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## **RBL BANK WORLD SAFARI CREDIT CARD**

### **Terms and Conditions**

#### **1. INTRODUCTION:**

These Terms and Conditions (“Terms”) apply to and regulate the provision of the World Safari Credit Card as offered by RBL Bank Limited (“RBL Bank”). In an event of conflict between these Terms and terms as prescribed under the Cardmember Agreement, the provision of the Cardmember Agreement shall prevail.

#### **2. DEFINITIONS AND INTERPRETATION:**

- 2.1. “Account” or “Card Account” shall mean an account maintained by RBL Bank under these terms and conditions, in the name of the Cardmember.
- 2.2. “Card” or “World Safari Card” shall mean the credit card offered by RBL Bank.
- 2.3. “Cardmember/s” or “Primary Cardmember/s” shall mean such customers to whom a Card has been issued and who is authorized to hold the Card. Use of terms ‘you’ and ‘your’ shall mean the Cardmember where the context admits.
- 2.4. “INR” shall mean Indian National Rupee.
- 2.5. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.6. “Statements” shall mean the Card Statement sent by RBL Bank to its Cardmembers at periodic intervals indicating the payment credited and the transaction debited to the Account and the charges (if any) as applicable along with the payment required by the payment due date as applicable.
- 2.7. “Website” shall mean [www.rblbank.com](http://www.rblbank.com) .
- 2.8. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.9. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember’s Agreement.

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### 3. PRODUCT OFFER:

#### 3.1. **The Card Member shall be charged with a 0% mark-up fee on foreign currency transaction(s)**

The Cardmember availing the World Safari Card and using the same on all international spends in a currency other than the INR shall be charged with a 0% mark-up fee.

#### 3.2. **The Card Member is offered an attractive 'welcome benefit' on availing the World Safari Card**

The Cardmember on a successful application for the World Safari Card is entitled to a welcome benefit. The Card Member will be offered MakeMyTrip travel voucher worth INR 3,000 on making a valid transaction within 30 days from the date of the Card being issued by RBL Bank and by paying the joining fees as reflected in the first Statement by the payment due date. The validity of the voucher link 120 days from the receipt of eligibility communication.

Click here for Terms and Conditions and steps to redeem.

#### 3.3. **The Card Member is offered exclusive 'lounge benefit' on availing the World Safari Card**

##### 3.1.1. Airport Lounges Access Outside India –

- a. The Cardmember using the World Safari Credit Card can present a valid Priority Pass Card to avail two (2) annual complimentary visits to airport lounges outside India.
- b. In case, the Cardmember using the Priority Pass membership card at airport lounges in India, the charges of up to \$35 will apply.
- c. If you are visiting the lounge with a non-card member, the visitor will be treated as guests of the Cardmember, and applicable charges will be levied.
- d. The Priority Pass Card issued along with World Safari Credit Card is not transferable and valid up to its date of expiry.
- e. You understand that a presentation of any other card issued by RBL will not be entertained.
- f. Once you avail two (2) annual complimentary visits, you will be charged of up to \$35 at all airport lounge outside India.
- g. All such charges shall be billed to the Card Account and will reflect in the Card Statement.
- h. For more detailed information on Priority Pass Card, kindly refer to the standard terms and conditions <http://www.prioritypass.com/Conditions-of-use.cfm> governing the use of Priority Pass Card.

- i. For the full list of valid airport lounges, please refer to [www.prioritypass.com](http://www.prioritypass.com). In case of dispute arising due to the levied charges please call the RBL Bank customer service to raise a charge back.
- j. You agree and acknowledge that this Offer can be modified, amended, changed, or revoked anytime by MasterCard/VISA without prior intimation.
- k. Additionally, if you shop for INR 50,000 or more in a calendar quarter, you can avail of one extra complimentary lounge visit via a Priority Pass card at lounges outside India. Additional complimentary lounges will have validity of 6 months from Issuance.

### 3.1.2. Airport Lounge Access in India –

- a. You will receive 2 complimentary domestic lounge visits per quarter on presenting the World Safari Credit Card.
- b. This is applicable at selected airport lounges in India through MasterCard/VISA's service providers.
- c. You can access at the selected domestic lounge through successful authorization of the World Safari Credit Card on the electronic terminals placed at the lounges.
- d. The Card members may avail services and facilities at the selected domestic lounge as agreed under the agreement between MasterCard/VISA and the selected domestic lounge.
- e. The Cardmember is advised to check the services and facilities that are covered in the MasterCard/VISA Lounge access program.
- f. An authorization amount of up to INR 25 will be charged on the card for validation purposes only and not charged on Card member's Account.
- g. This Offer is open only for Cardmember carrying a valid World Safari Credit Card issued in India.
- h. The Cardmembers shall be permitted with one entry per.
- i. This Offer may modify, amended, changed, or revoked anytime by MasterCard/VISA without any prior intimation.
- j. The
- k. access to the lounge will be available on first-come-first-serve basis. [Click here](#) to access list of eligible lounges.
- l. Neither MasterCard/VISA nor any of its subsidiaries or affiliates nor MasterCard/VISA's member banks nor any of their respective subsidiaries or affiliates assumes any responsibility for the lounge services.

### 3.4. The Cardmember can enjoy reward benefits on the World Safari Card

The Cardmember can avail various rewards benefit on the Card. Cardmember is eligible for 2 reward points for every valid transaction worth INR 100. You get 5 reward points for every valid transaction worth INR 100 on travel spends. You understand that you shall not be entitled to any reward points on international spends. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com). It is clarified that transactions made on Fuel, Utilities, Wallet, Insurance, Railways, Rental, Miscellaneous payments will not be eligible to earn Reward points w.e.f. 1-Sep-2022. A consolidated report of your reward points summary will reflect in your subsequent monthly statement of account.

### **3.5. The Cardmember can avail exciting rewards arising from the 'milestone program'.**

The Cardmember can avail various rewards under the 'milestone program' of the Card. Upon making transactions worth INR 2.5 lacs or more in one year, the Cardmember will be rewarded with bonus 10,000 travel points. The travel points are redeemable for travel vouchers up to INR 3,000. If you make valid transaction worth INR 5 lacs or more in one year, you will be rewarded with additional 15,000 travel points. The travel points are redeemable for travel voucher up to INR 7,500. If you make valid transactions worth INR 7.5 lacs or more in a year, you shall be rewarded with additional World safari milestone gift card worth Rs 10,000 from a host of brands including Taj experiences, Croma, Amazon, MakeMyTrip & Myntra. The gift card shall be e- Copyright © RBL Bank Ltd. mailed to you by RBL Bank on the registered address as per our records. You acknowledge and agree that the travel points are reward points only. The travel points are redeemable at [www.rblrewards.com](http://www.rblrewards.com).

[Click here to check Terms and Conditions for World Safari Milestone Gift Card.](#)

### **3.6. The Cardmember shall be given a Travel Insurance as a benefit under the World Safari Card**

You are given complimentary travel insurance on availing the Card. You understand the insurance covers may vary from Card to Card and you are required to check and understand the specific complimentary insurance cover provided to you under the specific Card. You understand and acknowledge that any complimentary insurance covers/facilities provided on any Card, if any, may not be available for any one or more specific category/type of Card. Insurance covers are not provided by RBL Bank.

Exclusions/limitations and claim process are applicable as per policies issued by the concerned insurance company. You specifically acknowledge that RBL Bank will not be liable in any manner whatsoever by virtue of any insurance cover provided, whether or not the premium for such insurance cover is paid by the you and the insurance company will be solely liable, for all such insurance related claims/matters and you shall not hold RBL Bank responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to and sorted out directly with the concerned insurance company and to the exclusion of RBL Bank and no communication in this regard will be entertained by RBL Bank. However, there could be specific exceptions to the aforesaid for certain insurance covers offered wherein RBL Bank may assist (but not obliged to) in informing about and collecting claim documentation and these will be communicated at the time of selling such insurance covers. You also acknowledge that the insurance cover so provided will be available to you only as per the terms of the relevant insurance policy in force, and only so long as you are and

remain a Cardmember of RBL Bank and hold a valid World Safari Card, and on the Card membership being withdrawn (whether temporarily or permanently) for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from such date of cessation of Card membership. Further, you also agree that even during the continuation of your Card membership, RBL Bank may at any time without prior notice (in its sole discretion and /or without assigning any reason thereof) suspend, withdraw, or cancel the benefit of such insurance cover, and there will be no binding obligation on RBL Bank to continue this benefit. Benefits indicated in the concerned insurance policy shall be the maximum amount for which you will be entitled in the event of any loss during the period of the respective insurance policies under which such covers are provided by the concerned insurance company. You understand that their terms and conditions are in addition to Terms and Conditions as may be stipulated by the concerned insurance company providing insurance cover/facilities and the same can be referred from.

[Click here for detailed Terms and Conditions](#)

### **3.7. The Cardmember shall enjoy a fuel surcharge waiver under the World Safari Card**

The Cardmember shall be given a fuel surcharge waiver up to INR 250 per month for transactions between INR 500-4000. Each petrol/ diesel purchase transaction for an amount between INR 500 and INR 4,000 (inclusive of both amounts and excluding the surcharge amount) made on the World Safari Card is eligible for the petrol surcharge waiver. Copyright © RBL Bank Ltd. You agree and acknowledge that any petrol purchase transaction for INR 499 and below will not be eligible for the petrol surcharge waiver and will continue to be levied with a surcharge amount of INR 10. You understand that any petrol purchase transaction for Rs. 4001 and above will not be eligible for the Petrol Surcharge waiver and will continue to be levied with a surcharge amount equivalent to 1% of the total transaction amount. Eligible petrol purchases made at petrol pumps will be levied with the applicable petrol surcharge amount at the time of purchase and this will appear on the credit cardholder's monthly statement of account. This surcharge will subsequently be reversed for eligible transactions. The levied surcharge will not be reversed for transactions which are not eligible for the petrol surcharge waiver (i.e. transactions of Rs. 499 and below and Rs. 4001 and above). A consolidated reversal of the surcharge amount levied will reflect in your subsequent monthly statement of account. For transactions eligible for surcharge waiver, reward points will not be awarded. You understand that the Goods and Services Tax levied on fuel purchases will not be reversed and fuel surcharge waiver shall not be extended to delinquent or over limit or closed Cards.

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### 3.8. Concierge services:

- a. You may call the concierge for assistance for below -
  - (i) The golf course referral:
  - (ii) Reservation assistance for car rental and limousine referral, hotel referral business services; special events.
  - (iii) Travel bookings
  - (iv) Assistance for spa, fitness centre and sports centre
  - (v) Referral assistance for dining referral
  - (vi) Reservation assistance for flower and gift delivery
  - (vii) Tickets booking for World events.
- b. Aspire Lifestyles India Pvt. Ltd. shall endeavour on a best effort basis to provide the services by any assistance service and intervention depends upon and is subject to local resource availability and must remain within the scope of national and international law and regulations.
- c. Aspire Lifestyles India Pvt. Ltd shall provide users with 24/7 days access to Hindi and English-speaking operations coordinators via a fully equipped Aspire Lifestyles India Pvt. Ltd Concierge desk.
- d. For the avoidance of doubt, you shall only contact the single helpline number for your preferred banking needs on +91 022 6232 7777 to request for services.
- e. When immediately available, Aspire Lifestyles India Pvt. Ltd shall provide the services to the user whilst the user is on the tele phone. In all other cases, Aspire Lifestyles India Pvt. Ltd will provide the information by the quickest possible means.
- f. All referrals and assistance to you are provided via a network of providers and Aspire Lifestyles Pvt Ltd no responsibility on their behalf, unless contracted.
- g. You understand and acknowledge that all calls are recorded and are proprietary and all the calls made from outside India will not be toll-free and international calling charges will apply.

### 3.9. Mastercard golf benefits:

- a. Mastercard offers benefits under the gold program to the cardmember availing the Card.
- b. The terms and conditions of the program are subject to change from time to time. The complete terms and conditions and updated list of golf courses of MasterCard golf program can be found on the Website. This benefit is available only on the Mastercard variants of the World Safari Credit Card.

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#### 4. GENERAL TERMS AND CONDITIONS:

4.1. Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card. 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 Cardmember due to provision of the offer, shall be to the sole account of the Card Member. Tax deducted at source, if any, on the monetary value Copyright © RBL Bank Ltd. of the Offer shall be payable by the Cardmember. RBL Bank reserves the right to disqualify the Cardmember 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 Card. RBL Bank shall not be held liable for any delay or loss that may be caused in delivery of the product and services or the assured gifts / prizes.

4.2. RBL Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part by another offer, whether similar to this offer or not, or to extend or withdraw it altogether. The offer provided on the World Safari Card cannot be clubbed with any other offers that may be available to the Cardmember by RBL Bank and the offers there under not transferable. The Offer is not valid and applicable for Void Transaction. The offer cannot be clubbed/combined/exchanged with any other offer running at the said App and/or Website. This Offer is valid only for successful/approved transactions and not void transactions.

4.3. RBL Bank will also not be liable for any consequences connected with the use/misuse of the Card by any third party due to the Card falling in the hands of any third party or the PIN coming to the knowledge of any third party. If any third parties gain access to the services, including the Card Account, the Card Member will be responsible and shall indemnify RBL Bank against any liability, costs or damages arising out of such misuse / use by third parties based upon or relating to such access and use, or otherwise.

4.4. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the products/services under the Offer. Any disputes/ queries as regards to the use, loss, fraudulent use, or any other reason relating to the World Safari Credit Card must be addressed by the Cardmember in writing to RBL Bank RBL Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered, to a Cardmember, directly or indirectly, under this scheme. 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.

4.5. These terms and conditions shall be governed by the laws of India and any dispute arising out of or in connection with these terms and conditions shall be subject to the exclusive jurisdiction of the courts in Mumbai & RBL Bank reserves the right to add, alter, modify, change or vary any of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar or not, or to withdraw it altogether at any point in time, without any prior notice. The above Offer is by way of a special Offer for Cardmembers, and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the Card member agreement.

## **5. DISCLAIMER:**

RBL Bank is neither guaranteeing nor making any representation with respect to the products / services provided by the third parties. For any queries, complaints, issues and/ or feedback pertaining to products and services purchased from a third-party website, Cardmember shall directly deal with the third parties only. The Offers/ services may also be available at other platforms. The Cardmember's participation to avail such Offers/ services is purely voluntary.

