

Offer- Terms & Conditions

I. <u>Definitions:</u>

- 1. "Credit Card" shall mean MasterCard credit card/co-branded credit cards issued by RBL Bank.
- 2. "**Cardmember/s**" shall mean such customer/s to whom a Credit Card has been issued and who is authorized to hold the Credit Card. The usage of pronouns such as "you", "his", "her" or similar pronouns shall have the same meaning herein.
- 3. "**Fulfillment Partner**" shall mean Vouchagram India Private Limited which has entered into an agreement with RBL Bank to facilitate fulfillment of discount/ benefits to Cardmembers.
- 4. **"Void Transaction**" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful by the merchant.
- 5. "**RBL Bank Limited**" shall herein after be referred as RBL Bank.
- 6. "Website" shall mean the website of the Fulfillment Partner i.e. www.gyftr.com/rblbank.

II. Offer:

- 1. The Cardmember shall select the desired voucher(s) of their choice at the discounted price as available on the Website.
- 2. The steps to purchase these voucher(s) are as follows:
- i. The Cardmember is required to click on the Website as mentioned in the Offer communication.
- ii. Upon visiting the Website, the Cardmember shall enter his/ her registered mobile number.
- iii. Subsequently, the Cardmember shall enter the OTP as received on his/ her registered mobile number.
- iv. Upon OTP confirmation the Cardmember can then select the desired voucher(s) on the Website and thereafter add the selected voucher(s) to the cart.
- v. The Cardmember shall click on 'CHECKOUT' and review the order.
- vi. The Cardmember is required to click on 'BUY NOW' to make the requisite payment(s) for buying the voucher(s) using the Credit Card.
- vii. The Cardmember shall receive the desired voucher(s) via SMS and/or e-mail on their registered mobile number and e-mail address respectively.
- viii. The Cardmember can avail the desired voucher(s) of the specific brand(s) basis the brand terms and conditions.

III. <u>Terms and conditions as prescribed by the Fulfillment Partner</u>

- 1. The Offer can be availed for a maximum amount of INR 50,000 per month by the Cardmember.
- 2. The Offer once availed cannot be reversed and or cancelled.



IV. Terms and conditions as prescribed by RBL Bank:

- 1. This Offer from RBL Bank is open select Cardmembers at the sole discretion of RBL Bank holding a valid and current Credit Card with no outstanding payment pending for more than 30 days.
- 2. This Offer is applicable only for select individual Cardmembers and cannot be availed by corporate Cardmembers.
- 3. The Offer is not valid on cash withdrawals, balance transfer or dial for cash.
- 4. The voucher(s) purchased by the eligible Cardmembers will be governed by terms & conditions applicable for usage and redemption as specified by respective brands and the same shall be sent along with the voucher(s) to eligible Cardmembers.
- 5. RBL Bank has no liability towards quality of goods and or services received by the Cardmember on using the Credit Card.
- 6. RBL Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Cardmember/s under the Offer.
- 7. RBL Bank will not entertain any correspondence or communication regarding the validity and acceptability of the Offer.
- 8. This Offer 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.
- 9. 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.
- 10. The Cardmembers are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made purely on a "best effort basis". In the event of non-happening, cancellation or partial happening of this Offer for reason beyond anybody's control or Act of God, neither RBL Bank nor their respective affiliates, agents, sponsors or assigns shall be liable to any of the Cardmembers participating under this Offer.
- 11. RBL Bank reserves the right to modify or change any of the terms and conditions applicable to the Offer at any time without prior notice.
- 12. This Offer is not valid and applicable on Void Transaction.
- 13. All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed by the Fulfillment Partner's customer care service. The contact information of the same is made available on the Website. Any issue/ queries/ compliant/ grievances in relation to the Cardmember's account/Credit Cards, must be addressed by the Cardmember to RBL Bank.
- 14. The Cardmember shall indemnify RBL Bank from and against all actions, suits, claims, liabilities and proceedings due to or arising out of any or all disputes 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 Cardmember on account of the following reasons:
 - a. Deficiency in quality or delivery of product or service.
 - b. Non delivery of product or services by third parties including but not limited to the Fulfillment Partner.
 - c. For 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 third party service providers.



- 15. 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.
- 16. The above Offer is by way of a special offer for Cardmember/s and nothing contained herein shall prejudice or affect the terms and conditions of the Cardmember Agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the Cardmember Agreement.
- 17. 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. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Cardmember due to provision of the Offer, shall be to the sole account of the Cardmember. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember.

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.