

RBL Bank Pinnacle Debit Card Terms and Conditions

These Terms and Conditions ("T&Cs") shall be applicable to the Cardmember(s) (as defined hereinafter) of the Pinnacle 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 Pinnacle Debit Card.
2. "Pinnacle 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 Pinnacle Debit Card has been issued and who is authorized to hold the same.
4. "Online payment(s)" shall mean transaction(s) made using Pinnacle 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 Pinnacle Debit Card.
9. "Void Transaction" shall mean any transaction herein the transaction has taken place but was subsequently cancelled/ rejected/ unsuccessful.

PINNACLE DEBIT CARD OFFER DETAILS

a. Joining Vouchers –

-The Cardmember(s) shall get a link on their registered mobile number/email after activation of the Pinnacle Debit Card by doing one transaction on POS and/or through Online payments using the Pinnacle Debit Card within ninety (90) days of card issuance to claim vouchers worth INR 3,000.

- 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.
- For all cards issued on or after 1st April'24 Amazon brand voucher will be capped to maximum 50% of Joining Vouchers amount credited to the cardmember. For all cards issued prior to 1st April'24 , no such capping would be applicable

b. Monthly Cash Back as vouchers on minimum monthly transactions of INR 15,000 on POS/Online payment(s) on below categories

1) 1% Cash Back as vouchers on Fuel & Grocery

- 1% cash back as vouchers is applicable on transactions to buy fuel (Petrol/Diesel – MCC 5542) from an authorized fuel station in India only and Grocery (MCC – 5411)
- Maximum limit for cash back as vouchers is INR .250/- in a month.
- 1% cash back as vouchers can be availed by the Card member(s) only when payment is made through the Pinnacle Debit Card successfully. After successful payment, the Cardmember(s) gets the link on his/her registered mobile number/email with bank within first twenty (20) days of subsequent month. Cardmember(s) can redeem in next 90 days from the date of receiving the link.

2) 5% Cash Back as vouchers on Travel (Website/Mobile App)

- 5% cash back as vouchers is applicable on transaction for travel.
- Maximum limit for cash back as vouchers is INR .250/- in a month
- The 5% cash back as voucher can be availed only when payment is made through the Pinnacle Debit Card successfully.
- Cardmember(s) will not be eligible to receive cashback in case of booking cancellations
- After successful payment, the Cardmember(s) gets the link on his/her registered mobile number/email with bank within first 20 days of subsequent month. The Cardmember(s) can redeem in next 90 days from the date of receiving the link.

3) 5% cash back as vouchers on utility payment (Website/Mobile app.)

- 5% cash back as vouchers is applicable on utility payments only
- Maximum limit for cash back as vouchers is INR 250/- in a month
- To get the benefits card member has to do payment for electricity, gas, heating oil, sanitary, water (MCC – 4900,4812,4814 & 4816) through Pinnacle debit card.
- The 5% cash back as vouchers can be availed only when payment is made through the Pinnacle Debit Card successfully. After successful payment, the Cardmember(s) gets the link on his/her registered mobile number/email with bank within first 20 days of subsequent month. Cardmember(s) can redeem in next 90 days from the date of receiving the link

c. Annual Vouchers:

- i. The Cardmember(s) is eligible to receive Vouchers in the First Year* amounting to INR 3,000 on total spends of INR 3 Lakhs made by the Cardmember(s) within thirteen (13) months from the date of issuance of the Pinnacle Debit Card as per the table below. All spends made on POS and/ or through Online payments will be eligible for the Vouchers.

Spends milestone (in INR)	Amount of Voucher (in INR)
1,50,000	1,000
3,00,000	2,000

**Note: The First year of the Card means, the period beginning from the day of Card issuance date and ending with last day of the said month in the next calendar year. Example: Card is issued on October 20, 2020, in the first year the spends of the Cardmember(s) between October 20, 2020 to October 31, 2021 will be considered for spends calculation; Or Card is issued on October 1, 2020, in the first year, the spends of the Cardmember(s) between October 1, 2020 to October 31, 2021 will be considered for spends calculation.*

For the purpose of providing the annual voucher as detailed in point (i) above, once the Cardmember(s) achieves the eligibility criteria, a link will be shared by the Bank for redemption of the voucher within 30 days from the end of 13 months.

- ii. For subsequent year (second year onwards), the Cardmember(s) is eligible to receive vouchers annually, amounting to INR 3,000 on total spends of INR 3 Lakhs made by the Cardmember(s) during twelve (12) months from the date beginning with the immediate subsequent month post completion of an year in the previous cycle as per the table below. All spends, made on POS and/ or through Online payments will be eligible for the vouchers.

Spends milestone (in INR)	Amount of Voucher (in INR)
1,50,000	1,000
3,00,000	2,000

Example: The second year starts on November 1, 2021, and all spends made by the Cardmember(s) between November 1, 2021 to October 31, 2022 will be considered for spends calculation.

- iii. 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 or otherwise by use of the Card.
- iv. The spends will not be considered for Void Transaction.

d. Markup on Forex transactions

1.5% Mark up on international Transactions or foreign currency transactions on Pinnacle Debit Card.

Mark-up @3.5% plus government levies as applicable will be levied on all international ATM cash withdrawals.

e. Joining Fee & Annual Fee:

The rates of Joining and Annual Fees are mentioned below:

Joining Fee: INR 3000 + GST

Annual Fee: INR 1000 + GST

f. 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 Pinnacle 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 1 st April 2025)	5,00,000
Lost card liability up to	3,00,000
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
Purchase protection up to	25,000

g. Withdrawal & Spends Limit

- Higher ATM withdrawal limit of INR 1,50,000 a day for every Cardmember(s).
- POS limit of INR 3,50,000 a day, including but not limited to Online payments

h. Buy One Get One Ticket Free on movies on BookMyShow

- Cardmember(s)s can avail the offer once per month
- Offer can be availed on all the days of the month.
- Cardmember(s) need to buy minimum two tickets to avail the offer
- Maximum discount a Cardmember(s) can avail is INR 200

- Offers can be availed by booking tickets only through Bookmyshow app & website.
- The Cardmember(s) will have to pay internet handling fees as levied on each ticket
- Tickets are subject to availability at the cinema.
- RBL & Big Tree Entertainment Private Limited reserves the right to discontinue the program and reserves the right to modify/ change all or any of the terms applicable to the program without assigning any reason or any prior intimation whatsoever to the Cardmember(s).

i. Complimentary Lounge Access

One complimentary lounge access per quarter at select domestic airports. Complimentary airport lounge access is available to eligible RBL Bank Debit Cardholders who meet the minimum quarterly spend requirement of INR 5,000 or more on eligible transactions (POS/e-commerce) in the previous calendar quarter. This feature applies from January 1, 2025, and is card-variant specific. For newly issued cards, unrestricted access applies for the first two quarters (quarter in which the customer is onboarded and the following quarter). Note: Cash withdrawals, wallet transactions, credit card bill payments, and debit card EMI's are excluded from eligible spends.

Cardholders can use the link Click here - <https://bit.ly/3DwzxGI> to check their lounge eligibility, available complimentary visits and utilization status. A pre-authorization charge (one time, nonrefundable) of INR 2 would be charged to customer.

j. 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 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 cumulated 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 Pinnacle 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 Pinnacle 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 utilised 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

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.