

## Customer Declaration cum Authorization under Application Form for RBL Bank Credit Card

### Terms and Conditions:

#### GENERAL:

1. I have read and understood the contents of the application form and most important terms and condition (“MITC”) as applicable to RBL Credit Cards.
2. I authorize RBL Bank Limited (“RBL Bank”) to download C-KYC details pertaining to me from the CERSAI database to complete the KYC towards my application.
3. I agree and understand that in an event I do not make payment of the amount due as per the previous statement by the payment due date interest at the rate up to 3.99% per month 47.88% per annum) (“Finance Charges”) shall be payable on such unpaid amount. I also understand that in an event full amount is due and payable, the applicable Finance Charges on such delayed payment will be charged by RBL Bank on my usage of the Card from the date of such transaction.
4. I understand that the credit limit on my Credit Card is fixed by RBL Bank basis various parameters and at its sole discretion.
5. I hereby provide my consent to RBL Bank to call me for upgrading my Card (if eligible) basis my telephonic consent at sole option and discretion of RBL Bank.
6. I understand that at the time of issuance, the Card will be enabled only for POS/ATM transactions in India. RBL Bank may reach out to me through offline and online channels at multiple points in time to enable international and online purchases on the Card.
7. I declare that all the particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed from RBL Bank. I shall furnish such additional writings as may be required in connection with the financial assistance/s required by me. I also authorize RBL to check reference about me from any bank/persons.
8. I shall/advise RBL Bank in writing of any change in my/our residential or employment/business address or any such change which may affect my credit worthiness.
9. I understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me. I understand that the grant of credit card is at the sole discretion of RBL Bank and upon my executing and submitting necessary documents and other formalities as required by RBL Bank.
10. I confirm that no bankruptcy proceedings is pending against me nor have I ever been adjudicated bankrupt. I am not a relative of director of other banks\*, or a firm in which a director or a relative of directors or other banks\* are interested partner/guarantor, not a director/ senior officer/relative of director or senior officer of the bank\*. (\*includes directors of scheduled co-operative banks and their relatives, directors of subsidiaries/trustees of mutual funds/venture capital funds set up by the financing banks or other banks. If the above declaration is found to be false then the Bank will be entitled to revoke and/or recall the Facility).
11. I declare that I are not a politically exposed person/ not related to politically exposed persons (as defined and amended by Reserve Bank of India from time to time).

12. I hereby authorize and give consent to RBL Bank to disclose, without notice to me, information furnished by me in application form(s)/ related documents executed in relation to the credit card from RBL Bank, to RBL Bank's other branches/subsidiaries/affiliates/Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit.
13. I understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reason (unless required by applicable law), to reject me/our application and that RBL shall not be responsible/liable in any manner whatsoever to me for such rejection or any delay in notifying me/us of such rejection, any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me of such rejection of my application.
14. I agree and understand that credit limits are subject to periodic review and will vary based on the bank's credit assessment of my card account and I expressly authorize RBL Bank to decrease the credit limit on my credit card, based on its credit assessment, without prior notice to me.
15. I confirm that:
  - i. I hereby authorize and give consent to RBL Bank to disclose, without notice to me, / related documents executed in relation to the Card from RBL Bank, to RBL Bank's other branches/subsidiaries/affiliates/Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit.
  - ii. I shall furnish any additional documents as and when required by RBL Bank.
  - iii. I do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise. RBL reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me.
  - iv. I understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
  - v. No commitments have been made to me by Bank or any of its representatives regarding the credit limit on the credit card. Further I have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this application to any representative of RBL Bank (or) to any other third party.
16. I hereby submit voluntarily at my own discretion, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (aadhaar) to RBL Bank for the purpose of establishing identity/address proofs.
17. The consent and purpose of collecting Aadhaar has been explained to me in vernacular language. I hereby declare that all the information voluntarily furnished me is true, correct and complete. I will not hold RBL Bank or any of its officials responsible in case of any incorrect information provided by me.
18. I hereby authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/ services opted by me.
19. I confirm that I understand English language in both written and oral form and will be able to understand all documents shared by RBL Bank in English language.

SECURITY/FIXED DEPOSIT:

20. I hereby agree, understand, and confirm that:
- i. The selected fixed deposit (“FD”) is currently free from lien and all encumbrances and is neither assigned or otherwise dealt with in any way and manner.
  - ii. The FD shall be auto renewed by RBL Bank till such time there is any outstanding amount due and payable by the Cardmember to RBL Bank.
  - iii. Card Member will not be entitled to the benefit of subrogation vis-a-vis securities or otherwise until all the monies due to the Bank are fully repaid / paid.
  - iv. Interest payout option as provided at the time of FD booking, shall be applicable.
  - v. RBL Bank at its sole discretion is fully authorized to liquidate the FD without any cause or notice to me and appropriate the proceeds towards the outstanding on the credit card(including minimum amount due). In such event I expressly agree that RBL Bank shall not be responsible for any loss arising due to pre-mature encashment of the FD. Any amounts remaining after the settlement of Card dues shall be paid/settled as per the maturity instructions provided at the time of booking of the Fixed deposit.
  - vi. I shall not apply for premature withdrawal of the FD and authorize RBL Bank to automatically rollover the FD for further similar periods on each maturity date as long as the card is active / in use.
  - vii. I agree to arrange for further FDs from time to time of requisite amounts as may be required by RBL Bank, with lien in favour of RBL Bank. I agree that RBL Bank shall be entitled to proceed against me for the balance outstanding after adjusting the FD towards the dues.
  - viii. I confirm that RBL Bank and its group companies may at any time be entitled, whether by operation of law, contract or otherwise, to combine or consolidate at any time all or any of the accounts and liabilities to any branch of RBL Bank and/or its group companies.
  - ix. I acknowledge that RBL Bank's rights herein shall be in addition to all rights, powers, and remedies available to the Bank by virtue of any other statute, rule or law including the Bank's right of general lien and set off.
  - x. I confirm that in an event there is a change in my status to non-resident, RBL Bank may at its sole discretion allow usage of the credit card or suspend/cancel the credit card after adjusting the FD and any interest accrued thereon the credit card
21. Card Member understand that the secured credit card is available to resident individuals against self FD and minors are not eligible for availing the credit card.
22. Jointly held FD’s, FD’s held in the name of any 3rd party, Tax Saver FDs, Recurring Deposits, Flexi FDs, FCNR FDs, FDs with existing lien, non – callable FDs, Standalone FDs, FDs held by Minors, etc. are not acceptable as a valid security for secured credit cards.