

## **RBL Bank Edition Classic Credit Card Terms & Conditions**

### **1. INTRODUCTION:**

These Terms and Conditions ("Terms") apply to and regulate the provision of Edition Classic Credit Card by RBL Bank Limited ("RBL Bank") offered in association with Zomato ("Zomato"). If there is a conflict between these Terms and any terms as prescribed under the Cardmember Agreement, the provisions of the Cardmember Terms and Conditions shall prevail.

### **2. DEFINITIONS AND INTERPRETATIONS:**

- 2.1. "Zomato App" and "Website" shall mean the mobile application and the website of the Alliance Partner i.e. [www.zomato.com](http://www.zomato.com).
- 2.2. "EMI" shall mean Equated Monthly Installments.
- 2.3. "GST" shall mean the Goods and Services Tax.
- 2.4. "Card or Edition Classic Card" shall mean the co-branded credit card offered by RBL Bank in association with Zomato.
- 2.5. "Cardmember" shall mean a customer of RBL Bank to whom a Card has been issued and who is authorized to hold the Card.
- 2.6. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.7. "Merchant Establishment" means establishment wherever located which honors the Card and shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors or manufacturers) and shall include establishments which honor the Card online.
- 2.8. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and assigns.
- 2.9. "Edition Cash" means credits received for making purchases at specific merchants/MCCs, or on specific dates. Edition Cash can be used on the Zomato app, either to order food online or to pay at restaurants. 1 Edition Cash = 1 INR.
- 2.10. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember Terms and Conditions.

### **3. PRODUCT OFFER:**

- 3.1. The Cardmember applying for Edition Classic Credit Card is entitled to a 'welcome benefit' of 500 Edition Cash. The Cardmember's Account shall be credited with the Offer amount instantly upon Card issuance. All Full Fee Cards are eligible for this welcome benefit and the Offer is not applicable on Life Time Free and First Year Free Cards.
- 3.2. The Cardmember will get 5% Edition Cash on spends done at Zomato and Blinkit App (limited upto a total of 500 Edition Cash in a Day). Cardmember will also be eligible for 1% Edition Cash on spends made on any other platform(s) . The Cardmember will be able to use Edition Cash on the Zomato app, either to order food online or to pay at restaurants. Spends on fuel, wallet load and rental payments are excluded from this benefit. Identification of spends done on Zomato App, Blinkit App, Fuel, Wallet Load, Rental and on any other platform(s) are based on Merchant Category Codes (MCCs) allotted by MasterCard/ VISA. RBL Bank or Zomato will not be responsible for providing the specified Edition Cash for purchases at merchant outlets / franchisees that have not registered themselves under the MCCs assigned by MasterCard/ VISA.

### **3.3. 2000 Bonus Edition Cash:**

The Cardmember will become eligible for 2000 Edition Cash on crossing the Rs. 2,00,000/- spend milestone in an anniversary year. Edition Cash will be credited directly into the Cardmember's Account within 3 working days from the date of crossing the milestone. The qualifying purchase value for this benefit shall be exclusive of all EMI transactions, cash withdrawals, fees (if any), charges and GST.

#### **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.

4.2 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.

4.3 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.

4.4 The Cardmember agrees, understands and authorises RBL Bank to share Cardmember's transaction data with Zomato for the purpose of displaying transactions on Zomato's App/Website.

4.5 RBL Bank and Zomato reserve 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 Edition Classic Card cannot be clubbed with any other offers that may be available to the Cardmember by Zomato and 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

4.6 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.

4.7 Any disputes/ queries as regards to the use, loss, fraudulent use or any other reason relating to the Edition Classic Credit Card must be addressed by the Cardmember in writing to RBL Bank and Zomato will not entertain any communication in this regard. RBL Bank or Zomato shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, under this scheme/the Voucher. 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.

4.8 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. The above Offer is by way of special Offer for Cardmember and nothing contained herein shall prejudice or affect the Cardmember Terms and Conditions. The Terms shall be in addition to and not in derogation to the terms contained in the Cardmember Terms and Conditions.

4.9 RBL Bank will not be responsible for any deficiency in products and services provided by third parties.

#### **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.