

Revision of RBL Bank Enterprise Debit Card Terms and Conditions

As part of our constant endeavor to provide you with the best Debit Card experience, we would like to remind you of the following benefits on your RBL Bank Enterprise Debit Card:

- Zero mark up on all your international spends carried out through POS/Online payments.
- Two (2) complimentary lounge access every quarter at select domestic airports.
- Annual Vouchers amounting to INR 9000 on total spends of INR 15 Lakhs on POS/Online payments. Given below are the milestones for availing Annual vouchers:

Spends milestone (in INR)	Amount of Voucher (in INR)
5,00,000	2,000
10,00,000	3,000
15,00,000	4,000

- Monthly Cash Back as vouchers on minimum monthly spends of INR 20,000 on POS/Online payments on below categories:
 - 1% Cash Back as vouchers on Fuel (maximum up to INR 1500 in a month)
 - 5% Cash Back as vouchers on flight booking (maximum up to INR 500 in a month)
 - 5% Cash Back as vouchers on OTT Subscription & Telecom Services (maximum up to INR 500 in a month)
 - 5% Cash Back as vouchers on utility payment (maximum up to INR 1000 in a month)
- Insurance cover up to INR 2 Crores*

While you continue to make the most of your RBL Bank Enterprise Debit Card, we would like to update you with respect to the updated calculations for spends threshold and transactions that will be excluded for availing Monthly Voucher & Annual Voucher, effective 01st May 2024:

1. International transactions and/or transactions carried out on the Merchant Category Codes (MCC) listed below will be excluded from availing Monthly and Annual vouchers.

Merchant Category Codes (MCC)	MCC Description
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, effective through 19 January 2024, Non-Fiat Currency and effective from 20 January 2024 Liquid and Cryptocurrency Assets (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
6211	Security Brokers/Dealers

2. The minimum spends threshold for being eligible for Monthly vouchers with effect from 01st May 2024 will be revised from INR 20,000 to INR 25,000 for current account customers.

3. The spends on below MCC will not be eligible for monthly vouchers:

- Spends on MCC 4814 (Telecommunication Services, including Local and Long-Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe-Reading Telephones, and Fax Services) will not be eligible for monthly cashback as vouchers under the Category of 5% Cashback as vouchers on Utility Payment (Electricity, Gas , Water etc.).

*Terms & Conditions Apply

Disclaimer: The transactions for each category are identified through Merchant Category Codes (MCC), defined by the card network such as Visa, MasterCard and RuPay. RBL Bank does not define the merchant category.

