

RBL BANK LAZYPAY CREDIT CARD TERMS AND CONDITIONS

1. INTRODUCTION:

These Terms and Conditions apply to and regulate the provisions of RBL Bank LazyPay Credit Card issued by RBL Bank Limited ("RBL Bank") offered in association with "LazyPay Private Limited" and should be read in conjunction with the Cardmember Agreement. If there is a conflict between these Terms and any terms as prescribed under the Cardmember Agreement, the provisions 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" 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 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.

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. Cashback benefits on the RBL Bank LazyPay Credit Card:

The Cardmember can avail a cashback benefit of 1% up to Rs.500/month on all Retail outlets & Online transactions with the exception of following categories: fuel, railways, utilities, wallet load, rental, government services, insurance, cash & quasicash and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App).

W.e.f. October 15th, 2024, cashback benefit will not be applicable on the below categories:

MCC Category	MCC Code*
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900
Insurance	6300, 6310
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
Bills2Pay	NA

*All Categories (MCCs) defined as per MasterCard, VISA and RuPay guidelines:

The Cardmember agrees and understands that the value of spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard / VISA). 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.

3.2. Welcome benefit on the RBL Bank Lazypay Credit Card:

The Cardmember can avail a cashback of INR 250 as welcome benefit. The Cardmember can avail this welcome benefit by making a purchase of INR 99 or more within the first 30 days from card issuance. Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant

Establishment/ Association (i.e. MasterCard/VISA). 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.

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 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.

4.5 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.

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 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.

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

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.