

RBL Bank Patanjali Swarn Credit Card Terms and Conditions

1. INTRODUCTION:

These terms and conditions ("Terms") apply to and regulate the provisions of the RBL Bank Patanjali Swarn credit card issued by RBL Bank Limited ("RBL Bank") in association with Patanjali Ayurved Limited and is to be read in conjunction with the Cardmember Agreement. In an event of conflict between these Terms and conditions 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. "Card" or "Patanjali Swarn Card" shall mean the credit card offered by RBL Bank in co-branding partnership with Patanjali Ayurved Ltd.
- 2.3. "Cardmember/s" or "Primary Cardmember/s" shall mean such customers 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. "INR" shall mean Indian National Rupee.
- 2.5. "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).
- 2.6. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns."
- 2.7. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.8. "Statement" 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
- 2.9. "Website" shall mean www.rblbank.com.
- 2.10. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.11. "UPI" refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.
- 2.12. "NPCI" stands for National Payment Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.

2.13. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as prescribed in the Cardmember's Agreement.

3. PRODUCT OFFER:

3.1. Welcome Benefit of Reward Points

The Cardmember of Patanjali Swarn Card is entitled to a 'welcome benefit' of 6,000 reward points upon making a valid retail transaction within the first thirty (30) days from the date of 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 www.rblrewards.com. 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 card member at the time of joining, on payment of the membership fee.

3.2. Monthly benefit of 10% cashback on Patanjali stores:

The Cardmember can avail a cashback of 10% of the total value of their orders at Patanjali online and offline stores, on minimum transactions of INR 500, up to a maximum of INR 750 cashback in the month. Cashback will be awarded to their card accounts within 30 days of making their transactions. The above cashback offer is inclusive of transactions on add-on cards, if any, and there will be no exclusive offer on add-on cards.

3.3. Reward points on the Patanjali Swarn Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 1 reward points (base reward points) for every valid retail transaction worth INR 100 spent on any transaction (except excluded* MCC/categories). Base reward points will not be accrued on EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App). The Cardmembers can redeem the reward points at www.rblrewards.com. 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/ association (i.e. RuPay/MasterCard/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 shall not be held responsible or liable for the same.

Refer to the list of exclusion Merchant Category and their respective Merchant category codes -

*Excluded Categories/MCCs will be defined as per RuPay, VISA & Mastercard guidelines:

<u>Category</u>	<u>MCC</u>
<u>Railways</u>	<u>0066, 4011, 4112</u>
<u>Utilities</u>	<u>4900</u>
<u>Wallet/Service Providers</u>	<u>6540</u>
<u>Quasi-Cash</u>	<u>6050, 6051, 4829</u>
<u>Real Estate/Rental</u>	<u>6513</u>
<u>Insurance</u>	<u>6300, 6310</u>
<u>Education</u>	<u>8220,8244, 8249, 8211, 8241, 8299</u>
<u>Government Services</u>	<u>9400,1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399, 9211, 9402, 9401, 9311, 9223</u>
<u>Contracted Services</u>	<u>1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780</u>
<u>Cash</u>	<u>6011, 6010</u>
<u>Miscellaneous</u>	<u>5960</u>
<u>Bills2Pay</u>	NA
<u>EMI</u>	NA

*UPI trxn exclusion:- No reward points will be issued for < Rs 2000 Offline UPI transactions where the interchange income for bank is zero.

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

3.4 Annual Spends Milestone Benefit

Cardmember is eligible for INR 1500 gift voucher from Patanjali, upon making a spend of INR 3 lakh in one (1) year. The spends should include transactions of minimum INR 12,000 at Patanjali stores, centre, app or website for cardholder to qualify for the milestone benefit.

Cardmember is eligible for 4nights/5days complimentary stay Patanjali wellness centres, upon making spends of INR 5 lakh in one year. The spends should include transactions of minimum INR 15,000 at Patanjali stores, centre, app or website for cardholder to qualify for the milestone benefit.

The yearly cycle will be considered from the date of card issuance to card renewal.

UPI transaction less than Rs.2000 will not be eligible for milestone spends benefit.

Qualifying transactions value for Milestone benefits shall be exclusive of all transactions made on the following categories/MCCs - 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), Wallet/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, EMI transactions.

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 using the Patanjali Swarn 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 month. The Cardmember recognizes and understands that any fuel purchase for an amount of INR 499 or lower shall not be eligible for the fuel surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount of INR 10. The Cardmember also recognizes and understands that any fuel purchase for an amount of INR 4,001 and above 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 fuel pumps will be levied with applicable fuel surcharge amount at the time of the Purchase and this will appear on the Cardmember's Statement. This surcharge will subsequently be reversed for eligible transactions. The levied surcharge will not be reversed for transactions which are not eligible for the fuel surcharge waiver i.e. transactions worth INR 499 and below and INR 4,001 and above. A consolidated reversal of the surcharge amount will be reflected in the Cardmembers Billing Statement. The Cardmember understands that Goods and Services Tax shall be levied on the fuel Purchase and the same shall not be reversed. It is clarified that fuel surcharge waiver shall not be extended to delinquent or over-limit or closed Patanjali Swarn Cards.

3.6 Airport Lounge

Airport Lounge Access in India:

- a. You will receive 1 complimentary domestic lounge visits per quarter on presenting the Patanjali Swarn Credit Card.
- b. This is applicable at selected airport lounges in India.
- c. To be eligible for this benefit every quarter, you will need to have spends of INR 50,000 in the preceding calendar quarter on your Patanjali Swarn card.
- d. An authorization amount of up to INR 2 will be charged on the card for validation purpose.
- e. The access to the lounge will be available on first-come-first-serve basis.
- f. The Card members may avail services and facilities at the selected domestic lounge as agreed under the agreement between RuPay/MasterCard/VISA and the selected domestic lounge.
- g. The Cardmember is advised to check the services and facilities that are covered in the RuPay/MasterCard/VISA Lounge access program.

3.7 Movies benefit on Bookmyshow

Card member is eligible for a 1+1 on movie ticket (discount upto INR. 200) on booking movie tickets on the website of BookMyShow i.e. www.bookmyshow.com or using the BookMyShow mobile application once in a month in a calendar month. This Offer shall be applicable on the weekends. It is hereby clarified that 'the movie discount' is applicable only on primary Card.

Furthermore, 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. 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 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 Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the 'monthly 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)

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 the sole responsibility 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 provided on the Patanjali Swarn 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. This Offer is valid only for successful/approved transactions and not applicable on void transactions. The Offer's cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/or Website.
- 4.3. RBL Bank shall 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. 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 party's 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 shall not be 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 are purely voluntary.

