Ltd.
- 2.3. “Cardmember/s” or “Primary Cardmember/s” shall mean such customers to whom the card has been issued and who is authorized to hold the Card. The use of terms ‘you’ and ‘your’ shall mean the Cardmember wherein the context admits.
- 2.4. “EMI” shall mean Equated Monthly Instalments.
- 2.5. “INR” shall mean Indian National Rupee.
- 2.6. “Merchant Establishment” shall mean any company, corporation, establishment, firm, association, individual or any such entity which is designated as a network partner (MasterCard/VISA/RuPay) and/or with whom there is an arrangement for a Cardmember to obtain goods, services or cash advances using the Card or Card Number. Establishment shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors or manufacturers).
- 2.7. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns.
- 2.8. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.9. “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.
- 2.10. “Website” shall mean www.rblbank.com
- 2.11. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected / unsuccessful.
- 2.12. “UPI” refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.
- 2.13. “NCCM” refers to National Common Mobility Card service offered by NPCI in collaboration with its member banks/entities.

- 2.14.** “NPCI” stands for National Payment Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.
- 2.15.** “Mahindra” shall mean Mahindra and Mahindra Ltd.
- 2.16.** “Mahindra Finance” shall mean Mahindra and Mahindra Financial Services Ltd
- 2.17.** “GST” shall mean the Goods and Services Tax
- 2.18.** “Anniversary year” shall mean 12-month period commencing from the date of the credit card account opening to card renewal date and from renewal date to next renewal date subsequently.

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 Offer Program:

The Cardmember can avail up to a maximum of 2000 reward points as a “welcome benefit” upon making a valid retail transaction within the first thirty (30) days from the date of issuance of Card by RBL Bank and upon paying the annual membership fees as reflected in the first statement by the payment due date. The reward points are redeemable at our website www.rblrewards.com. It is hereby clarified that upon the successful valid retail transaction and the payment of the membership fees by the Cardmember, the “welcome benefit” will be credited to the Cardmember’s Account within sixty 60 days from the date of the Card issuance. This benefit is only eligible once per Cardmember at the time of joining, on payment of the membership fee.

Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association. RBL Bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.

3.2. Reward Program:

The Cardmember can avail various reward benefits on the Card as stated below:

The Cardmember is eligible for 1 reward point per INR 100 for every valid purchase except the defined exclusion categories. It is hereby clarified that the above-mentioned reward points cannot be accrued on category purchases made on: Fuel & Auto, Utilities, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), fees (if any), charges & GST.

Base reward point on transaction done on insurance category will be capped at 500 RP/ Month.

The Cardmember is eligible for 3 reward point per INR 100 for every valid purchase on select merchants – Mahindra Holidays, Mahindra Motors Servicing, Araku Coffee and First Cry. The

Cardmember can earn up to a maximum of 2500 rewards points in one month. It is clarified that 'one month' is defined as one billing cycle assigned to the Card.

A consolidated report of reward points summary will reflect in subsequent monthly statement of the Card account. The Cardmember shall be able to redeem these reward points at www.rblrewards.com.

The Cardmember agrees and understands that spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association. RBL Bank will not be held responsible if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

3.3 5% cashback select merchants:

The Cardmember is entitled to a 5% cashback for a maximum amount of INR 100 per calendar month per merchant on settled transactions made on Myntra, Uber & Zomato using the Card. The Cardmember understands that RBL Bank shall directly credit the cashback within 60 days from the settled transaction date into the Cardmember's Card account. Since there is capping involved, cashback break up at transaction level cannot be shared. However, customer can check the cashback amount in the monthly statements.

It is hereby clarified that these offers are extended by merchant partners. Applicable merchant list and cashback limit is subject to change.

3.4 Discount Offers:

- Offer on Araku Coffee (online & Offline)
 - Flat INR 100 discount at Araku Coffee www.arakucoffee.in (online)
 - The offer applies only to coffee products for a minimum purchase of ₹600.
 - The Offer shall not apply to purchases made using add-on Cards on ARAKU Coffee's website.
 - The Cardmember shall ensure adherence to all other applicable terms and conditions prescribed by ARAKU Coffee on its website.
 - Purchases made with the discount are final and cannot be exchange refunded, or canceled.
 - This Offer cannot be combined with any other offers, discounts, promotions, loyalty points on www.arakucoffee.in.
 - For detailed instructions on accessing the benefits, please refer to the Offer Redemption guidelines on ARAKU Coffee's website.
 - 10% discount at any Araku Coffee outlet across India (offline)
 - The Offer applies only to food and non-alcoholic beverages from the menu. It does not include retail coffee products, alcoholic beverages, or payments for event space bookings.
 - There is no cap on the number of redemptions per Cardmember.

- The Offer is not applicable to purchases made using add-on Cards at ARAKU Coffee outlets.
- All purchases made using the discount are final and cannot be cancelled, refunded, or exchanged.
- This Offer cannot be combined with any other discounts, promotions, or loyalty programs at ARAKU Coffee outlets.
- ARAKU Coffee reserves the right to modify, discontinue, or make exceptions to this Offer at its discretion, including the exclusion of specific customers.
- RBL Bank shall not be responsible for any service-related issues at ARAKU Coffee outlets or any loss incurred by the Cardmember.
- For details on redeeming the Offer, please refer to the in-store Offer Redemption guidelines.

It is hereby clarified that the offer is extended by merchant partner and is subject to change.

- 5% Discount up to INR 5000 at First Cry
 - Max Discount Amount is ₹ 5000 per order.
 - One User can use the coupon twice in a month.
 - Benefits arising post implementation of GST are part of this coupon.
 - Coupon code is not applicable with any other coupon.
 - GST applicable on discounted price.
 - Coupon code cannot be used for purchase of Firstcry Club Membership.
 - Coupon code not applicable on FirstCry, BabyHug, BabyOye Offline Stores.
 - Offer can be revoked at any time without giving prior notice to consumers
 - How to redeem –
 - Visit <https://www.firstcry.com/>
 - Copy the offer code **FCASTRA5**
 - Add to Cart the merchandise you want to buy.
 - Go to cart and apply the code under Apply Coupon Code Tab
 - Go to the checkout page and complete the payment using your Card

It is hereby clarified that the offer is extended by merchant partner and is subject to change.

- 10% Discount at booking on Mahindra Holidays (online wef 15th April 2025)
 - The discount offer is valid only for bookings made using eligible credit cards on www.mahidnraholidays.com
 - The offer is applicable to selected room categories and may vary based on availability.

- The discount is applicable on the room rate only and does not include taxes, fees, or additional charges.
- Payment Terms: Full payment must be made using the eligible credit card at the time of booking. The discount will be applied automatically at checkout.
- Cancellation and Refunds: Standard cancellation policies apply. Please refer to the hotel's cancellation policy for details. In case of cancellation, the refund will be processed to the original credit card used for booking.
- Non-Transferable: The discount offer is non-transferable and cannot be exchanged for cash or other benefits.
- Modification of Terms: The hotel reserves the right to modify or discontinue the discount offer at any time without prior notice. Any changes to the terms and conditions will be updated on the website.
- General Conditions:
 - The offer cannot be combined with any other promotions, discounts, or offers.
 - The hotel reserves the right to refuse the discount if any fraudulent activity is detected.
 - It is hereby clarified that the offer is extended by merchant partner and is subject to change.

3.5 BookMyShow Movie Benefit:

The Cardmember may avail 5% instant discount for a maximum amount of INR 100 per calendar month on transactions made on BookMyShow for booking movie tickets using the Card.

- This Offer shall be availed on single ticket also on BookMyShow's mobile application or BookMyShow's website i.e., www.bookmyshow.com using the Card.
- It is hereby clarified that 'monthly benefit' can be availed only once in a calendar month by the Cardmember.
- The 'monthly benefit' shall not apply if the movie tickets are booked using add-on Cards on BookMyShow mobile application and/ or BookMyShow website.
- The Offer shall be applicable only for bookings for movie tickets in all movie theatres in India wherein such movie tickets can be booked using the website of BookMyShow i.e., www.bookmyshow.com or the BookMyShow mobile application.
- Notwithstanding herein stated above, in an event the cardmember have applied for the discount and the transaction is not successful, twenty (20) minutes waiting time will be applicable before re availing the discount.
- The Cardmember shall ensure to adhere to all other applicable terms and conditions prescribed by BookMyShow on its website i.e., www.bookmyshow.com.
- The Cardmember agrees and understands that the movie tickets once bought online, shall be considered sold and discount applied cannot be cancelled, refunded, or exchanged.
- The Cardmember agrees and understands that this Offer cannot be combined with any other offers/discounts/promotions/encash at 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 Offers are

provided as described, but the Cardmembers 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 (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 BookMyShow offer redemption.
- It is hereby clarified that the offer is extended by merchant partner and is subject to change.

3.6 Milestone Program:

Annual Milestone:

The Cardmember will be entitled to get 2000 Reward Points on annual spends of INR 1,50,000 except the defined exclusion category.

Quarterly Milestone: The Cardmember will be entitled to get 500 Reward Points on calendar quarter spends of INR 80,000 except the defined exclusion category.

The Cardmember shall be able to redeem these reward points at www.rblrewards.com. It is hereby clarified that the above-mentioned spend milestone will not include category purchases made on: Fuel & Auto, Utilities, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), fees (if any), charges & GST.

It is also clarified that the billed spends for the Cards include both Primary and add-on Cards for the said period will be considered for the benefits/ reward points. The qualifying purchase value for bonus reward points will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax. It is further clarified that the spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association. RBL Bank will not be held responsible, if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

Refer to the list of exclusion Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.10.

3.7 Complimentary Invitation on E-Auction

- The Cardmember will get privilege to be the part of E-Auction held at the time of newly launched vehicle by Mahindra.
- RBL Bank will share the invitation via email to all Mahindra Finance Credit Card holders. It is hereby clarified that RBL bank shall be extending invite to cardmembers on the behalf of Mahindra and hence, any modification or, withdrawn at the discretion of Mahindra. RBL Bank is not directly responsible for any changes, updates, management or decisions made by Mahindra regarding this offer.
- Auction is an open auction open for all.

- RBL Bank and Mahindra Finance will only be informing the card users in case the auction is announced.
- While all care will be taken to give 2 weeks' notice to the auction, there may be instances where a shorter notice period is given to the customers.
- This offer can be withdrawn without prior intimation to the consumers.

3.8. 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 using the Card, the Cardmember is eligible for 1% fuel surcharge waiver up to INR 200 every 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. 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. The eligible fuel purchases made at fuel pumps will be levied with applicable fuel surcharge amount at the time of the purchase and this will appear in the Cardmember's 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 surcharge amount will be reflected in the Cardmember's Statement. The Cardmember understands that Goods and Services Tax shall be levied on the fuel purchase and the same shall not be reversed. It is clarified that the fuel surcharge waiver shall not be extended to delinquent or over-limit or closed Card.

3.9. 100% Green Card

RBL Bank is pleased to introduce 100% recycled PVC Card ("Green Card"), a sustainable alternative to traditional credit cards, made entirely from recycled Polyvinyl Chloride ("PVC"). This initiative supports RBL Bank's commitment towards Environmental, Social, and Governance (ESG) principles, promoting sustainable banking practices by reducing the environmental impact of card production without compromising on durability, security, or functionality. The Green Card(s) is manufacture by using recycled PVC cores, inlay, and overlays.

Manufacturing Process: The production process of the Green Card(s) follows Environmental Claim Validation Procedure (ECVP) for recycled content, UL ECVP 2809-2, second Edition, dated June 20, 2024. This recycled content is defined in accordance with ISO 14021.

Testing and Certifications: The Green Card has been evaluated through the CSI program procedures and verified to meet ISO standards and Green Card's printing layer contains a minimum of 98% recycled content, made from 100% recycled plastics. Testing conducted by RBL Bank's empanelled vendor confirms that the card's construction and materials meet the required ISO 7810 characteristics and the card design standard for material, construction, and feature specifications.

Disclaimer:

On behalf of RBL Bank, its service provider has verified all the above-mentioned details and confirms that the production standards for cards made from green plastic have been duly met. The bank does not guarantee the environmental impact or effectiveness of the supported projects.

3.10. Exclusion Merchant Category and respective Merchant Category Codes (MCCs) defined as per the network guidelines

Category	MCCs
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900
Quasi-Cash	6050, 6051, 4829
Railways	0066, 4011, 4112
Real Estate/Rental	6513
Education	8220, 8244, 8249, 8211, 8241, 8299
Wallets/Service Providers	6540
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

3.11. Credit Card on UPI

For details on Credit Card on UPI functionality, please refer rblbank.com/rbl-bank-rupay-credit-card.

Note:

- a. UPI scan & pay functionality will only be available with RBL Bank Credit Cards issued on RuPay network only.
- b. Cardmember will earn reward points as defined in respective product terms & conditions. However, offline UPI transactions under INR 2000 done at small merchants on RBL Bank RuPay Credit Card will not be eligible for rewards points, voucher benefits, milestone benefits or any other product benefits, unless stated otherwise. For clarity, small merchants in this case means merchants with turnover of not more than INR 20 lakh during the previous financial year.

3.12. National Common Mobility Card (NCCM) Functionality

For details on NCCM functionality please refer rblbank.com/rbl-bank-rupay-credit-Card.

Note: Not all petrol pumps, buses and parking are NCCM enabled, hence, this can be used only in select places.

4. General Terms and Conditions:

- a. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.
- b. 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.
- c. 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.
- d. 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.
- e. The Offer is valid only for successful/approved transactions and not 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.
- f. 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.
- g. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
- h. These terms and conditions shall be governed by the laws of India and any dispute arising out of or in connection with these terms and conditions shall be subject to the exclusive jurisdiction of the courts in Mumbai & RBL Bank reserves the right to add, alter, modify, change or vary any of these terms and conditions or to replace, wholly or in part, this Offer by another offer,

whether similar or not, or to withdraw it altogether at any point in time, without any prior notice.

- i. The above Offer is by way of a special offer for the Cardmembers, and nothing contained herein shall prejudice or affect the terms and conditions of the Cardmember agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the Cardmember agreement.

DISCLAIMER:

RBL Bank 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.