

Terms & Conditions

These Terms and Conditions (“**T&Cs**”) shall be applicable to the Customer(s) (*defined hereinafter*) holding a Preferred Banking Account (*defined hereinafter*) with RBL Bank. These T&Cs shall be in addition to and not in derogation of the terms and conditions applicable to the Customer(s) (“**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

1. Definition:

- (a) “**ATM**” means Automated Teller Machine.
- (b) “**Customer**” shall mean NRIs who have opened a Preferred Banking Account with RBL Bank from September 01, 2025.
- (c) “**INR**” means the Indian Rupee.
- (d) “**KYC**” means Know Your Customer.
- (e) “**Offer**” shall mean incentive provided to the Customer(s) under Clause 2 by RBL Bank upon fulfilling the eligibility criteria as mentioned herein in the T&Cs.
- (f) “**Offer Period**” shall mean the period commencing from 1st September 2025.
- (g) “**Preferred Banking Account**” shall mean Insignia bank accounts of RBL Bank.
- (h) “**Transactions**” shall mean the purchase or availing of goods or services by the Customer, whether conducted electronically, or through a Point-of-Sale (POS) terminal or by use of RBL Bank’s debit card.
- (i) “**Website**” means www.rblbank.com.

2. Eligibility Criteria:

- (a) To be eligible for availing of the Offer, the Customer:
 - (i) Must undertake a Transaction within ninety (90) days of issuance of debit card by RBL Bank.
 - (ii) Must maintain the requisite balance in the Preferred Banking Account as per the policies of RBL Bank from time to time.
 - (iii) Must not maintain any existing banking relationship with RBL Bank, including but not limited to savings accounts, fixed deposits, or any other form of account or availing any facility.

3. Offer Details

- (a) Upon fulfilling the eligibility criteria mentioned under Clause 2, eligible Customers will receive an Uber voucher worth INR 1,000.
- (b) Eligible Customers will receive the voucher link on their registered email ID within thirty (30) days of undertaking the first Transaction.
- (c) The Offer must be claimed by the Customer within 90 days of receiving it, after which the voucher link will no longer be valid.
- (d) The voucher is valid for use on the **Uber app in India** only.

(e) After claiming the uber voucher it will be valid for a period of six (6) months from the date of receipt.

4. Additional Terms and Conditions:

- (a) This Offer is available only to those Customer(s) who have a Preferred Banking Account with RBL Bank.
- (b) Only one (1) Offer will be given per Customer, even if multiple Transactions have been undertaken by the Customer.
- (c) RBL Bank shall not be held liable for any issues arising from the usage of the Uber app, including voucher redemption or service availability.
- (d) ATM withdrawals will not be considered for the offer
- (e) RBL does not guarantee and make any representation about the usefulness, worthiness and/ or character of the benefit provided under this Offer.
- (f) 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).
- (g) RBL Bank reserves the right to disqualify the Customer(s) from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under this Offer.
- (h) RBL Bank reserves the right, at any time whatsoever, to add/ alter/ modify/ change or vary these terms and conditions or to replace, wholly or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- (i) Offer is only valid for the Customer(s) who receives the communication and cannot be extended to family, friends or otherwise.
- (j) This Offer cannot be clubbed with any other offers that may be available to the Customer(s) by RBL Bank and the Offer is non- transferable, non-refundable, non-negotiable and cannot be exchanged for cash.
- (k) 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.
- (l) These T&Cs shall be governed by 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 Courts in Mumbai and RBL Bank reserves the right to add, alter, modify, change or vary any of these T&Cs or to replace, wholly or in part, this Offer by another offer, whether similar or not, withdraw it altogether at any point in time, without any prior notice.
- (m) Please get in touch with Branch Manager / Relationship Manager or email at **insignia@rblbank.com** for any clarifications.
- (n) If any provision of these T&Cs is held to be illegal, invalid, or unenforceable as a whole or in part, the T&Cs shall continue to be valid as to its other provisions and remainder of such affected provision.
- (o) 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 of RBL Bank.
- (p) Failure by RBL Bank to enforce any of its rights at any stage does not constitute a waiver of those rights.
- (q) 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, Customer(s) shall directly deal with the third parties only. The Offer may also be available on other platforms. The Customer(s)' participation to avail such Offer is purely voluntary.

