

Terms and Conditions for Mobile Banking Service/MyCard Mobile App:

These terms and conditions (“Terms and Conditions”) together with the application made by the Customer shall form the contract between the Customer and RBL Bank. These Terms and Conditions are in addition to and shall be read in conjunction with the account opening terms and condition and MITC for Credit Cards as listed on the RBL Bank’s Website (www.rblbank.com).

1. Definitions:

The following words and expressions shall have the corresponding meanings wherever appropriate.

“Account” shall mean an account with RBL Bank in which a request for availing the Mobile Banking Service has been registered or re-registered with RBL Bank.

‘Application’ shall mean RBL Bank’s MyCard Mobile Banking application which will be downloaded onto the mobile phone of the Customer.

‘Bank’ shall mean RBL Bank Limited or any successor or assign of it.

“Customer” means the holder of a Credit Card Account with RBL Bank.

‘Facility’ shall mean Mobile Banking facility provided to the Customer including IMPS, contained in Clause 11.

‘MBS’ shall mean Mobile Banking Service of RBL Bank and includes the service over the application /USSD/ WAP/ SMS Banking.

“MPIN” shall mean the Personal Identification Number (password) for the Mobile Banking Service.

‘Mobile Phone Number’ shall mean the Mobile number that has been used by the Customer to register for the facility.

“MITC” shall mean most important terms and conditions available at RBL Bank’s Website (www.rblbank.com)

‘RBL Bank’s Website’ means www.rblbank.com (“hereinafter referred to as Bank’s Website”)

‘SMS Banking’ means a service that allows Customers to access their account information via Mobile Phone using SMS messaging. (more information in clause 11).

‘USSD’ shall mean Unstructured Supplementary Service

Data. ‘WAP’ means Wireless Application Protocol.

2. Applicability of Terms and Conditions

By using the MBS, the Customers thereby agree and consent to these Terms and Conditions, which form the contract between the Customer and RBL Bank. MBS shall be governed by such terms and conditions as amended by RBL Bank from time to time. These terms and conditions shall be in addition to and not in derogation of other terms and conditions relating to any Account of the Customer and/or the respective product or the service provided by RBL Bank unless otherwise specifically stated. By registering /using RBL Bank’s Mobile Banking Application ‘RBL MyCard’, you agree and consent to accept and bound by the “Terms and Conditions for Mobile Banking Service” of RBL Bank. This overrides your earlier instruction, as provided for Channel registration section in Account opening form.

3. General Business Rules Governing Mobile Banking Service

The following Business rules will apply to the MBS

- 3.1 The Facility will be available to Customers having a Credit Card account with with RBL Bank.

Any change in the business rules of any of the processes will be notified on Bank's website/ SMS/ Email, which will be construed as sufficient notice to the Customer.

- 3.2 RBL Bank reserves the right to reject a Customer's request for MBS without assigning any reasons.

The services offered under the Facility will be automatically terminated if the Account linked for the Mobile Banking Services is closed. RBL Bank may also terminate or suspend the services under the Facility without prior notice if the Customer has violated the Terms and Conditions laid down by the Bank or on the death of the Customer when brought to the notice of RBL Bank.

4. Usage of Facility:

By accepting the Terms and Conditions on the mobile phone while registering for the facility, the Customer:

- 4.1 Agrees to use the MBS for financial and non-financial transactions offered by RBL Bank from time to time.
- 4.2 Also irrevocably authorizes RBL Bank to debit the Accounts which have been enabled for MBS for all transactions/services undertaken by using MPIN.
- 4.3 Authorizes RBL Bank to map the account number, User ID and Mobile Phone Number for the smooth operation of MBS offered by RBL Bank and to preserve the mapping record in its own server or server of any other third party and to use such data at its discretion for providing/enhancing further banking/ technology products that it may offer.
- 4.4 Agrees that he/ she is aware and accepts that MBS offered by RBL Bank will enable him/her to transact using MPIN within the limit prescribed by RBL Bank and will be deemed as bonafide transaction.
- 4.5 Agrees that the transactions originated using the mobile phones are non-retractable as these are instantaneous/real time.
- 4.6 Understands and explicitly agrees that RBL Bank has the absolute and unfettered right to revise the prescribed ceilings from time to time which will be binding upon him/her.
- 4.7 Agrees to use the facility on a mobile phone appropriately and validly registered in his/her name only with the Mobile Service Provider and undertakes to use the Facility only through Mobile Phone Number which has been used to register for the Facility.
- 4.8 Agrees that while the Information Technology Act, 2000 prescribes that a subscriber may authenticate an electronic record by affixing his digital signature which has been given legal recognition under the Act, RBL Bank is authenticating the Customer by using Mobile Number, MPIN or any other method decided at the discretion of RBL Bank which may not be recognized under the IT Act, 2000 for authentication of electronic records and this is acceptable and binding to the Customer and hence the Customer is solely responsible for maintenance of the secrecy and confidentiality of the MPIN without any liability to RBL Bank.

- 4.9 The Customer authorises RBL Bank to exchange, share, part with all information related to the details and transaction history of the Customers to its affiliates / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold RBL Bank liable for use or disclosure of this information. The Customer further authorizes RBL Bank to capture the location by using its internal services or any third party services and to preserve the records in its own server or server of the third party. Customer's location is accessed to improve features of the mobile app such as displaying nearby offers or sending location specific deals via notification or for any other purpose which, directly or indirectly, improves the features of the mobile app. Customer's location is retained solely for the purpose of enhancing Customer experience. RBL Bank may use and share the information provided by the Customers with its affiliates and selected and credible third parties (subject to suitable confidentiality obligations) for providing services and any service-related activities..

5. Others

- 5.1 The Customer shall be required to acquaint himself/herself with the process for using the Facility and that he/she shall be responsible for any error made while using the Facility.
- 5.2 The instructions of the Customer shall be effected only after authentication under his/her USER ID and MPIN or through any other mode of verification as may be stipulated at the discretion of RBL Bank.
- 5.3 While it shall be the endeavour of RBL Bank to carry out the instructions received from the Customers promptly, it shall not be responsible for the delay/ failure in carrying out the instructions due to any reasons whatsoever including failure of operational system or due to any requirement of law. The Customer expressly authorizes RBL Bank to access his/her account information required for offering the services under the Facility and also to share the information regarding his/ her accounts with the service provider/ third party as may be required to provide the services under the Facility.
- 5.4 The transactional details will be recorded by RBL Bank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions.
- 5.5 The Customer hereby authorizes RBL Bank or its agents to send promotional messages including the products of RBL Bank, greetings or any other messages RBL Bank may consider from time to time.
- 5.6 The Customer understands that RBL Bank may send rejection or cannot process the request messages for the service request(s) sent by the Customer which could not be executed for any reason.
- 5.7 The Customer expressly authorizes RBL Bank to carry out all requests/ transactions purporting to have been received from his/ her mobile phone and authenticated with his/ her MPIN. In the case of payment facilities like fund transfer, mobile top up, bill payment, or any new services introduced on MyCard mobile app, the customer shall be deemed to have expressly authorised RBL Bank to make the payment when a request is received from him/ her.
- 5.8 It is the responsibility of the Customer to inform RBL Bank of any change in his mobile number or loss/ theft of mobile phone by adopting the procedure laid down by RBL Bank for the purpose.
- 5.9 The Telecom Service provider of the customer may levy charges for each SMS/ dial/GPRS and RBL Bank is not liable for any dispute that may arise between such telecom service provider and the Customer.

6. Fee structure for the Facility:

RBL Bank reserves the right to charge the Customer a fee for the use of the services provided under the Facility and change the fee structure at its discretion. Display of such charges on Bank's websites/SMS/Email would serve as sufficient notice and the same is binding on the customer.

7. Accuracy of Information:

- 7.1 It is the responsibility of the Customer to provide correct information to the Bank through the use of the Facility or any other method. In case of any discrepancy in this information, the Customer understands that RBL Bank will not be in any way responsible for action taken based on the information. RBL Bank will endeavour to correct the error promptly wherever possible on a best effort basis, if the customer reports such error in information.
- 7.2 The Customer understands that RBL Bank will try, to the best of its ability and effort, to provide accurate information and shall not hold RBL Bank responsible for any errors or omissions that may occur due to reasons beyond the control of RBL Bank.
- 7.3 The Customer accepts that RBL Bank shall not be responsible for any errors which may occur in spite of the steps taken by RBL Bank to ensure the accuracy of the information and shall not have any claim against RBL Bank in an event of any loss/ damage suffered as a consequence of an information provided by RBL Bank found to be not correct.

8. Responsibilities and obligations of the Customer

- 8.1 The Customer will be responsible for all transactions, including unauthorised /erroneous/ wrong/ incorrect/mistaken/false transactions made through the use of his/ her mobile phone, SIM card and MPIN, regardless of whether such transactions are in fact entered into or authorized by him/ her. The Customer will be responsible for the loss/damage, if any suffered in respect of all such transactions.
- 8.2 The Customer shall take all possible steps to ensure that the Application and his/her mobile phone are not shared with anyone and shall take immediate action to de-register from MBS as per procedure laid down in case of misuse/ theft/loss of the mobile phone or SIM card.
- 8.3 The Customer will use the services offered under the Facility using the MPIN in accordance with the procedure as laid down by RBL Bank from time to time, including the terms and conditions contained herein.
- 8.4 The Customer shall keep the USER ID and MPIN confidential and will not disclose these to any other person or will not record them in a way that would compromise the confidentiality of the same or the security of the service.
- 8.5 It will be the responsibility of the Customer to notify RBL Bank immediately if he/ she suspects the misuse of the MPIN. He will also immediately initiate the necessary steps to change his MPIN.
- 8.6 If the mobile phone or SIM is lost, the user must immediately take action to de-register from MBS at Home branch of the primary account enabled for MBS.
- 8.7 The Customer accepts that any valid transaction originating from the USER ID and / or registered mobile phone number shall be assumed to have been initiated by the Customer and any transaction authorized by the MPIN is duly and legally authorized by the Customer.

- 8.8 The Customer shall keep himself/herself updated with regard to any information/ modification relating to the services offered under the Facility which would be publicized on the Bank's websites and at the branches and would be responsible for taking note of / compliance of such information/ modifications in making use of the Facility.
- 8.9 The Customer shall be liable for all loss or breach of the Terms and Conditions contained herein or contributed or caused the loss by negligent actions or a failure to advise RBL Bank within a reasonable time about any unauthorised access in the account.
- 8.10 The Customer shall be liable and responsible for all compliance and adherence of all commercial terms and conditions in respect of the mobile connection/SIM card/mobile phone through which the facility is availed and RBL Bank does not accept/ acknowledge any responsibility in this regard.
- 8.11 It is the responsibility of the Customer to notify RBL Bank, about any change in mode of operation, through a separate communication, making a specific reference to the MBS availed. It is also the responsibility of the Customer to notify RBL Bank, any other change in the operation of the account which will otherwise make the account ineligible for the MBS. Any failure on the part of the Customer to advise RBL Bank separately shall continue to bind all the account holders, jointly and severally for the transactions through this Facility.

9. Disclaimer

- 9.1 RBL Bank, when acting in good faith, shall be absolved of any liability in case:

RBL Bank is unable to receive or execute any of the requests from the Customer or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of RBL Bank.

There is any kind of loss, direct or indirect, incurred by the Customer or any other person due to any failure or lapse in the Facility which are beyond the control of RBL Bank.

There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of RBL Bank which may include technology failure, mechanical breakdown, power disruption, etc.

There is any lapse or failure on the part of the service providers or any third party affecting the said Facility and that RBL Bank makes no warranty as to the quality of the service provided by any such provider.

- 9.2 RBL Bank, its employees, agent or contractors, shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, loss of use or value of any equipment including software, whether foreseeable or not, suffered by the Customer or any person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of RBL Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or message to and from the telecommunication equipment of the Customer and the network of any service provider and RBL Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, RBL Bank's system or the network of any service provider and/or any third party who provides such services as is necessary to provide the Facility.
- 9.3 RBL Bank will not be responsible if the Application is not compatible with/ does not work on the mobile handset of the Customer.

10. Indemnity:

In consideration of the Bank providing the Facility, the Customer agrees to indemnify and hold RBL Bank and its directors, employees and representatives harmless against all actions, claims, demands proceedings, loss, damages, costs, charges and expenses which RBL Bank may at any time incur, sustain, suffer or be put to as a consequence of or arising out of or in connection with any services provided to the Customer pursuant hereto. The Customer shall indemnify RBL Bank for unauthorized access by any third party to any information/instructions/triggers given by the Customer or breach of confidentiality.

11. Disclosure of Information:

Customer hereby irrevocably agrees to and consents that the Bank may disclose at any time and share with or in any manner make available to any agencies, bureaus, affiliate companies, firms, associations, corporate bodies and other persons including any outside agencies any information of the Customer as may be required in strict confidence. Customer further agrees that the Bank may hold and process his personal information on computer or otherwise in connection with any service for statistical analysis and credit scoring. The Customer also agrees that the Bank may disclose in strict confidence to other institutions such personal information as may be necessary for reasons inclusive but not limited to, participation in any telecommunication or electronic clearing network, and/ or as necessary for compliance with any legal or regulatory directive/instruction e.g. for credit rating by a credit rating agency or for fraud prevention purposes etc.

12. Governing Law & Jurisdictions

The Facility and the terms and conditions of the same are governed by the applicable laws in India. Any dispute or claim pertain to the Facility and /or the terms and conditions herein are subject to the exclusive jurisdictions of competent courts/tribunals/forums in Mumbai and the Customer agrees to such exclusive jurisdictions in Mumbai only.

Terms and Conditions for the use of the RBL touch/Face id login service

1. These terms and conditions ("Terms") apply to and regulate your use of the RBL touch login service provided by RBL Bank Limited ("the Bank" or "we" or "RBL"). By undergoing the RBL touch login service, you accept and agree to these Terms. If you do not accept these Terms, please stop accessing or using the RBL touch login service.
2. The RBL touch login service is a service where you may use your fingerprint or face recognition registered on a permitted mobile device in lieu of your RBL mobile banking MPIN as a security code to confirm your identity to access the Bank's mobile banking services.
3. The RBL touch/Face id login service is provided as part of the Bank's electronic banking services, and accordingly:
 - 3.1 these Terms are in addition to and shall be read in conjunction with the Bank's Customer Terms and any other documents forming part of our banking agreement (and any reference to the terms and conditions of the Customer Terms shall include reference to these Terms); the Customer Terms may be accessed at <http://www.rblbank.com/ways-to-bank/static/terms-condition/mobileBankingTermsAndCondition.html>

- 3.2 the meaning of key words printed like this and other words used in our banking agreement is explained in our Customer Terms. Some additional key words which apply to the services referred to in these Terms are explained at the end of these Terms;
- 3.3 in the event of any conflict or inconsistency, these Terms shall prevail over the Customer Terms and to the extent of such conflict or inconsistency.
4. You acknowledge and agree that in order to use the RBL touch login/Face id service:
 - 4.1 You must be a valid user of our mobile banking services;
 - 4.2 You must install our mobile app using a permitted mobile device;
 - 4.3 You will need to activate the fingerprint recognition/face recognition function on your permitted mobile device and register at least one of your fingerprints to control access to the permitted mobile device;
 - 4.4 The fingerprints stored on your permitted mobile device will be a security code;
 - 4.5 You must ensure that only your fingerprints are stored on your permitted mobile device to access the device and you understand that any fingerprint that is stored on your permitted mobile device can be used to access mobile banking including access to your accounts; and
 - 4.6 You should ensure the security of the security codes as well as the password or code that you can use to register your fingerprints on the permitted mobile device.
5. You may still choose to access the mobile app using your RBL mobile banking MPIN
6. Each time the mobile app detects the use of a fingerprint/Face recognition registered on a permitted mobile device on which you have registered for the RBL touch login service to access our mobile banking services or authorize transactions, you are deemed to have accessed the mobile banking services and/or instructed us to perform such transactions as the case may be.
7. You acknowledge that the authentication is performed by the mobile app by interfacing with the fingerprint authentication module on the permitted mobile device and that you agree to the authentication process.
8. You can deactivate the RBL touch login service at any time using the right side menu of the mobile app before you login.
9. If you inform us that the security of your fingerprints or other security code has been compromised, we may require you to change the security code, re-register your fingerprints or cease the use of the RBL touch login service.
10. You acknowledge and agree that, for the purposes of the RBL touch login service, the mobile app will be accessing the fingerprint registered in your permitted mobile device, and you hereby consent to the Bank accessing and using such information for the provision of the RBL touch login service.
11. You understand the need to protect your permitted mobile device and shall be responsible for all use of your permitted mobile device (whether authorised by you or otherwise) to access the RBL touch login service.
12. In addition to and without subtracting the disclaimers and exclusions of liability in the Customer Terms:
 - 12.1 You understand that the fingerprint authentication module of the permitted mobile device is not provided by the Bank, and we make no representation or warranty as to the security of the fingerprint authentication function of any permitted mobile device and whether it works in the way that the manufacturer of the device represents.

- 12.2 We do not represent or warrant that the RBL touch login/face id service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other electronic banking services that we may offer from time to time.
- 12.3 The Bank is not liable for any loss you incur in connection with the use or attempted use of the RBL touch login/face id service, or your instructions, or any unauthorized transactions through or in connection with the RBL touch login service.
- 12.4 You shall indemnify us from all loss and damage which we may incur in connection with any improper use of the RBL touch login service.
13. Touch ID, enables biometric access to RBL MyCard for all fingerprints enabled on the device. You are advised to disable the fingerprints of any other person on the device and proceed.
14. Permitted Mobile Device means Apple iPhone 5s or higher / Samsung Galaxy S6 / Samsung Galaxy S6 Edge Plus / Samsung Galaxy Note 5 and such other electronic equipment that we may enable for use with the RBL touch login service from time to time and includes the operating system or software that the device operates on. Devices and functionality of the handset may change from time to time and Bank will not be liable for any losses regarding the same. Respective handset manufacturer can add or discard handset from time to time.

Please contact us for the current list of such electronic equipment
Customer care Number: 022 62327777