

IRCTC RBL Bank Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provisions of the IRCTC RBL Bank Credit Card Terms and Conditions issued by RBL Bank Limited (“RBL Bank”) in association with IRCTC (Indian Railway Catering and Tourism Corporation) 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 “IRCTC RBL Bank Credit Card” shall mean the Credit Card offered by RBL Bank in cobranding partnership with IRCTC (Indian Railway Catering and Tourism Corporation).
- 2.3. “Cardmember/s” or “Primary Cardmember/s” shall mean such Cardmembers 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. “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 the 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. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember’s Agreement.
- 2.10 “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).
- 2.11 "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns."
- 2.12 “UPI” refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.

2.13 “NCMC” 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.

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’ on availing the IRCTC RBL Bank Credit Card:

The Cardmember can avail maximum of 500 reward points as welcome benefit after the first transaction of minimum INR 500 within 30 days of Card 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 and at www.irctc.co.in. 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.

The spends will be calculated only for settled transactions, as per the transaction date submitted by the Merchant Establishment/ Association. RBL Bank shall 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 benefits:

a. The Cardmember can avail accelerated Reward points as stated below:

1. The Cardmember is eligible for 1 Reward Point per INR 200 spent on all spends other than accelerated 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, Insurance, Quasi-Cash, 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.
2. 5 Reward Points for every INR 200 spent on train ticket booking of all classes from IRCTC Website/ IRCTC Mobile App purchases except the defined exclusion category. The Cardmember can earn up to a maximum of 1000 rewards points in one month. It is clarified that ‘one month’ is defined as one billing cycle assigned to the Card. It is hereby clarified that the above-mentioned reward points cannot be accrued on category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, 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.

3. 3 Reward Points for every INR 200 spent on FASTag Recharge from RBL Bank Digital Channels/ NCMC Reload / UTS App purchases except the defined exclusion category. The Cardmember can earn up to a maximum of 1000 rewards points in one month. It is clarified that 'one month' is defined as one billing cycle assigned to the Card. It is hereby clarified that the above-mentioned reward points cannot be accrued on category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, 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.
4. 2 Reward Points for every INR 200 spent on flights / hotel / cruise ticket booking from IRCTC Website/ IRCTC Mobile App purchases except the defined exclusion category. The Cardmember can earn up to a maximum of 1000 rewards points in one month. It is clarified that 'one month' is defined as one billing cycle assigned to the Card. It is hereby clarified that the above-mentioned reward points cannot be accrued on category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, 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.

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. Reward Point Redemption on IRCTC will be allowed with the help of iPay, Cardmember may choose to pay through points at the time of ticket booking on www.irctc.co.in and IRCTC rail connect app. The Cardmember will be able to redeem Reward Points at value of INR 1 per Reward Points at IRCTC Website / App.

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.

Refer to the list of Excluded Merchant Category and their respective Merchant Category Codes (MCCs) in the **Section 3.9**.

3.3. Exciting rewards arising from the 'milestone program':

The Cardmember will be entitled to get 500 Reward Points on calendar quarter spends of INR 75,000 except the defined exclusion category. It is hereby clarified that the above-mentioned spend milestone will not include category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, 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. RBL Bank shall 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 Excluded Merchant Category and their respective Merchant Category Codes (MCCs) in the **Section 3.9**.

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.

3.4. Benefits under Train Cancellation Shield

Train Cancellation shield is a Complimentary insurance coverage, provided on ex Gratia basis, by RBL bank to Card holder, with the help of an external Insurance provider. Coverage conditions are subject to change with prior intimation to the customer. For details on coverage condition and claim process please refer RBL Bank website.

Terms and Conditions to process claim:

- a. The Train Ticket Booking should be made from the RBL Bank issued IRCTC RBL Bank Credit Card only
- b. Train ticket must be booked in the name of IRCTC RBL Bank Credit Card holder.
- c. Cancellation from IRCTC on confirmed bookings (Fully confirmed or RAC at the time booking) will only be admissible for claims within 24 hours from actual departure time
- d. Maximum 1 claim will be covered in 6 months.
- e. Maximum 3 attempts to raise claim request in 6 months.
- f. The Claim should be raised within 7 days of alternate journey completion.
- g. In case of claim is approved, amount will reflect in 2nd billing cycle from claim raise date.
- h. In an event of cancellation, only one-way alternate ticket rebook will be eligible & the same must be booked in the name of IRCTC RBL Bank Credit Card holder.
- i. The rebooked amount will only be considered in case of successful completion of journey and must be booked using the IRCTC RBL Bank Credit Card and should be in name of Cardholder only.
- j. The cases where the booking has been made and no refund has been issued till the actual date of journey will only be considered as "Completion of journey".
- k. The time of journey from alternative mode of journey should not be more than 48 hrs from the original scheduled departure time.
- l. Booking under a single PNR for a single person (primary IRCTC RBL Bank Credit Card holder) will only be covered under the policy.
- m. The claim will be reimbursed only to the IRCTC RBL Bank Credit Card account.
- n. Only Domestic Travel of Train will be covered.
- o. Local Trains, Goods carrier Trains are excluded.
- p. Booking under Unreserved and Non-AC classes will be excluded from the coverage.
- q. Taxes/Convenience fee incurred on booking of alternative mode of transport is not covered.

3.5. Waiver of 1% Transaction charges on Train ticket booking on IRCTC

Waiver of 1% Transaction charges on train ticket booking through IRCTC will be applicable. The maximum waiver is capped up to INR 200 per month. In Case of Ticket cancellation Waiver on refund amount will be reversed.

3.6. Complimentary access to Railway Lounge Program:

- a. Card Member is eligible for 2 complimentary executive lounge access per calendar quarter on select Railway lounges. Only Primary Card holder is eligible for complimentary access.
- b. Access to IRCTC executive lounge will be subject to availability of the IRCTC executive lounges on the select railway station.
- c. Access to IRCTC executive lounges will be governed by the rules of Individual lounges and the same may differ for different lounges.
- d. The eligible Cardmembers must present their valid, unexpired eligible Cards along with the valid train ticket at the entrance of the participating lounges to avail the benefit. INR 2/- will be charged from the Cardmember's account to validate the Card for complimentary lounge access.
- e. Lounge benefit will include 2 hours of lounge stay, 1 Buffet Meal, Tea/coffee, access to changing room, Newspaper, Magazine etc. However, the available facilities may differ for different lounges. Please visit product benefit page on RBL Bank website to view more details on IRCTC Executive Lounge list.

For more details & Terms and conditions, click [here](#).

For list of eligible Railway Lounges, click [here](#)

3.7. Credit Card on UPI

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

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.

3.8. National Common Mobility Card (NCMC) Functionality:

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

Please note not all petrol pumps, buses and parking are NCMC enabled, hence, this can be used only in select places.

3.9 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
Insurance	6300, 6310
Quasi-Cash	6050, 6051, 4829
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

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 sole responsibility 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 Cardmember, 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.

5. DISCLAIMER:

RBL Bank displays the Offers/ services extended by third parties to RBL Bank's Cardmembers 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 Cardmembers. 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 Cardmember's participation to avail such Offers/ services are purely voluntary.