

RBL Bank UPI Wala Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provision of the RBL Bank UPI Wala 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 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 “RBL Bank UPI Wala Credit 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. “INR” shall mean Indian National Rupee.
- 2.5. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.6. “Statement” 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.
- 2.7. “Website” shall mean www.rblbank.com.
- 2.8. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.9. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as described to them in the Cardmember’s Agreement.

3. PRODUCT OFFER:

3.1. Welcome benefit:

The Cardmember availing the RBL Bank UPI Wala Credit Card is entitled to a ‘welcome benefit’ which includes 20% cashback on first two UPI Transactions done within 15 days of card issuance with a maximum capping of INR 50/-. It is hereby clarified that upon the successful UPI transaction, the ‘welcome benefit’ will be credited to the Cardmember’s Account within 60 days from the date of the Card issuance.

3.2. Reward benefits:

The Cardmember is eligible for 1 reward point for every valid retail transaction amounting to INR 200 spent. 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. The Cardmember agrees and understands 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. A consolidated reward summary will be reflected in the Monthly Statement.

1 reward point for every Rs. 200 spent will not be awarded for transactions made for Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash and Miscellaneous categories. Additionally, no reward points will be awarded for EMI conversion of retail transactions. This includes converting retail transactions to EMI (Split-N-Pay) and EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App.

Offline UPI transactions under INR 2000 done at small merchants on RBL Bank UPI Wala Credit Card will not be eligible for rewards points, unless stated otherwise. For clarity, small merchants in this case means merchants with turnover of not more than INR 20 lakh in the previous financial year.

3.3. Categories/MCCs will be defined as per Network guidelines:

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
EMI transactions	NA

3.4. Credit Card on UPI

- The RBL Bank UPI Wala Credit card is enabled for linking UPI. Currently, you can link your RBL Bank UPI Wala Credit Card on select UPI apps only. (GPay/ PhonePe/ Mobikwik/ PayTM/ BHIM/ Slice) etc.
- Steps to link RBL Bank UPI Wala 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 UPI Wala Credit Card and click on Confirm
 - Generate UPI PIN if not already done
- c. Steps to pay with RBL Bank UPI Wala Credit Card are as follows:
- Scan the Merchant QR Code or enter Merchant UPI ID
 - Enter the Amount to be paid
 - Select RBL Bank SalarySe UP Credit Card Account
 - Enter UPI PIN and click on confirm
 - Status of transaction can be seen in Transaction History

4. Terms and conditions prescribed by RBL Bank:

- 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 all times, 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 Cookies 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 Offer's 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.

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 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 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.