

RBL Bank novio credit card terms and conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provisions of the RBL Bank novio Credit Card as offered by RBL Bank Limited (“RBL Bank”) in association with Credilio Financial Technologies Private Limited (“Credilio”). In an event of conflict between these Terms and 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. “**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.
- 2.3. “**App**” shall mean the mobile application of Co-branded partner.
- 2.4. “**Card**” or “**RBL Bank novio credit card**” or “**novio card**” shall mean the credit card issued by RBL Bank.
- 2.5. “**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.
- 2.6. “**Eligible Transaction**” shall mean any successful retail transaction which qualifies for the card benefits.
- 2.7. “**GST**” shall mean the Goods and Services Tax.
- 2.8. “**INR**” shall mean Indian National Rupee.
- 2.9. “**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).
- 2.10. “**Merchant**” means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns.”
- 2.11. “**NPCI**” stands for National Payment Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.
- 2.12. “**Offer**” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.13. “**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.
- 2.14. “**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.
- 2.15. “**UPI**” refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.
- 2.16. “**Void Transaction**” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.17. “**Website**” shall mean www.rblbank.com and the website of alliance partner – www.credilio.in
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 the RBL Bank novio Credit Card:

The Cardmember who has been issued the RBL Bank novio Credit Card is entitled to a ‘welcome benefit’ of 2000 reward points upon making a valid retail transaction and spending a minimum of INR 5,000 within 30 days from the date of issuance of the Card by RBL Bank. Cardmember also needs to pay the joining fees as reflected in the first Statement by the payment due date. The ‘welcome benefit’ will be credited to the Cardmember’s Account within 60 days from the date of the Card issuance upon paying the first month membership fees as reflected in the monthly statement by the payment due date. Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association (i.e. MasterCard/VISA/Rupay). 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 benefits’ on the RBL Bank novio Credit Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 2 Reward Points for every valid retail transaction worth INR 100 spent on online purchases and 1 Reward Point for every valid retail transaction worth INR 100 spent on purchases at offline merchant outlets/POS devices. Base and Accelerated Reward Points shall not accrue on the following merchant categories: Fuel & Auto, Education, Railways, Cash, Quasi-Cash, Insurance, Miscellaneous, Contracted Services, Government Services, Real Estate/Rentals, Wallets/Service Providers, 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. Additionally, Split-N-Pay, Cash, Quasi Cash, & Merchant EMI transactions will not accrue base reward points. The Cardmember shall be able to redeem these reward points at www.rblrewards.com.

Do refer to the list of Merchant Category and their respective Merchant category codes (MCCs) in the Section 3.6.

Additionally, no reward points will be issued for UPI transactions on POS terminals/Offline QR codes for transactions less than INR 2000. This includes any kind of base, accelerated points. Moreover, such transactions will also not contribute to milestone points, welcome benefit earning spends and any kind of vouchers which may be part of the product value proposition

Illustration 1:

Transaction Date	Settlement Date	Spends on	Amount	Earned Reward Points
20th October	21st October	Fuel	5,000	Not Eligible
21st October	23rd October	Online Groceries	10,000	200
26th October	28th October	Electricity Bill	4,000	Not Eligible
30th October	1st November	Education fee	10,000	Not Eligible

4th November	6th November	Dining at a restaurant	2,000	20
11th November	12th November	Flight Booking (EMI)	2,500	Not Eligible
15th November	16th November	Online hotel booking	15,000	300
19th November	Unsettled(issue at merchant's end)	Apparels	10,000	None
Consolidated Spends in billing cycle			58,500	520

In Illustration 1 provided above, total Reward Points earned are 520:

- No Reward Points on select merchant category codes as defined in the table with detailed exclusions
- 1 Reward Point per INR 100 on all categories other than online purchases (4th November purchase in above illustration)
- 2 Reward Points per INR 100 on all online purchases (21st October & 15th November purchases in above illustration)
- No Reward Points on unsettled transaction (Hence no points earned on 19th November spend in above illustration)

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/Rupay). 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.

The reward points are redeemable at www.rblrewards.com. For more details, refer to <https://www.rblrewards.com/tnc>

3.3. National Common Mobility Card (NCMC) Functionality:

- The NCMC Offline Wallet can be activated at the transit operator's terminal (metro, bus terminal etc.) by performing either of the two transactions i.e. Add Money & Service Creation.
- You may use your NCMC wallet for metro, buses toll, parking and petrol pump. Please note: not all petrol pumps, buses and parkings are NCMC enables, hence, this can be used only in select places.
- The "Add Money" transaction can be done either by depositing cash, with same credit card at designated terminals located at Bus stations, metro stations etc. or through digital channels like Net Banking of RBL Bank.
- The customer can raise a request for service creation at the designated terminal of transit operator for its desired service such as monthly metro pass.
- Once the receipt is generated and the NCMC transaction is complete, the POS terminal of the Transport Operator will showcase the latest balance of the offline wallet. The balance can be inquired at the Bank's eChannels like MyCards App and MoBank App, RBL bank's Customer Service Number.

- f. Once the customer has activated the offline wallet and performed the “Add Money” transaction to maintain necessary balance, the cardmember can use the card for metro transit cases.
- g. At the entry gate of metro station, the cardmember is required to tap the card at designated device and can start the journey. Once the journey is accomplished, he/she must tap the card again at the exit gate. AFC (Automatic Fare Calculator) System of metro will calculate the fare and deduct the amount from the offline wallet. Offline wallet balance cannot be blocked and is liable for misuse. The balance will not be transferred or refunded if the card is lost/misplaced/stolen. Bank shall not be responsible for the residual balance on the wallet if card is lost or misused. Customer will have to send the card at RBL Bank COU address and upon receipt of credit Card. The necessary details, once validated, the last updated NCMC wallet balance will be refunded in 7 days from the date of receipt.
- j. Balance will be automatically transferred to new NCMC wallet in case of card expiry.
- k. Existing card plastic can be used to utilize NCMC balance in case of Card Closure.
- l. The maximum limit for NCMC offline wallet is INR 2000.
- m. The refund of the card may be processed after cooling off period prescribed by card network.
- n. The expiry date of the card is printed on the card itself. Upon expiry, the card will cease to function and all services of the card will also cease to exist. In case of re-issuance of card, customer would have to get the service areas written on the new card by operators/merchants.

3.4. Credit Card on UPI

- a. The RBL Bank novio Credit card is enabled for linking UPI. Currently, you can link your RBL Bank novio Credit Card on select UPI apps only. (GPay/ PhonePe/ Mobikwik/ PayTM/ BHIM/ Slice).
- b. Steps to link RBL Bank novio Credit Card on UPI are as follows:
- Download the UPI Third Party App (eg. Gpay/Phonepe/PayTM) from the PlayStore / App Store)
 - Verify the Mobile Number on the UPI App and complete your registration.
 - Post successful registration, select “Link Credit Card / Add Credit Card”.
 - Select Credit Card Issuer Bank (RBL Bank).
 - Select your RBL Bank novio Credit Card and click on Confirm.
 - Generate UPI PIN if not already done.
- c. Steps to pay with RBL Bank novio Credit Card are as follows:
- Scan the Merchant QR Code or enter Merchant UPI ID.
 - Enter the Amount to be paid
 - Select RBL Bank novio Credit Card Account.
 - Enter UPI PIN and click on confirm
 - Status of transaction can be seen in the Transaction History.

3.5. ‘The milestone program’ on the RBL Bank novio Credit Card:

The Cardmember can avail up to a maximum of 2,000 reward points under the ‘milestone program’ of the card. If the Cardmember makes valid and eligible retail transactions worth INR 1.5 lakhs or more in one anniversary year, the Cardmember will be rewarded with 1,000 reward points. If the cardmember

makes valid and eligible retail transactions worth INR 3 lakhs or more in the same anniversary year, the Cardmember will be rewarded with additional 1,000 reward points. The reward points are redeemable at www.rblrewards.com.

It is hereby clarified that the bonus milestone reward points for the billed spends will be credited in the Cardmember's Account within 45 days of crossing spend threshold. It is also 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.

Milestone Reward Points upon achieving the annual spends threshold will not include purchases/spends on following merchant categories*** - Fuel & Auto, Utilities, Insurance, Cash, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Miscellaneous, Bills2Pay, 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.

***Detailed categories mentioned in section 3.6

3.6. The detailed categories along with the Merchant category codes are below:

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 (MCC's) defined as per MasterCard, VISA and RuPay guidelines

** Bills2Pay is a facility provided by RBL Bank where Cardmembers can pay various utility bills via RBL Bank MyCard app/ RBL MoBank app/RBL Internet banking

4. OTHER TERMS:

- 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 Cardmember. 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 is not applicable for Void Transaction. The Offers cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/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 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.
- 4.4.** 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.
- 4.5.** 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 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.

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.