

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 discounts and/or cash back on processing fees payable for converting purchases made by the Card Members through RBL Card in equated monthly installment (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 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.
3. It is to clarify that the Cardmember shall receive the cashback only on SnP conversions which are converted from MyCard app/ Mobank/ net banking/ SMS/ chatbot/ Customer Service. 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 an event where 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.
5. 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.
6. 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.

7. The Cardmember can only avail one Infinity Pass in any given year. It is clarified that if the Cardmember has multiple Cards, the Cardmember can only avail the Infinity Pass on the primary Card and shall not be able to avail the Infinity Pass on add-on Cards. The Cardmember can avail a free-look period for one month on the Infinity Pass.
8. The Cardmember understands and acknowledges that s/he can cancel the Infinity Pass within one month of booking the Infinity Pass. Cancellation request can be given by the Card Member to RBL Bank's customer service team by calling on 022-62327777 and for cobranded cards on 022-71190900.
9. In an event of cancellation of the Infinity Pass by the Cardmember within 1 month from the date of activation of the Infinity Pass, the Cardmember is entitled to a full fee reversal. However, if the Cardmember wishes to cancel the Infinity Pass after a period of 1 month from the date of activation of the Infinity Pass, there shall be no 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 Infinity Pass shall entail reversal.

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 agrees and understands to be governed by the terms and conditions of the SnP plan for all the SnP conversions. The same can be viewed on [https://drws17a9qx558.cloudfront.net/pdfs/CreditCard/Terms Conditions splitnpay.pdf](https://drws17a9qx558.cloudfront.net/pdfs/CreditCard/Terms%20Conditions%20splitnpay.pdf). 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 and the SnP terms and Conditions.

RBL Bank represents that the Cardmember are not bound in anyway 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 parties 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.