

TERMS AND CONDITIONS FOR EMI INFINITY PASS

These terms and conditions (“**Terms and Conditions**”) are an agreement between you (“**Cardmember**”) and RBL Bank Limited (hereinafter referred as “**RBL Bank**”) that governs your access and use of the EMI Infinity Pass (“hereinafter referred as “**Infinity Pass**”) linked to your RBL Bank credit card or co-branded credit card issued by RBL Bank (“**Card**”).

You are requested to review these Terms and Conditions before you begin to use the Infinity Pass. The use of Infinity Pass is at your sole discretion and RBL Bank is neither guaranteeing nor making any representation with respect to the products and services provided by the third parties.

USE OF INFINITY PASS

1. Infinity Pass enables individual Cardmembers to get cashback on processing fees payable for converting individual purchases made by the Card Members through RBL Card in equated monthly instalment (herein after referred as “**SnP**”).
2. The Cardmember is required to pay an amount of INR 677 exclusive of GST to avail the Infinity Pass. On activation of Infinity Pass the Cardmember shall receive a 100% cashback on the processing fee on the first SnP conversion. Thereafter, the Cardmember is entitled for a 20% cashback on the processing fee for all subsequent SnP conversions made using the Infinity Pass. If the Cardmember has made multiple SnP conversions on the day of activation of the Infinity Pass, the conversion with the highest processing fee shall be eligible for 100% cashback.
3. It is to clarify that the Cardmember shall receive the cashback only on SnP conversions. It is further clarified the Goods and Service Tax (“GST”) is applicable on the processing fee and the said GST charges shall not form a part of the cashback amount given to the Cardmember.
4. In the event where Cardmember is opting for the auto renewal of EMI infinity pass, the facility will get auto renew for the subsequent years.
5. The Cardmember will be able to cancel auto renewal facility any time before the renewal date by reaching out RBL Bank at 022-62327777.

6. The Cardmember agrees and understands that the said cashback is not available on void transactions i.e. any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful by the merchant.
7. The Cardmember further agrees and acknowledges that the Infinity Pass shall only remain valid for a period of 1 year from the date of the Infinity Pass becoming active.
8. No request from Add-on Cardmember other than primary Cardmember will be entertained for booking of Offer or availing benefits under this offer.
9. The Cardmember can avail a free-look period for 30 days from the date of activation of Infinity Pass. Cancellation request of Infinity Pass can be given by the Card Member to RBL Bank's customer service team by calling on 022-62327777.
10. In an event of cancellation of Infinity Pass by the Cardmember within 30 days from the date of activation of the Infinity Pass, the Cardmember is entitled to a full fee reversal. However, if the Cardmember cancel the Infinity Pass after a period of 30 days from the date of activation of the Infinity Pass, there shall not be any reversal of fee. It is further clarified that pursuant to the cancellation of the Infinity Pass, all the benefits offered to the Cardmember under the purview of Infinity Pass shall entail reversed.

REPRESENTATION AND WARRANTY

The Cardmember represents and warrants to RBL Bank that all transactions initiated on the Infinity Pass shall be compliant with relevant rules, regulations applicable, including any applicable tax law. The Infinity Pass shall be deemed to be invalid if the Cardmember has an outstanding payable for more than 30 days and if the Card is in an inactive state. The Cardmember agrees to not engage in any fraudulent activity using the Infinity Pass and understands that RBL Bank shall reserve the right to disqualify the Cardmember from the benefits of the Infinity Pass if any fraudulent activity is identified as being carried out for the purpose of availing benefits under the Infinity Pass or otherwise by use of the Card. The Cardmember represents to be the authorized user of the Card and the Infinity Pass and understands that the benefits of the Infinity Pass cannot be availed on cash withdrawals, balance transfer or dial for cash.

The Cardmember understands and agrees that the Infinity Pass is by way of a special program and nothing contained herein shall prejudice or affect the [**Terms and conditions**](#) of the Cardmember Agreement. The Cardmember also understands that the above. Terms and Conditions shall be in addition to and not in derogation of the terms contained in the

Cardmember Agreement, Most Important Terms and Condition(**“MITC”**) and the **SnP terms and Conditions**.

RBL Bank represents that the Cardmember are not bound in any way to avail the Infinity Pass. Any such participation is voluntary and is made purely on a “best effort basis”. RBL Bank does not make any representation and warranty for any loss/ damage/claim that may arise out of the use or otherwise of any goods/ services availed by the Cardmember. RBL Bank shall not be responsible for any goods/ services offered by any third party.

INDEMNITY

The Cardmember agrees to indemnify RBL Bank from and against all actions, suits, claims, liabilities and proceedings due to or arising out of any or all disputed between the Cardmember and third party by reason of RBL Bank acting in good faith and bonafide belief and for any loss, damages incurred by the Cardmember on account of deficiency in quality or delivery of product or service; non-delivery of product or services by third party and or any causes due to force majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of RBL Bank or merchant or their agents or any third party service providers.

GOVERNING LAW AND JURISDICTION

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 program by another program, whether similar or not, or to withdraw it altogether at any point in time, without any prior notice.

Disclaimer:

RBL Bank Limited 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 party's 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.