

RBL Bank Icon Credit Card Terms and Conditions

1. INTRODUCTION

These Terms and Conditions (“Terms”) apply to and regulate the provision of the Icon credit 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 & 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 “**Icon Credit 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.
- 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 Icon Credit Card is entitled to a ‘welcome benefit’ of 20,000 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. For more details, refer to <https://www.rblrewards.com/tnc>

3.2 Discounts on Movie Tickets at BookMyShow:

The Cardmember may 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. 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 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>.

3.3 Reward Benefits:

The Cardmember can earn 2 reward points for every eligible retail transaction worth INR 100 spent. The reward points are redeemable at www.rblrewards.com

It is further clarified that transactions made on Railways, Rental, Miscellaneous payments will not be eligible to earn Reward points.

You get 20 reward points for every eligible transaction worth INR 100 spent on International Purchases and weekend dining. The reward points are redeemable at www.rblrewards.com

It is further clarified that the Cardmember can earn up to 2000 reward points per each category per month.

It is hereby clarified that the identification of 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 20 rewards points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for stores by MasterCard/VISA/RuPay.

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.

3.4 Milestone Benefits:

The Cardmember can avail up to 45,000 reward points under the 'milestone benefits'. If the Cardmember makes eligible retail transactions worth INR 3 lacs or more in one membership year, the Cardmember will be rewarded with 10,000 reward points. If you make eligible transactions worth INR 5 lacs or more in one membership year, you will be rewarded with additional 15,000 reward points. If you make eligible transactions worth INR 8 lacs or more in one membership year, you will be rewarded with additional 20,000 reward points.

It is clarified that the billed spends for the Cards and 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 (i.e. MasterCard/VISA). 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.

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.

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 Icon Credit Card, the Cardmember is eligible for the fuel surcharge waiver. The Cardmember shall receive a waiver on the fuel surcharge up to INR 200 every calendar month. The Cardmember recognizes and understands that any fuel purchase for an amount less than INR 500 shall not be eligible for the fuel surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount of INR 10.

For example: Your monthly statement date is 22nd of every month. You make 2 fuel transactions as below:

- Fuel Purchase of INR 700 (Exclusive of surcharge & GST) on September 27, 2024
- Fuel Purchase of INR 499 (Exclusive of surcharge & GST) on October 10, 2024

It is hereby clarified that 1st transaction of INR 700 will qualify for fuel surcharge waiver. Surcharge of 1% of the transaction value or INR 10 (whichever is higher) will be reversed & reflect in the next month's statement generated on October 22, 2024.

However, 2nd transaction of INR 499 will not qualify for the fuel surcharge waiver since fuel transaction amount is less than the qualifying value of INR 500.

The Cardmember also recognizes and understands that any fuel purchase for an amount of more than INR 4,000 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 fuel purchases made at petrol pumps will be levied with applicable fuel surcharge amount at the time of the purchase and this will appear on the Statement. This surcharge will subsequently be reversed for eligible transactions. A consolidated reversal of the fuel surcharge amount will be reflected in the subsequent month's Statement. The levied surcharge will not be

reversed for transactions which are not eligible for the fuel surcharge waiver i.e. transactions worth below INR 500 and above INR 4,000. The Cardmember understands that Goods and Service Tax shall be levied on the fuel purchase and the same shall not be reversed.

3.6 Concierge services:

You can call the concierge desk for assistance with the golf course referral and reservation assistance; car rental and limousine referral and reservation assistance; hotel referral and reservation assistance; business services; special events and performance assistance; spa, fitness centre and sports centre information and referral assistance; dining referral and reservation assistance and flower and gift delivery assistance.

All other concierge services are provided by Aspire Lifestyles India Pvt. Ltd. and are rendered in India only. Aspire Lifestyles India Pvt. Ltd. shall endeavour on a best effort basis to provide the services by any assistance service and intervention depends upon and is subject to local resource availability and must remain within the scope of national and international law and regulations. Aspire Lifestyles India Pvt. Ltd. shall provide the Cardmember with 24 hours a day, 7- days a week access to Hindi and English-speaking operations coordinators via a fully manned Aspire Lifestyles India Pvt. Ltd. concierge desk. For the avoidance of doubt, you shall only contact the Aspire Lifestyles India Pvt. Ltd. concierge desk on RBL Bank Customer Service number to request for services. When immediately available, Aspire Lifestyles India Pvt. Ltd. shall provide the services to the Cardmembers whilst the Cardmember is on the telephone. In all other cases, Aspire Lifestyles India Pvt. Ltd. will provide the information by the quickest possible means. It is hereby clarified that all the referrals and assistance to you are provided via a network of providers and Aspire Lifestyles India Pvt. Ltd. holds no responsibility on their behalf, unless contracted. You understand and acknowledge that all calls are recorded and are proprietary and all the calls made from outside India will not be toll-free and international calling charges will apply.

3.7 Golf Benefits:

The MasterCard offers benefits under the golf program to the Cardmember availing the Card. The terms and conditions of the program are subject to change as per MasterCard directions. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Mastercard for the Golf Benefit.

- Get easy access to premier golf courses across India
- Get 4 complimentary rounds of green fee in a year and one golf lesson each month
- Rejoice 50% discounted green fee beyond 4 complimentary rounds

To book your game, please call MasterCard World Card Golf helpline at 1800 102 6263. An advance notice of 7 days will be required.

[Click here](#) to know more about the program, list of golf courses and term and conditions.

***Golf benefit is complimentary only for MasterCard holders.*

3.8 Lounge access:

The Cardmember using the Icon Credit Card can receive 2 complimentary airport lounge visit per quarter within India. (For example, if the card is issued on January 15, you will be eligible to access 2 complimentary airport lounges within India, during the current quarter i.e., January - March). It is clarified that the 'lounge benefit' is applicable only in select lounges in India, via MasterCard/VISA service providers. 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,

the same can be referred at

https://specials.priceless.com/enin/offers/Mastercard_India_Lounge_Program?Oid=201902180040.

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 program' can be modified, amended, changed or revoked anytime by MasterCard 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.

The Cardmember will get access to 1400+ airport lounges outside India using RBL Bank Icon Credit Card. You are no longer required to carry your Priority Pass to access airport lounges outside India. You will be levied visit charges of up to \$35 for each international lounge visit. You can enjoy the lounge benefit upon presentation of RBL Bank Icon Credit Card. These charges are converted to INR as per MasterCard/VISA's exchange rate on the day of settlement and shall be billed to the Card Account and will reflect in the Card Statement.

For more detailed information on the lounge access, kindly refer to the standard terms and conditions <http://www.prioritypass.com/Conditions-of-use> governing the use of membership. For the full list of valid airport lounges, please refer to www.prioritypass.com. In case of dispute arising due to the levied charges please call the RBL Bank customer service to raise a charge back. You agree and acknowledge that this Offer can be modified, amended, changed or revoked anytime by MasterCard/VISA without prior intimation.

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 Icon Credit 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

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 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.