

Offer :

Get an iPhone XS every Week on using your Debit Card for festive purchases and becoming the weekly Top spender.

Or

Get Amazon Vouchers worth Rs.1000 on being Top Spender during the promo period

I. Definitions

- "Cardholder(s)" shall mean a customer of RBL Bank, holding a valid and active Debit Card.
- "Card" shall mean a VISA /MasterCard Debit Card, which has been issued by RBL Bank to the Cardholder(s) and is valid and subsisting during the Offer Period.
- "Spends" shall mean all purchase transaction on any website/mobile application or at any merchant Point of Sale terminal/retail outlet (excluding cash withdrawals at ATMs and banks, Void Transactions,) for making payment against purchase of any product or services by a Cardholder, during Offer period,. For this, the Bank will consider transactions done between 0 Hrs. to 24 Hrs. IST.
- "Gift Offer" or "Gift" or "Festive Offer" shall mean a gift of specified item/s to the Cardholder during the Program Period on satisfying necessary criteria for being eligible for such gifts collectively include the Gift 1, 2.
- "Gift 1" shall mean a gift of Apple I Phone XS 64 GB
- "Gift 2" shall mean an Amazon E-Gift Voucher of Value INR 1000
- "Offer Period" shall mean the period commencing from 14th day of October, 2018(00:00 Hours) to 10th day of November, 2018(23:59 Hours) unless extended by RBL Bank during which the Offer can be availed by the Cardholder(s).
- "Week" shall mean period of 7 days starting from 00:00 Hours of the 1st day and ending at 23:59 Hours of the last day of the week during the Offer Period as below

Week1	Oct-14	to	Oct-20
Week2	Oct-21	to	Oct-27
Week3	Oct-28	to	Nov-03
Week4	Nov-04	to	Nov-10

- "The Top 100 Highest Spenders" shall mean the 100 highest spenders (other than the Highest Spenders of the Week qualifying for Gift 1) carrying out spends of not less than Rs.25,000/- on the Card, during the Program Period

- "Void Transaction" shall mean any transaction wherein the transaction made by using the Card has been canceled by the merchant establishment prior to settlement with RBL Bank.

II. Terms & Conditions:

- The Offer is open to select Cardholder/s holding a valid and subsisting Card during the Offer Period and have received the communication from the bank regarding the offer
- In order to be eligible to qualify for Gift 1, Cardholder needs to have Cumulative 'Spends' of minimum Rs.1.5 lacs on his card in a week during the Offer period
- 1(One) Top Spender amongst the eligible Cardholders every week, who does the highest spends in the week, inclusive of all eligible online/offline transactions carried out on the Card, during the Offer Period shall qualify for the Gift 1.
- The Top 100 Highest Spenders (other than the Highest Spenders of the Week qualifying for Gift 1), carrying out spends of not less than Rs.25,000/- on the Card, during the Program Period from 14th day of October 2018(00:00 Hours) to 10th day of November 2018(23:59 Hours) will each get Amazon E-Gift Voucher of INR 1000.
- In case of a tie between two or more Cardholders wherein both have done the highest spends in a week or during the promo period, the Cardholder who has done the first transaction during that Hour will be eligible for Gift 1, for instance, if Cardholder A and Cardholder B both have spent a total of INR 3, 00,000, which is the highest spend, between IST 00:00 Hrs. to 23:59 Hrs., and Cardholder A had completed the transaction at 10.01Hrs. While Cardholder B had completed the same at 10.11 Hrs. then Cardholder A will become eligible for the Gift
- The Gift cannot be exchanged for any other variant/product or redeem in cash or any other means and no options will be given to the winner to choose from. The same will be sent to the winner within 60 days post the end of the Offer period.
- Weekly Winners will be intimated via registered email &/or SMS on registered mobile numbers within 15 days after the end of each week.
- A Cardholder can be a winner of the Gift only once throughout the Offer period. In case a Cardholder becomes the highest spender for more than 1 Week, Cardholder shall not be eligible for Offer for other Weeks and the Cardholder with the 2nd highest spends in that Week shall be considered as winner.
- The Gift shall be sent to the qualifying Cardholder(s) within 60 days after the end of the Offer Period.
- This Offer cannot be clubbed with any other Offer that may be made available to the Cardholders by RBL Bank.

- Any cancellations or foreclosures on the Facility, before the dispatch of the Gift will amount to cancellation of the Gift Offer to the Cardholder.
- A Cardholder shall be entitled to only one Gift per card corresponding to the total amount of spends by the Cardholder, during the Offer Period.
- Offer is non-transferable, non-binding and non-encashable.
- Spends on multiple Cards cannot be clubbed to avail the benefit under the Offer. Spends on individual Cards will be calculated to evaluate the eligibility of this Offer.
- No substitutions or exchange of Gift, other than what is detailed in the communication sent to the Cardholder shall be allowed. However, RBL Bank reserves the right to substitute and/or change the Gift or any of them on account of non-availability of Gift, without any intimation or notice, written or otherwise to the Cardholder.
- All visuals of the Gift in the communication sent to the Cardholder are indicative only.
- If a Cardholder ceases to be a Cardholder or closes the savings account at any time during the Offer Period or before the dispatch of the gift, all the benefits under the Offer shall lapse and shall no more be available to such Cardholder.
- In case a Cardholder cancels any transaction/s, due to which he/she had qualified for the Gift, then the Cardholder shall not be eligible for the Gift.
- This Offer is brought to you by RBL Bank Debit Cards department and is made available only to Cardholders selected at the discretion of RBL Bank.
- RBL Bank shall not be held liable / responsible for any delay, damage or loss that may be caused to the Gift while delivery of the Gift.
- In the event any alternative Gift is offered, selection of the same shall be at the sole discretion of RBL Bank.
- RBL Bank does not guarantee/ warranty and make any representation about the quality, usefulness, worthiness and/or character of the Gift, and shall not be responsible if the same, in any way, is found to be defective. The Customer need to directly approach the manufacturer/service provider for any defect in the Gift.
- RBL Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Cardholder/s under the Offer.
- RBL Bank reserves the right to disqualify/ exclude any merchant establishment or Cardholder from 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.

- No queries shall be entertained after 90 days from the closure date of the Offer Period i.e. 10th February, 2019. The existence of a dispute, if any, regarding the Gift shall in no event constitute a claim against RBL Bank.
- The participation in the Offer is entirely voluntary and it is understood, that the participation by the Cardholder/s shall be deemed to have been made on a voluntary basis.
- All communication / notices with regard to this Offer should be addressed through email to customercare@rblbank.com
- In all matters relating to the Offer, the decision of RBL Bank shall be final and binding in all respects.
- All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
- The Offer is not available for RBL Bank employees/staff, wherever prohibited and / or on merchandise / products / services for which such offers cannot be offered for any reason whatsoever.
- These Terms and Conditions shall be in addition to and not in substitution / derogation to the terms and conditions governing the Facility / Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Facility / Primary Terms and Conditions.
- RBL Bank reserves the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation, whatsoever. RBL Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation, whatsoever.