

1. What is the value of joining vouchers?
  - Rs. 1000. (Customer can claim this in multiple of Rs. 250, Rs. 500 and Rs. 1000 for the brands available on portal)
2. How can vouchers be used or redeemed?
  - Vouchers can be used at the authorized merchant outlet or website depending upon the type of voucher. (For more information, please see the T&C of vouchers)
3. When & how will I receive my joining vouchers?
  - Customer will get link / URL to claim Rs. 1000 joining vouchers after completion of all three activities below:
    - I. Issuance of Business First debit card
    - II. Activation\* of Business First debit card by doing one successful transaction on POS/ Ecommerce excluding ATM transactions, within 90days of card issuance.
  - Card member(s) will receive a SMS/email that will contain a website link/ URL to claim the voucher(s) in thirty (30) days on registered mobile number/email ID post fulfilling the eligibility criteria mentioned above.
  - Customer will receive selected voucher code on his registered mobile number/Email Id.
  - No physical joining vouchers will be sent to the customer. These are electronic gift vouchers
  - The joining vouchers shall be valid for a period of 90 days from the date of receipt of the link by the Card member(s). Post 90 days the Card member(s) would not be able to claim the vouchers. • Once the voucher link gets deactivated, it cannot be reactivated.
  - Once the voucher link gets deactivated, it cannot be reactivated
  - The vouchers cannot be exchanged for cash or any other brand and conditions applicable to the Primary Terms and Conditions.

*\*A successful POS/ E.COM transaction using Debit Card within 90 days of Card issuance is considered as activation (ATM transactions not included). If not done, the customer will become ineligible for receiving Joining vouchers.*

Steps to claim/redeem voucher:

- Step 1 – Visit the website <https://www.gyfr.com/rewards/rbldebitcardbenefits/>
- Step 2 – Login with your registered mobile number and OTP
- Step 3 –Click the mentioned Card.
- Step 4 – Select the option –Joining Benefits / Milestone Benefits.
- Step 5 – Choose your Brand & Click on Redeem Now . Select the Voucher value amount & Select the Quantity of Denominations & Click on "REDEEM NOW" .
- Step 6 –The e- gift voucher of your chosen brand will be sent to your mobile no/ Email address.
- Step 7 – Use the gift voucher of chosen brand directly at the outlet/website as applicable. Read voucher terms carefully for redemption The vouchers shall be valid for a period of 90 days from the date of receipt of the link by the Card member(s). Post 90 days the Card member(s) would not be able to claim the vouchers.

*\*A successful POS/ E.COM transaction using Debit Card within 90 days of Card issuance is considered as activation (ATM transactions not included). If not done, the customer will become ineligible for receiving Joining vouchers.*

### General Terms & Conditions:

- The exact expiry date of the brand gift voucher will be mentioned on voucher SMS or voucher E-Mail received by the card member(s).
- Kindly use your gift voucher within the due date of expiry. Gift vouchers once expired cannot be revalidated.
- RBL Bank has the right to change/ replace the voucher brands without giving any prior notice and without assigning any reason whatsoever.
- All respective terms and conditions of the brands apply.
- Any person availing this offer shall be deemed to have accepted the Terms and Conditions
- This Offer is a standalone Offer and the benefits offered under this Offer cannot be clubbed together and/or in any way be cumulated with any other offer of RBL Bank in any manner, or form
- Existence of a dispute, if any, shall not constitute a claim against RBL BANK. This offer will be governed by and construed in accordance with Indian law
- All communication / notices with regard to this Offer should be addressed through email to [customercare@rblbank.com](mailto:customercare@rblbank.com)
- In all matters relating to the Offer, the decision of RBL Bank shall be final and binding in all respects.
- All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
- The Offer is not available, wherever prohibited and / or on merchandise / products / services for which such offers cannot be offered for any reason whatsoever.
- These Terms and Conditions shall be in addition to and not in substitution or derogation to the Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms and Condition