

“RBL BANK SALARYSE UP CREDIT CARD” TERMS AND CONDITIONS:

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provision of the “RBL Bank SalarySe UP Credit Card” as issued by RBL Bank Limited (“RBL Bank”) in association with Critical Path Technologies Pvt Ltd (“SalarySe”). 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. “App” shall mean the mobile application of Co-branded partner.
- 2.3. “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.
- 2.4. “Card” or “RBL Bank SalarySe UP Credit Card” shall mean the credit card offered 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. “EMI” shall mean Equated Monthly Instalments.
- 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. “Statements” shall mean the Card Statement sent by RBL Bank to its Card members 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.
- 2.14. “Website” shall mean www.rblbank.com and the website of the Alliance Partner i.e www.salaryse.com
- 2.15. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected / unsuccessful.

2.16. "UPI" refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities. 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 RBL Bank SalarySe UP Credit Card

- a. The Cardmember can avail a maximum of 2500 reward points as one-time welcome benefit after making the first transaction of a minimum of INR 500 within 30 days of card issuance. The 'welcome benefit' will be credited to the cardmember's account within 60 days from the date of the transaction
- b. The cardmember can avail additional 1500 reward points on spending INR 30,000 in the first 3 months of card issuance. This is a one-time incentivization and the reward points of the same will be credited to the cardmember's account within 60 days from completion of the stipulated time period of first 3 months.
- c. In addition to the above benefits, the cardmember can also avail additional 2000 reward points upon doing a minimum of 15 successful UPI transactions in the first 30 days of the card issuance. The value of each UPI transaction should be at least or above INR 500. The 'UPI and Earn benefit' will be credited to the cardmember's account within 60 days from the first statement
- d. Spends will be calculated only for settled transactions, basis 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.
- e. Welcome benefit will be given only once to the cardmember given the eligibility criteria stated above is met.
- f. Spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association .
- g. In an event, if the merchant establishment submits the transaction date as different from the actual date when the valid retail transaction was done, the Cardmember agrees and accepts that RBL Bank will not be held responsible for the same.
- h. The Cardmember shall be able to redeem these reward points at www.rblrewards.com.

3.2. Reward benefits:

- a. The Cardmember is eligible for 1 Reward Point per INR 100 spent on all online or offline transactions on the eligible categories.
- b. The Cardmember can avail 5 Reward Points for every INR 100 spent on all eligible UPI transactions done on SalarySe's platform. Accelerated reward points will be capped upto 1000 Reward points per month. Refer illustration 1 for clarification
- c. The Cardmember can avail accelerated 10 Reward Points for INR 100 spent on eligible incremental monthly UPI spends over INR 20,000 on SalarySe's platform. Additional accelerated reward points will be given on incremental transaction value (over INR 20,000 monthly). Accelerated rewards points will be capped upto 8000 Reward Points per month. Refer illustration 1 for clarification.
- d. Purchases made on select merchant categories - Fuel & Auto, Utilities, Insurance, Quasi Cash, Railways, Real Estate / Rental, Education, Wallet/Service Providers, Government

Services, Contracted Services, Miscellaneous, Bills2Pay, Cash, EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), will not be considered in the purchase value for the reward points. Refer section 3.4 for more details

- e. The Cardmember may redeem Rewards Points on RBL reward portal. Customer will be able to redeem his Reward Points at value of INR 0.10 Paisa per Reward Points. A nominal reward redemption fees of INR 99/-+GST will be levied on redeeming reward points on RBL Reward Portal. Reward redemption fee will be levied one time for redemptions made in a single day.
- f. The Cardmembers can redeem the reward points at www.rblrewards.com.
- g. The Cardmember agrees and understands that spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association.
- h. In an event, if the merchant establishment submits the transaction date as different from the actual date when the valid retail transaction was done, the Cardmember agrees and accepts that RBL Bank will not be held responsible for the same.
- i. It is hereby clarified that the additional reward points will be credited in the Cardmember's Account within a period of 60 days from crossing the spend threshold.
- j. The Cardmember shall be able to redeem these reward points at www.rblrewards.com.

Illustration 1 – This illustration is only specific to UPI transactions on SalarySe App

The cardmember will get 5 reward points per INR 100 spent on eligible UPI spends made on SalarySe Platform. Once the UPI transaction value exceeds INR 20,000 in a billing month, then cardmember will get 10 reward points per INR 100 spent on eligible UPI spends over INR 20,000

Date	Payment Mode	Amount	Eligible for Accelerated Rewards Points ?	Accelerated Reward Points	Reward Points
04 th November	UPI on SalarySe	12,000	Eligible	5 per 100	600
07 th November	UPI on XYZ	16,000	Not Eligible		
10 th November	Payment Gateway	3,000	Not Eligible		
13 th November	POS	1,500	Not Eligible		
16 th November	UPI on SalarySe	7,000	Eligible	5 per 100	350
18 th November	UPI on SalarySe	1,000	Eligible	5 per 100	50
19 th November	UPI on SalarySe	15,000	Eligible	10 per 100	1500
Consolidated spends in a single billing cycle		55,500			2500

3.3. Spend Based Annual Fee Waiver

The Cardmember will become eligible for an annual membership fee waiver of Rs 499 on crossing the INR 2,00,000/- spend milestone in preceding anniversary year. Transactions made on select merchant categories - Fuel & Auto, Utilities, Insurance, Quasi Cash, Railways, Real Estate / Rental, Education, Wallet/Service Providers, Government Services, Contracted Services, Miscellaneous, Bills2Pay, Cash, EMI conversion of retail

transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App) will be excluded from the qualifying purchase value for availing the fee waiver. Do refer to Section 3.4 for more details on MCC/Categories.

3.4. Categories/MCCs will be defined as per VISA & Mastercard 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

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 in the previous financial year

3.5. Credit Card on UPI

- a. The RBL Bank SalarySe UP Credit card is enabled for linking UPI. Currently, you can link your RBL Bank SalarySe UP Credit Card on select UPI apps only. (GPay/ PhonePe/ Mobikwik/ PayTM/ BHIM/ Slice) etc.
- b. Steps to link RBL Bank SalarySe UP 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 SalarySe UP Credit Card and click on Confirm.
 - Generate UPI PIN if not already done.
- c. Steps to pay with RBL Bank SalarySe UP 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 the Transaction History.

3.6. National Common Mobility Card (NCMC) Functionality:

- a. 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.
- b. 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.
- c. 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.
- d. 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.
- e. 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.

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 solely be the 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 is valid only for successful/approved transactions and not applicable for 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 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 holder, 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 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 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.