

RBL Bank vCard Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provision of the vCard 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 “vCard” 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. “EMI” shall mean Equated Monthly Instalments.
- 2.5. “INR” shall mean Indian National Rupee.
- 2.6. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.7. “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.
- 2.8. “Website” shall mean www.rblbank.com.
- 2.9. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.

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. Wednesday Delight Monthly Benefit of INR 200 on BookMyShow movie tickets:

The Cardmember can avail a ‘monthly benefit’ comprising of a discount of INR 200 or maximum number of one free ticket, whichever is lower, on booking movie tickets on BookMyShow’s mobile application or

BookMyShow’s website i.e. www.bookmyshow.com using the Card. This ‘monthly benefit’ will be valid only for Wednesday shows. It is hereby clarified that the ‘monthly benefit’ shall be applicable only on the primary Card, and not on add-on Cards with effect from June 1, 2020. Therefore, the ‘monthly benefit’ shall not be applicable, if the movie tickets are booked using add-on Cards on BookMyShow mobile application and/ or BookMyShow website.

The Cardmember who receives one free ticket under this ‘monthly benefit’ must purchase and pay in full for at least one full price ticket in the same purchase transaction in which the free ticket is being claimed. In case Cardmember apply for the ‘monthly benefit’ but the transaction is not successful, Cardmember is advised to wait for 20 minutes before re-attempting the payment. Cardmember to ensure and adhere to all other applicable terms and conditions, if any, as prescribed by BookMyShow on its website i.e. www.bookmyshow.com/ BookMyShow mobile application. The Cardmember availing the ‘monthly benefit’ is advised to check the other applicable terms and conditions of BookMyShow at www.bookmyshow.com before availing the ‘monthly benefit’. It is hereby clarified that the tickets once purchased either from the BookMyShow mobile application or BookMyShow website, shall be considered sold and cannot be cancelled, refunded or exchanged. BookMyShow will use best efforts to ensure the Offers are provided as described, but Cardmember shall not make any claim or seek compensation against BookMyShow or RBL Bank even in the event that the Offers are not provided or provided as described.

3.2. Wednesday Delight Monthly Benefit on PizzaHut and Domino’s Online Order:

The Cardmember is eligible for 40 bonus reward points for every valid transaction worth INR 100 spent on PizzaHut and Domino’s Online order on Wednesday’s in the a month, up to a maximum of 1000-bonus reward points for online spends on PizzaHut and Domino’s in a billing cycle.

The above cashback Offer is valid once per Account irrespective of the add-on cards held by the Cardmember.

3.3. Wednesday Delight Monthly Benefit on Groceries:

The Cardmember is eligible for 20 bonus reward points for every valid transaction worth INR 100 spent on groceries order on Wednesdays in the month, up to a maximum of 1000-bonus reward points for groceries spend in a billing cycle.

The above cashback Offer is valid once per Account irrespective of the add-on cards held by the Cardmember.

3.4. Reward benefits on vCard Credit Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 1 reward points for every valid retail transaction worth INR 100. W.e.f. 09-Oct’23, Reward Points shall not be accrued on fuel, railways, rental, utility bill payments, wallet load, insurance and miscellaneous categories* of transactions. Additionally, Split-N-Pay & Merchant EMI Transactions will not accrue base reward points. The Cardmember shall be able to redeem these reward points at www.rblrewards.com.

*Categories/MCCs will be defined as per VISA & Mastercard guidelines

Category	MCCs
Railways	4112, 4011, 4111
Petrol	9752, 5541, 5983, 5172, 5542
Utilities	4900

Wallet Load	6540
Rent	6513
Miscellaneous Transactions	All Miscellaneous category MCCs as defined by VISA and Mastercard
Insurance	6300, 5960

The Cardmember agrees and understands that spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard/VISA). RBL Bank will not be held responsible if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

3.5. The ‘milestone program’:

The Cardmember will be entitled to 4000 bonus reward points under the ‘milestone program’. If the Cardmember makes valid transactions worth INR 1.2 lac or more in one year.

It is also clarified that the billed spends for the Cards includes both Primary and add-on Cards for the said period will be considered for the benefits/ reward points. The qualifying purchase value for bonus reward points will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax. It is further clarified that spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard/VISA). RBL Bank will not be held responsible, if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

3.6. 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 vCard Credit Card, the Cardmember is eligible for the fuel surcharge waiver. The Cardmember shall receive a waiver on the fuel surcharge up to INR 100 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 be 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 Cardmember’s 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 the fuel surcharge waiver shall not be extended to delinquent or over-limit or closed vCard Credit Cards.

4. **ADDITIONAL TERMS AND CONDITIONS FOR CREDIT LINE PRODUCTS:**

- 4.1. The fund transfer facility for RBL Bank “Credit Line Products” including the vCard Credit Card will be subject to a successful authorization by RBL Bank of transaction initiated through the respective mobile app or Website.

- 4.2. The overall credit limit for said Credit Line Products will have a shared limit between a physical Credit Card and fund transfer facility.
- 4.3. The processing fee will be charged on each loan withdrawal as per the amount visible on the customer interface at the time of doing fund transfer.
- 4.4. Each fund transfer transaction shall be converted into EMI as per the tenure plan selected by the Cardmember and interest rate shown on respective mobile application and or Website at the time of doing fund transfer.
- 4.5. The interest rate charged on the EMI plan will be decided as per the sole discretion of RBL Bank. RBL Bank reserves the right to change interest rate offering from time to time as per its internal risk assessment policies.
- 4.6. The EMI amount for fund transfer will be charged to the Cardmembers in the Card statement as per the EMI schedule selected at the time of doing funds transfer from the respective mobile application and or Website.
- 4.7. The finance charges, late payment charges will be levied in Statement as per RBL Bank's policies and Most Important Terms and Conditions as available on the Website.
- 4.8. RBL Bank may at its sole discretion restrict and/or block the IMPS/UPI functionality on the Card account basis the risk policies of RBL Bank.
- 4.9. In an event funds are not transferred to the Cardmember's Accounts instantly but gets debited from Cardmember's credit limit, the same will get reversed by RBL Bank within 5 working days from the date of such transfer.
- 4.10. Responsibility for entering correct IFSC and bank account details for fund transfer solely lies with the Cardmember. In case funds are transferred to the wrong bank account due to erroneous details entered on the app/website, the same needs to be raised by the Cardmembers with the beneficiary bank for transfer to the correct account.
- 4.11. In case the customer decides to pre-close a credit-line transaction, he/she would have to write to cardservices@rblbank.com or contact RBL Bank customer care on the official help-line number, requesting for a pre-closure of the credit-line transaction. No pre-closure charges will be levied. Additionally, the processing fee shall be reversed if the full payment has been done within the stipulated cooling off period.
- 4.12. Money transfer may also happen via NEFT.

5. OTHER TERMS:

- 5.1. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.
- 5.2. 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.
- 5.3. 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.
- 5.4. 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.
- 5.5. The Offer is valid only for successful/approved transactions and not 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.

- 5.6. 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.
- 5.7. 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.
- 5.8. 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.
- 5.9. 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.
- 5.10. 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.

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.