

DOOR STEP BANKING

Terms and Conditions

These terms and conditions (“Terms and Conditions”) apply to and regulate the availing of the facility of Doorstep Banking offered by RBL Bank to its customers.

1. **Definitions:** In the Terms and Conditions, the following words and phrases have the meaning stated here under unless indicated otherwise:

a. “Account” shall mean the savings and/ or current account designated by RBL Bank to be eligible account(s) for which is designated as eligible account by RBL Bank for the purposes of availing the aforesaid Services.

b. “Business Day” shall mean a business day or working day for the Banks in India and do not include public holidays.

c. “Customer” shall mean a person/ entity referred to in the Registration Form having an Account with RBL Bank and requesting for availing of the Doorstep Banking Services, which request has been accepted by RBL Bank.

d. “Customer’s Address” shall mean the latest registered address of the Customer available in the records of the Bank.

e. “Doorstep Banking Services” shall mean any of the following services offered by RBL Bank:

- (i) Pick up of cash;
- (ii) Pick up of instruments;
- (iii) Delivery of cash either against cheques received at the counter or requests received through any secure convenient channel such as phone banking/ internet banking;
- (iv) Delivery of demand drafts.

f. “Instruction” shall mean to the requests and/ or instructions for pick-up and/ or delivery of cash, cheques, demand drafts and documents relating to banking business as may be sent by the Customer to RBL Bank through telephone.

g. “RBL Bank”/ “Bank”/ “RBL Bank Limited” shall mean RBL Bank Limited, a company incorporated under the Indian Companies Act, 1913 and an existing Company within the purview of the Companies Act, 1956 and registered with the Reserve Bank of India and having its registered office at Shahupuri, Kolhapur- 416 001 and corporate office at One Indiabulls Centre,

Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel, Mumbai- 400 013 and shall include its successors, representatives and assigns.

h. “Website” shall mean the website of RBL Bank namely www.rblbank.com.

2. Interpretations

a. All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation".

b. Words purporting any gender include the other gender.

c. Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.

d. All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of the Terms.

e. The rules of interpretation as set out in the General Clauses Act shall, unless it is repugnant to the subject or context thereof, apply to the Terms as if incorporated herein.

3. **Applicability of Terms and Conditions:** The Terms and Conditions form a contract between the Customer and RBL Bank. The Customer shall be deemed to have unconditionally agreed and accepted the Terms and Conditions by availing any or all of the Doorstep Banking Services. The Terms and Conditions will be in addition to and not in derogation of the terms and conditions relating to the Account of the Customer, as available at the Website.

4. In case of pick up or delivery, RBL Bank (including its service provider/ courier/ agent) will wait at Customer’s Address for a maximum time of 15 minutes. RBL Bank (including its service provider/ courier/ agent) at his discretion unless specifically requested will wait for such further time as requested. The waiting period for pick up services shall be charged @ Rs.100/ - per 30 minutes.

5. If a lesser number of notes are found in any section, when the packets are opened by RBL Bank officials, RBL Bank will make reasonable efforts to inform the Customer about the shortfall and only the actual amount received by the Bank shall be credited to the Customer’s account. In the event any counterfeit/ soiled currency notes are found in the packet provided by the Customer, RBL Bank shall process such notes as per the existing regulatory/

statutory and RBL Bank's internal guidelines and shall not consider such counterfeit/ soiled currency note, cut notes and coins.

6. Customer's Account will be credited after cash is received, processed and verified by RBL Bank, on the same day or the following Business Day depending on the time the cash has been picked up from the Customer.

7. The limit for cash pick up/ delivery shall be determined at the sole discretion of RBL Bank and RBL Bank will have the right to change the limit from time to time without assigning any reason thereof.

8. The Customer understands and agrees that the request for pick up/ delivery will be accepted by the Bank if made by the Customer's representative and the same will be binding on the Customer.

9. In case of cash pick up, Customer is aware and understands and accepts the probability of bad delivery i.e. when the cheques are not signed by authorized person, or authorized person is not available at the time the Bank's representative reaches the Customer's Address, cheque number is different, money is not as per amount stated earlier, or even a Simple Cancellation of call wherein also the transaction fee as well as service charges are leviable.

10. At the time of delivering the cash to the customer, the Bank's service provider/ courier/ agent has the right to ask for the original cheques. Service Provider/ Courier/ Agent will verify whether all details on the cheque tally with the details faxed by the Customer to the Bank and whether Customer has signed on the reverse along with the stamp (in case of a company account) in acknowledgement of receipt of cash. If all details match then service provider/ courier/ agent will hand over the cash to customer's authorized representative who has presented the cheques. The service provider/ courier/ agent will not deliver cash if there is any discrepancy in the cheque number or amount that has been faxed to the Bank earlier or if it is either stale or post- dated.

11. The Customers shall keep the crossed cheques and other instructions ready for delivery to the courier agency at the appointed time for pick up.

12. The Customer confirms that the cash/ cheques deposited/ withdrawn from time to time is lawfully collected/ required or is in the Customer's possession or custody through or in the course of the Customer's regular and usual business.

13. Customer agrees to maintain the average balance as per RBL Bank's terms and conditions for its current/ saving bank account. In the event the average balance per Quarter falls below the above mentioned amount, RBL Bank shall be at liberty to withdraw the facility.

14. The Doorstep Banking Services shall be available only at the Customer's Address. RBL Bank (including third parties) will take an acknowledgement from the customer's designated person. This acknowledgement will be full and final discharge of the payment made by RBL Bank to the Customer.

15. Cash delivery and pick up facility is available only for Indian rupee transaction. Request for issuing foreign currency drafts and notes and picking up of foreign exchange instruments/ cash is not applicable under Doorstep Banking Services.

16. Cash delivery and pick up facility is available only within the city limits of customer's city. For deliveries and pick-ups beyond city limits actual charges will be debited to Customer's Account. The charges and the cut off time are mentioned at the Website of the Bank. The Customer is aware that RBL Bank uses its best efforts to process all requests received up to a "cut off time" on any Business Day. Requests received after the cut off time will be processed on the following Business Day. The Customer confirms to refer to the Website for any update.

17. Cash and Cheque pick up facility is available only on Business Days

18. The facilities available under the Cheque pick up Facility shall be pick-up of crossed cheques/ Pay Orders/ Demand Drafts only for clearing and collection purpose.

19. All cash deliveries will be made in denominations of Rs.50/- and above (depending on availability) and the denominations of Rs.100/- and above will be accepted for cash pickup services. All deposits to be made by the customer will mainly be in bundles, which are tied up and closed in packet and duly signed by the customer its authorised representative. Any shortfall in the bundle will be debited to the customer's account.

20. These Terms and Conditions shall be in addition to and not in derogation to any other terms as stipulated by RBL Bank from time to time.

21. **Third Party(ies):** The Customer acknowledges that RBL Bank shall have the right to use the services of any third party- service provider/ courier/ agent (as and when required) while providing the Doorstep Banking Services. In this regard, the Bank shall have the right to share the Customer's information with the said third party. However, RBL Bank shall not be liable for the act and omission of such third parties in relation to Doorstep Banking Services including but not limited to delay and/ or non-availability of any of the facilities thereof for whatever reasons.

22. **Disclosure:** The Customer hereby authorizes RBL Bank to exchange, share or part with all the information relating to the Customer, account information and all information pertaining to the Customer or as expressed in the application made for availing Doorstep Banking Services to its Affiliates/ banks/ financial institutions/ credit bureaus/ agencies/ statutory bodies as may be required and undertakes not to hold RBL Bank and their agents liable for use of the aforesaid information.

23. RBL Bank may, at its sole discretion, utilize the services of necessary third parties (external service provider/ s or agent/ s) and disclose Customer's Information to such third parties on such terms and conditions as required or necessary, in relation to the Doorstep Banking Services. Further, notwithstanding anything contained in the Terms and Conditions, RBL Bank shall be entitled to use the name of Customer, in any advertising, marketing or publicity program/ material without the prior written approval from the Customer.

24. **Addition/ Withdrawal of Facilities:** Doorstep Banking Services are a mere extension of banking services offered at the branch & are being provided at the sole discretion of RBL Bank and does not provide any right to the customer to claim the services at his doorstep. RBL Bank may, in its sole discretion, at any time, without notice to the Customer, be entitled to withdraw, discontinue, cancel, suspend/ or terminate Doorstep Banking Services and shall not be liable to the Customer for any loss or damage suffered by him resulting in any way from such suspension or termination.

25. **Change in Terms and Conditions:** RBL Bank shall have the absolute discretion to amend or supplement any of the Terms and Conditions, features and benefits of Doorstep Banking Services and charges. RBL Bank shall notify/ communicate the amended Terms and Conditions by hosting the same on the Website and in any other manner as decided by RBL Bank. The Customer shall be responsible for regularly reviewing the Terms and Conditions, including amendments thereto as may be posted on the Website and shall be deemed to have accepted the amended Terms and Conditions by continuing to avail the Doorstep Banking Services.

26. **Indemnity:** The Customer agrees to indemnify and keep indemnified RBL Bank against all and any claims, suits, liability, damages, losses, costs, charges, expenses, proceedings and action of any nature whatsoever made or instituted against RBL Bank or incurred by RBL Bank on account of availing Doorstep Banking Services by the Customer. Customer's liability to indemnify RBL Bank shall survive discontinuation of Doorstep Banking Services.

27. **Non- Transferability:** Doorstep Banking Services to a Customer is non-transferable under any circumstances and shall be used by the Customer only.

28. **Liability of RBL Bank:** RBL Bank shall not be liable for (1) any inaccuracy, error or delay in, or omission of, (i) any data, information or message in the Instruction, or (ii) the transmission or delivery of any Instruction; or (2) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay or omission, (ii) non-performance, or (iii) interruption in any such data, information or message, due either to any act or omission by RBL Bank due to failure of operational systems or any requirement of law or any internal policy of RBL Bank or due to “force majeure” (e.g., flood, extra ordinary weather condition, earthquake or other act of God, fire, war, insurrection, riot, labour dispute, accident, action of government, communications, power failure, equipment or software malfunction) or any other cause beyond the reasonable control of RBL Bank, or (iv) tampering of and/ or unauthorised access to the Instruction, (v) Instructions that are fraudulently or mistakenly written, altered or sent or (v) Instructions that are not received in whole or in part by the intended recipient.

29. Any delay or failure of this kind will not be deemed to be a breach of these Terms and conditions or deficiency in services.

30. **Fees and charges:** RBL Bank at its discretion from time to time may specify charges for availing of Doorstep Banking Services and any further change in the charges/ fees shall be displayed on the Website and/ or at the branches of RBL Bank. The Customer hereby authorizes RBL Bank to charge the account held with RBL Bank with any sum of money that is payable by the Customer, if any, in connection with a transaction carried out by RBL Bank including bank charges for such transactions and the shortages if any, notwithstanding any other requirement contained in any law and practice including but not limited to Negotiable Instrument Act, 1881.

31. **Governing Law and Jurisdiction:** The Terms and Conditions shall be governed by and construed in all respects with the Indian Laws and the Customer agrees that any dispute or proceedings arising out of this Terms and Conditions shall be subject to the exclusive jurisdiction of the courts or tribunals at Mumbai.

32. **Customer care/ services:** In case of any grievances the customer can contact the bank through:

- Helpline Number: +91 22 18001238040 (7 Days a Week 9 AM - 7 PM)
- Website : www.rblbank.com