

## RBL Bank Program Terms and conditions

These Terms and Conditions (the "Terms") apply to and regulate the operation of the Insignia Banking Program (the "Program") offered by RBL Bank (the "Bank") to eligible Savings/Current "Account Holder(s)/Customer(s)". These Terms & Conditions are in addition to the Terms & Conditions applicable to standard RBL Bank's Savings/Current Account (the "Primary Terms") as available on <https://www.rblbank.com/> - <https://www.rblbank.com/pdf-pages/terms-and-conditions>

### 1. Program Eligibility

1.1. Entry to the Program is based on the "Account Holder(s)/Customer(s)" satisfying the prevailing Program eligibility criteria for the respective Program and acceptance of the Terms & Conditions by the "Account Holder/Customer(s)". The Program eligibility criterion is available on <https://www.rblbank.com/category/preferred-banking> and are subject to modification at the sole discretion of the Bank.

1.2. The "Account Holder(s)/Customer(s)" reserves the right to decline upgrade to the Program through acceptable electronic or physical means at any point.

### 2. Program Features and Benefits (the "Features")

2.1. Features refers to any of the facilities, discounts, applicable charges, services or arrangements offered to the "Account Holder(s)/Customer(s)" as a result of being a part of the Program. The Features may be introduced/amended from time-to-time and may vary by Program type. Features may also vary within the same Program, depending on whether the "Account Holder(s)/Customer(s)" continues to satisfy the prevailing criteria for that Program.

2.2. The Features are applicable till the time the "Account Holder(s)/Customer(s)" is a part of the said Program.

2.3. The Features are subject to prevailing regulatory guidelines for various customer types (Resident Individuals/, NRIs, Individuals/Non-Individuals).

2.4. Interest payments on deposits are subject to TDS as per applicable income Tax Rules from time to time.

2.5. The Bank reserves the right to appoint / change the Relationship Manager and/or Service Manager of the customer.

2.6. Locker is subject to availability at the Branch. Bank Charges will be applicable as per the Program & Locker associated with the First "Account Holder(s)/Customer(s)".

- **For Insignia Program-** Lockers are available at select branches only. 25% Discount on Safe Deposit Locker is applicable only to one Locker. The standing Instruction must be issued using the Insignia Account. The First "Account Holder(s)/Customer(s)" must be the Locker Holder.

For more information please visit: <https://www.rblbank.com/product/accounts/safe-deposit-lockers>

2.7. The Features may be extended to such Account Holder(s)'s ('Primary Group ID's) business and/or family relationship(s) to form a Family/Business 'Group' at the discretion of the Bank and based on consent (through approved electronic or physical means) received from the Primary Group ID, except for Minors.

The purpose of group identity creation is to identify household / group level relationship. RBL Bank Limited may at its sole discretion offer any additional feature or benefits to the household / group level relationship and the household / group level relationship shall continue to be bound by all terms and conditions and/or agreements executed with the Bank.

2.8. If the balances required as per Program eligibility are not maintained (or for any other reason as deemed fit by the Bank), the Bank reserves the right to withdraw the prevailing Program Features, with prior intimation. In case of such withdrawal of prevailing Program entitlement, all the existing Program Features (e.g., discounts, services etc.) will be withdrawn and instead the minimum balance requirements, fees & charges will be applicable as per the standalone Product / Account variant/s held by the "Account Holder(s)/Customer(s)". The Bank shall not be responsible / liable in any manner whatsoever for any costs, losses, damages or expenses, or other consequences, caused by reason of such instance/ migration/downgrade.

2.9 Choosing an Account number is subject to availability of that Account number.

2.10 Cash Withdrawal and Transaction limits are subject to availability of funds in the account.

2.11 Disbursal of Loans / Facilities is at the sole discretion of RBL Bank.

2.12 Exclusive Insignia Lounges are available in select branches only.

2.13 Insignia Program is available at select locations only.

2.14 Global Trade Accounts will be governed by the charges & benefits applicable for Global Trade Accounts

2.15 Savings TASC Accounts will be governed by charges and benefits applicable to Current TASC Accounts

### 3. Others

3.1. The Bank shall accept electronic or physical acceptance of the Terms. Acceptance through electronic or physical means includes (but is not limited to) explicit consent provided through the "Account Holder(s)/Customer(s)" registered mobile number/electronic mailing address /NetBanking login/ ATM/ Physical form/IVR (Interactive Voice Response) or other electronic means.

3.2. Consent to be part of the Program & acceptance of the Terms also includes consent for future downgrade to suitable Program or to regular status based on a "Account Holder(s)/Customer(s)" /Group's balances with intimation.

3.3. Each of the "Account Holder(s)/Customer(s)" in the Group hereby agrees that the Bank may upgrade the Group to a higher program with better benefits depending on the eligibility and relationship value.

3.4. Each of the "Account Holder(s)/Customer(s)" further agrees to inform/communicate to the Bank for the change of Primary Group ID in the event of death /account closure/conversion from the Resident to Non-Resident status of the primary ID.

3.5. Each of the "Account Holder(s)/Customer(s)" hereby authorizes and provides consent in favor of the Primary Group ID for addition/deletion of any new "Account Holder(s)/Customer(s)"/or deletion of their names from the Program/s without their consent. Each of the "Account Holder(s)/Customer(s)" hereby agrees that such decision of the Primary Group ID would be final and binding on us and that the Bank shall not be liable for any claims against the Bank by any of the "Account Holder(s)/Customer(s)".

3.6. The Bank reserves the right to amend and change all or any of the features / services /fees / charges / eligibility criteria of the Program. However, any such amendment shall be made effective after prior notification. The Bank may communicate such amendments by hosting them on the Website or in any other manner as decided by the Bank.

3.7. Each of the "Account Holder(s)/Customer(s)" admits and acknowledges that notwithstanding anything to the contrary contained in this terms and conditions or any other document/arrangement: (i) in respect of all the Account holder(s) under the Program (collectively "Group"), present and future liabilities to the Bank, whether in respect of the said Account(s) of the Group or any other obligation, whether such liabilities are/be crystallized, actual or contingent, primary or collateral or several or jointly with others, whether in same currency or different currencies, whether as principal debtor and/or as guarantor and/or otherwise howsoever (collectively "Liabilities"), the Bank shall in addition to any general lien and set off to which the Bank may be entitled by law, practice, custom or otherwise, have a specific and special lien on all the monies in any of the Account(s) under the Group whether current, savings, overdraft, fixed or other deposits, now or in future of the "Account Holder(s)/Customer(s)" under the Group, whether in same currency or different currencies and we each of the "Account Holder(s)/Customer(s)" unconditionally and irrevocable guarantee the payment of the said Liabilities of the Group and authorize the Bank to debit the Account(s) of the "Account Holder(s)/Customer(s)" notwithstanding that the monies which are debited from the Account of the "Account Holder(s)/Customer(s)" is not attributable to the monies due and payable by the said "Account Holder(s)/Customer(s)" but is due and payable to the Bank by any of the "Account Holder(s)/Customer(s)" of the Group ; (ii) the Bank shall have the specific and express right, without notice to and without consent of the "Account Holder(s)/Customer(s)" under the Group, to set-off, debit, transfer, adjust, appropriate all such amounts in all such accounts and deposits (whether prematurely or upon maturity as per the Bank's discretion), for the purpose of adjusting/appropriating the said monies against any of the dues of the "Account Holder(s)/Customer(s)" under the Group in respect of any of the Liabilities whether ear-marked for any particular liability or not, to combine or consolidate all or any of accounts of the "Account Holder(s)/Customer(s)" under the Group and set-off any monies, whether of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents.

### 4. Debit Card and Cheque Book:

4.1 The "Account Holder(s)/Customer(s)" are eligible to receive a complementary Debit Card and Cheque book as part of the Program linked to his/her respective account/s.

4.2 The Debit Card shall bear no charges till the "Account Holder(s)/Customer(s)" is part of the said Program.

4.3 If the "Account Holder(s)/Customer(s)" wishes to continue with Debit Card not falling under the Program, charges will apply.

4.4 The Terms & Conditions contained herein are in addition to the terms and conditions applicable to the savings account(s) opened by the "Account Holder(s)/Customer(s)".

4.5 Only Domestic Debit Card will be issued for NRO Accounts

4.6 For detailed features and benefits of your Debit Card, please refer our website [www.rblbank.com](http://www.rblbank.com)