

## RBL Bank Crest Debit Card Terms and Conditions

These Terms and Conditions (“T&Cs”) shall be applicable to the Cardmember(s) (as defined hereinafter) of the Crest Debit Card (“as defined hereinafter”). These T&Cs shall be in addition to and not in derogation of the terms and conditions applicable to debit cards (“Primary Terms and Conditions”) available on RBL Bank’s Website. In case of any inconsistency between the Primary Terms and Conditions and these T&Cs, the Primary Terms and Conditions shall prevail. All capitalized terms used but not defined herein shall have their respective meaning as ascribed under the Primary Terms and Conditions.

### DEFINITIONS:

In these Terms, the following words and phrases shall have the meaning stated hereunder unless indicated otherwise:

1. “Annual Fees” shall mean yearly charges that shall be payable by the Cardmember(s) to RBL Bank for ongoing membership and benefits associated with the Crest Debit Card.
2. “Crest Debit Card” shall refer to a variant of a valid debit card being offered by RBL Bank.
- 3 “Cardmember(s)” shall mean such customer(s) of RBL Bank or any such person authorized by the Account holder to whom the Crest Debit Card has been issued and who is authorized to hold the same.
4. “Online payment(s)” shall mean transaction(s) made using Crest Debit Card through internet, for purchase of products and services.
5. “GST” shall mean Goods and Services Tax.
6. “INR” shall mean Indian National Rupee.
7. “Joining Fee” shall mean one-time charge applicable to the Cardmember(s) upon acquiring the Card, which will be payable at the time of the Card issuance.
8. “Offer” shall mean such joining vouchers, e-vouchers, cash back, benefits given by RBL Bank on purchase of products/ services using the Crest Debit Card.
9. “Void Transaction” shall mean any transaction herein the transaction has taken place but was subsequently cancelled/ rejected/ unsuccessful.

### CREST DEBIT CARD OFFER DETAILS

- a. Joining Vouchers
  - The Cardmember(s) shall get a link on their registered mobile number/email after activation of the Crest Debit Card by doing one transaction on POS and/or through Online payments using the Crest Debit Card within ninety (90) days of card issuance to claim vouchers worth INR 2,000.

- The joining vouchers shall be valid for a period of 90 days from the date of receipt of the link by the Cardmember(s). Post 90 days the Cardmember(s) would not be able to claim the vouchers.

- The Cardmember(s) shall receive a SMS/ email within thirty (30) days of fulfilling the eligibility criteria which will contain a website link/ URL to claim the voucher amounts mentioned above.

b. Markup on Forex transactions

3.5% Mark up on international Transactions or foreign currency transactions on Crest Debit Card. Mark-up @3.5% plus government levies as applicable will be levied on all international ATM cash withdrawals

C. Joining Fee & Annual Fee:

The rates of Joining and Annual Fees are mentioned below:

Joining Fee: INR 2000 + GST

Annual Fee: INR 500 + GST

Please note that annual fee pertaining to the subsequent year would be waived on Cardmember(s) carrying out minimum transactions of INR 1 Lakhs on POS/Online payments in the previous year

Spends threshold of INR 1,00,000 for availing the benefit of waiver of Annual Fee will exclude transactions carried out on Merchant Category Codes (MCC) – 6012, 6051,6540 & 6211 with effect from 1st May 2024.

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

c. Insurance Cover:

It is mandatory for the Cardmember(s) to have conducted at least one Card transaction on a POS and/ or through Online payments using the Crest Debit Card in the last 90 days prior to claim intimation to claim any insurance mentioned below.

Insurance Covers	Limits (In INR)
Personal Accident - Air accident Cover	1,00,00,000
Personal Accident - Death cover (Effective from 1st April 2025)	5,00,000
Purchase protection up to	25,000
Cash in transit Liability / ATM assault and robbery up to	2,00,000
Loss of checked in baggage up to	50,000
Loss of Passport and travel related documents up to	25,000
Delay of checked in baggage up to	25,000
Lost card liability up to	3,00,000

d. Withdrawal & Spends Limit

- Higher ATM withdrawal limit of INR 1,00,000 a day for every Cardmember(s).
- POS limit of INR 2,00,000 a day, including but not limited to Online payments.

e. ATM Usage

- Free and unlimited ATM usage at all RBL Bank ATMs.
- For free number of transactions on other bank's ATMs in India refer to the schedule of charges

**GENERAL TERMS:**

1. All respective terms and conditions of the brands apply.
2. This Offer is available only for individual Cardmember(s) and not corporate Cardmember(s).
3. Cash back in form of e- vouchers having a one-time validity of 90 days shall be shared in form of a link with the eligible Cardmember(s) by the Bank on their registered email ID / Mobile Number (visit [www.rblbank.com](http://www.rblbank.com) for complete details). E-vouchers once expired cannot be revalidated.
4. By availing this Card, Cardmember(s) agrees to be bound by the terms & conditions including any other applicable terms & conditions modified and prescribed by RBL Bank from time to time. Any such acceptance by the Cardmember(s) shall imply that the Cardmember(s) has read, understood and accepted the Terms and Conditions hereunder.
5. The cashback Offers and related benefits/e-vouchers are non-transferrable to any other person and is a standalone. Offer and the benefits offered under this Offer cannot

be clubbed together and/or in any way be accumulated with any other offer of RBL Bank in any manner, or form.

6. This Offer is not applicable to Void Transaction(s).

7. The Cardmember(s) shall indemnify and keep the Bank indemnified against any loss or damage that the Bank may suffer including but not limited to operation of the Crest Debit Card on account of Void Transaction(s) or due to misuse/ use by third parties based upon or relating such access and use or otherwise.

8. The Cardmember(s) shall not hold the Bank liable in case of any fraudulent, unauthorized, erroneous use of Crest Debit Card.

9. Any taxes, duties, levies, charges or other liabilities payable to the government or any other statutory authority/ body in connection with the benefits accruing under the Offer shall be borne solely by the Cardmember(s). Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember(s). 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.

10. The Card shall not be utilized for any purchase or sale of prohibited/ banned merchandise / products / services for which such offers cannot be availed for any reason whatsoever. 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.

11. 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.

12. RBL Bank reserves the right at any time, 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 and without assigning any reason whatsoever. For any query with regards to these offers reach out to RBL bank through email to [customercare@rblbank.com](mailto:customercare@rblbank.com)

## DISCLAIMER

RBL Bank is neither guaranteeing nor making any representation with respect to the products/ services provided by the third parties. For any queries, complaints, issues and/ or feedback pertaining to products and services purchases from a third-party website, Cardmember(s) shall directly deal with the third parties only.