

Terms and Conditions

These Terms and Conditions (“**T&Cs**”) shall be applicable to the Customer(s) (*as defined herein below*) of Advantage Savings Account and RISE Savings Account. These T&Cs shall be in addition to and not in derogation of the terms and conditions applicable to Savings Account (“**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.

I. Definitions:

- (i) “**Customers**” shall mean those individuals who have opened either Advantage Savings Account or RISE Savings Account during the Offer Period.
- (ii) “**Advantage Savings Account**” shall mean a variant of RBL Bank’s Savings Account with a MAB of INR 25,000 to be maintained by the Customers.
- (iii) “**RISE Savings Account**” shall mean a variant of RBL Bank’s Savings Account with a MAB of INR 50,000 to be maintained by the Customers.
- (iv) “**MAB**” means the minimum average balance required to be maintained by the Customers in their Savings Account, Advantage Savings Account and RISE Savings Account.
- (v) “**Offer**” shall mean the “Swiggy One” membership coupons provided by RBL Bank in alliance with Swiggy upon fulfilling the eligibility criteria as mentioned herein in the T&Cs.
- (vi) “**Offer Period**” shall mean the period commencing from January 1, 2025, to March 31, 2025, both days inclusive.

II. Offer:

- (i) This Offer is made available by RBL Bank to those Customer(s) who has opened either an Advantage Savings Account or RISE Saving Account during the offer period.
- (ii) The “Customers are required to maintain the requisite MAB for the first thirty (30) days from the date of account opening.
- (iii) Those Customer(s) opting for either an Advantage Savings Account or RISE Savings Account shall be eligible for a three (3) months or six (6) months membership respectively. The terms and conditions of the membership (“**Partner’s T&Cs**”) as provided on Swiggy’s website/mobile application will be applicable to this Offer. RBL Bank shall neither be held liable, nor be made a party to any litigation disputes arising out of any claims, damages etc. raised by the Customers as a result of breach or violation of the Partner’s T&Cs.

III. Additional Terms and Conditions:

- (i) This Offer will be valid only for those Customer(s) who have received direct communication via SMS, e-mail, phone call, notification, or WhatsApp alert from RBL Bank.
- (ii) Eligible Customer will receive the Offer only on their registered email ID and mobile number within forty-five (45) days from the expiry of the Offer Period.
- (iii) By participating in this campaign, the Customers agree to be bound by the T&Cs of this Offer. All Customers participating in this Offer shall be deemed to have read, understood and accepted these T&Cs.
- (iv) Only one (1) coupon shall be applicable per Customer.
- (v) Offer is only limited to the Customer and is non-transferable, non-negotiable and non-cashable.
- (vi) This Offer cannot be transferred to Customer's family, friends or otherwise.
- (vii) This Offer cannot be combined with any other promotion/ offer/ accounts running on the website of the RBL Bank Limited (www.rblbank.com).
- (viii) RBL Bank employees who are Customers for the purpose of these T&Cs will not be eligible to receive the Offer.
- (ix) Participation by the Customers is purely voluntary and on participation or utilizing the Offer.
- (x) RBL Bank, at any given point in time and without giving any prior notice, has all the right to withdraw the Offer, replace the Offer with another Offer, whether similar to this Offer or not, revoke, cancel, change, vary, add, alter and/or modify the Offer specifics and the T&Cs whether wholly or in part. RBL Bank further reserves the right to disqualify any Customer 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 services.
- (xi) All information is provided on an "as is basis" and RBL Bank makes no representation and disclaims all express, implied, and statutory warranties of any kind pertaining to the offers to the Customer and/or third party including, without limitation to, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose. RBL Bank is not responsible for any errors and/or omissions in the T&Cs contained herein.
- (xii) If any provision(s) of these T&Cs are held to be illegal, invalid, or unenforceable in whole or in part, the remaining T&Cs and the lawful remainder of the affected T&Cs shall continue to be legal, valid and enforceable.
- (xiii) In the event of any conflict or inconsistency regarding any instructions, rules and conditions on any advertising or promotional material relating to the Offer, the final decision will be that of RBL Bank.
- (xiv) Failure by RBL Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.
- (xv) RBL does not guarantee and make any representation about the usefulness, worthiness and/or character of the benefit provided under this Offer.

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- (xvi) 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 Customer(s) due to provision of the Offer, shall be the sole account of the Customer(s). Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Customer(s).
 - (xvii) 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.
 - (xviii) These T&Cs shall be governed by, and in accordance with, the laws of India and any dispute arising out of or in connection with these T&Cs shall be subject to the exclusive jurisdiction of the competent Courts in Mumbai without any further conflict of laws.
 - (xix) For any further clarifications or queries, kindly request you to either get in touch with your respective Branch Manager / Relationship Manager or you can also drop an email at customercare@rblbank.com or call at +91 22 61156300 .

IV. Disclaimer:

RBL Bank displays the contests/ services extended by third parties to RBL Bank's customers. RBL Bank, itself, is not rendering any of these contests/ 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 contests/ 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 contests/ services may also be available at other platforms. The Customer's participation to avail such contests/ services is purely voluntary.