

SUPERCARD MOST IMPORTANT TERMS AND CONDITIONS

The “Most Important Terms and Conditions” (“MITC”) and all information herein is applicable to all co-branded RBL and BFL Credit Cards (“Supercard” or “Credit Card”)/ Cardmembers / applicants of Credit Cards/ Customers of the Bank members of the general public evincing interest in the Credit Card product of the Bank, forthwith. The MITC are subject to change at the discretion of the Bank and in accordance with laws as applicable from time to time. The said MITC is in addition to and to be read along with the terms and conditions of the Cardmember Agreement of the Bank. If the terms and conditions are unacceptable to you, please inform us in writing at supercardservice@rblbank.com and destroy Credit Card by cutting it diagonally in half across the magnetic strip, and return the same to us within 10 days of receipt of the CreditCard

(a) Fees and Charges

(i) Joining fees for primary card holder and for add-on card holder and

(ii) Annual membership fees for primary and add-on card holder

Card Variant	Membership Fee 1 year	Annual Fee 2 Year onwards
Supercard	Up to Rs.2,999/-*	Up to Rs. 2,999/-*

The Credit Card may be sourced First Year free or Life Time Free at the discretion of the bank and subject to certain conditions being fulfilled by the Cardmember. The bank may at any time withdraw this facility basis its internal policies.

The joining fees, annual fees and renewal fees applicable on various Credit Card(s) issued by the Bank may vary from Cardmember to Cardmember, and from particular description of Credit Card to Credit Card. The applicable fees shall be as communicated to the Cardmember at the time of applying for the Credit Card and or at the time of issuance of the said Credit Card. Further, such fees, as applicable, are directly charged to the Cardmember’s Account and are indicated on the Card Statement accordingly.

Other Fees and Charges

Add-on Card Fees	NIL
Call – a draft Fee	2.5% (min Rs.300/-) of the draft amount

Card Replacement	Rs.200/-
Duplicate Statement Fee	Rs.100/-
Chargeslip Retrieval/ Copy Fee	Rs.100/-
Outstation Cheque Fee	Rs.100/-
Cheque Return/ Dishonour Fee, Auto Debit reversal-bank account out of funds	Rs.500/-
Foreign Currency Transactions	Mark up of 3.50% of the transaction amount
Cash Payment at Branches	Rs.250/- cash deposit charges on transactions done at RBL Bank or BFL branches
Surcharge on Purchase / Cancellation of Railway Tickets	IRCTC Service Charges + Payment Gateway transaction charges (up to 1.8% of ticket amount + IRCTC service charges). Refer IRCTC website for details
Fuel Transaction Charge for transactions made at petrol pumps in India to purchase Fuel	1% surcharge on fuel transaction value or Rs.10/-whichever is higher
Goods and Service Tax	A standard rate of 18% will be charged

Important information for cross-border transactions: All cross-border transactions are billed to the card member account in INR after conversion into Indian Rupees at the bank assigned conversion rates applicable on the day the charge was settled on the Bank by the Acquirer (Acquirer here refers to the such entity of merchant on whose terminal/device/website the transaction took place). Conversion of cross-border transactions shall attract charges as specified in the other fees and charges. For transaction carried out in currency other than US Dollar, the transaction amount shall first get converted into US dollars at MasterCard assigned conversion rate and then into Indian Rupees after levying of the applicable charges as specified in other fees and charges.

(iii) Cash advance fees

Cash Withdrawal Charges	Flat fee: 2.5% of the cash amount (Min Rs.100)
-------------------------	--

The Cardmember can use the Credit Card to withdraw cash from ATMs in India and/ or overseas in accordance with the compatibility of the Credit Card at the said ATM(s). Cash Withdrawal Charges/ Transaction fee as mentioned above shall be levied on all

such withdrawals and would be billed to the Cardmember in the next/forthcoming Statement. The transaction fee is subject to change at the sole discretion of the Bank. In case the full payment is not made for Cash withdrawn on time, finance charges at the rate of 3.5% per month or 42.00% per annum will be charged from date of transaction.

(iv) Service charges levied for certain transactions

Goods and Service Tax	A standard rate of 18% will be charged
-----------------------	--

(v) Interest free (grace) period-illustrated with examples

The interest free (grace) period could range between 20 to 50 days. However, such grace period is not applicable, if the previous month's balance has not been cleared in full.

Example: For an Account whose Statement Date is 20/11/2016, the Payment Due Date is 10/12/2016, which is 20 days from the Statement Date, is called interest free grace period.

(vi) Finance charges for both revolving credit and cash advances

Overdue Interest on extended Credit	Upto 3.99% per month or 47.88% per annum
Overdue Interest on Secured Credit Cards	2.5% per month or 30% per annum

Finance charges are payable at the monthly percentage rate on all charges, including cash advances where such charges are payable from the date the Primary Cardmember and/or Add-on Cardmember incurs such transactions until they are fully paid. Finance charges also accrue on ordering Demand Drafts, Balance Transfer from other credit card accounts. The charges are applicable from the date of withdrawal of cash or cash equivalent and from the date of issue of the Banker's Cheque, as the case may be. For purchases, the Finance Charges accrue only if the total outstanding is not paid in total by the Payment Due Date. In case of Balance Transfer from other credit card accounts, Finance Charges accrue immediately from the date of issue of Banker's Cheque on the transferred amount and on any purchase amount outstanding on the Cardmember's Card Account. Finance Charges that are payable are debited to your Card Account on the last date of each Statement period and are shown on your Statement. The Finance Charges as above will continue to be payable even after the closure of the Card Account until the outstanding on the Card Account is cleared in full.

For Finance Charges applicable to your Card Account, please refer to the Schedule of Charges. These charges can be changed basis your payment, utilization, internal risk profiling and scores on external agencies like CIBIL etc. Any change in the rate applicable to your account would be communicated to you in your statement at least 30

days prior to its effective date. Anytime you would like to know the rate applicable to you, please call us at Bank-by-Phone

(vii) Overdue interest charge-to be given on monthly and annualized basis

Interest is calculated on a daily basis at the end of every day, basis the current outstanding balance of the customer. The interest is computed separately for different plans. For retail transactions interest becomes due only when the customer does not pay off his her full beginning balance by the Payment Due Date. Under the following criterion, the customer does not incur interest:

- Beginning balance on the Statement Date is zero
- Beginning balance on the Statement Date is not zero but the Cardmember pays off 100% of his full beginning balance by the Payment Due Date. If not paid by the due date, interest is also levied on the outstanding Membership Fees, NSF Fees, Interest, Service Tax, Over Limit and Late Payment Fees.

Example of Interest Charge calculation: If only part of outstanding amount is paid by the payment due date If the beginning balance as on the Statement Date i.e. say 2nd of a month is Rs.10,000/-and only Rs.500/-is paid by the payment due date, the interest calculation will be as illustrated below:

Transaction		
Date	Transaction	Amount
02 Jan 2016	Statement Date	Total Amount Due: Rs.10,000/-Minimum Amount Due:Rs.500/-
10 Jan 2016	Hotel transaction	Rs.4,000/-
15 Jan 2016	Mobile Bill Payment	Rs.2,000/-
22 Jan 2016	Payment Credit	Rs.500/-
02 Feb 2016	Statement Date	Total Amount Due: Rs.15,500/-Minimum Amount Due: Rs.775-

Interest on the amount due will be charged as below: The annual interest rate is upto 47.88% which translates to a maximum of 3.99% per month.

Example:

Therefore, daily Interest = Outstanding amount *(3.5%*12 months)/ 365

** Total Amount Due includes outstanding amount, new purchases, interest charges (interest calculation illustrated below), and applicable service taxes on interest.

Example cited above is for illustration purpose only. Actual finance charges would vary as per APR offered to the customer.

Interest Calculation:

Transaction Amount	Period	Number of Days	Amount
Rs.4,000/-	10 Jan 2016 to 02 Feb 2016	24	Rs.110.46/-
Rs.2,000/-	15 Jan 2016 to 02 Feb 2016	19	Rs.43.72/-
Rs.10,000/- (Last month's outstanding)	03 Jan 2016 to 21 Jan 2016	19	Rs.218.63/-
Rs.9,500/- (remaining balance after adjusting payment of Rs.500/-)	22 Jan 2016 to 02 Feb 2016	12	Rs.131.17/-

Transaction Amount

Thus the total interest charged would be: Rs.503.98/-. As the Cardmember has not paid the previous month's outstanding balance in full therefore all future transactions will bear interest from the day of transaction. Service tax will be levied at the applicable rate on the interest amount.

(viii) Charges in case of default

Late Payment Fee or overdue penalty	15% of Total Amount Due (Min Rs.350/- and Max Rs.1,000/-)
-------------------------------------	---

Late Payment Fee (LPF) is charged to a Cardmember if there has been no payment or a payment less than the Minimum Amount Due (MAD) is received by the Payment Due Date. Late Payment Fee is charged at the rate of 15% of Total Due Amount, subject to a Minimum of Rs.350/- and a Maximum of Rs.1000/-.

Example of Late Payment Fee calculation: Consider the Total Amount Due (TAD) on an Account is Rs.3,400/- and the Payment Due Date is 4th Aug. 2016. In case the Cardmember does not pay the MAD by Payment Due Date, a Late Payment Fee of Rs.510/- will be levied on the cycle date. LPF is 15% of the TAD i.e. $15\% \times \text{Rs.}3,400/- = \text{Rs.}510/-$.

h) Over-limit penalty

Over-limit Penalty	Rs.600/-
--------------------	----------

Over-limit Penalty is levied in case the outstanding on the card account exceeds the total current limit.

(b) WITHDRAWAL LIMITS

(i) Credit limit

This is the maximum limit assigned to the Cardholder. Your total outstanding including all transactions, fee, and charges should not exceed this limit. The credit and cash limits will vary for each Cardholder and will be disclosed in the monthly statement sent to the Cardholder.

(ii) Available credit limit

The available Credit Limit at any time is the difference between assigned Credit Limit & Outstanding balance on the Card at that point of time. The credit and cash limits will vary for each Cardholder and will be disclosed in the monthly statement sent to the Cardholder.

(iii) Cash withdrawal limit

a) The Bank will at its sole discretion determine your Credit and cash withdrawal limit and communicate the same in the card carrier and in the monthly statements. You may however request for a lower limit and also a specific credit limit maybe assigned to the Additional card member basis the Flexi Limit feature. Credit limit sanctioned on the card account may get revised time to time basis a review as per the Bank policies. Total Credit Limit and available credit limit across all your card accounts is reflected in the statement and is available for use across all your card accounts, including all your Add on cards. The Bank will be constrained to not honor any authorizations exceeding the card limit.

b) The outstanding on the Credit Card Account must not exceed the Total Credit Limit at any time failing which you will be charged applicable fee irrespective of the amount exceeding the Total Credit Limit. Excess amount must be paid immediately. c) Credit Limit and Card Account will be terminated if your Card is cancelled. d) In the event you make payment over and above the amount due as per the monthly Statement, you shall not be entitled to interest on the credit balance and the same shall be adjusted against the amount due in the subsequent monthly Statements.

(c) Billing

(i) Billing statements – periodicity and mode of sending

The Bank will send at your mailing address, a statement once a month for each billing period (hereinafter “Statement”) during which there is any transaction or outstanding on the Card Account. The Bank may choose to send the Statement through one or more of the following modes -Post, Fax, Email or SMS Messaging. Non receipt of Statement(s) would not affect your obligations and liabilities under this Agreement and you shall be liable to settle at least the Minimum Amount Due (MAD) before the Payment Due Date. The Bank reserves the right to not send physical statements by mail / courier to customers who have an outstanding balance less than Rs.100/-. These customers

however, can access their statements online and avail of e-statements. In case of any change in your communication address, you are advised to contact the Bank immediately to ensure that you receive Statements regularly and on time. Monthly Statement of Account will be provided by the Bank to you only up to a period of twelve months preceding your request subject to payment of service charge, subject to change as per the discretion of the Bank, as specified in other fees and charges.

(ii) Minimum amount payable

All Bank Credit Card(s) may offer the Cardmember(s) a revolving credit facility, wherein the Cardmember(s) may choose to pay only the Minimum Amount Due (MAD) as indicated on the Statement. The Total Payment Due (TAD) from the Cardmember or the MAD should be sent by the Cardmember on or before The Payment Due Date, which is also indicated on the Statement. MAD is the minimum amount you are required to pay to keep your Card Account in good credit standing. Minimum Amount Due is calculated by adding New EMI debits for the month, previously unpaid EMI debits (In case you have availed loan on your credit card), any over limit amount and 5% of other plan balances (subject to a minimum of Rs.200). Any previous unpaid minimum amount and service tax (if applicable) is added to your current minimum amount due. This amount will continue to reflect under the Minimum amount due in the statement. Cardmember may pay more than the Minimum Amount Due, before the Payment Due Date, more than once during the billing period or pay the balance outstanding on the Card Account at any time. Please note that making only the Minimum Amount Due every month would result in the repayment stretching over a long period with consequent interest payment on your outstanding balance.

For e.g. if you spend Rs.5,000/-and you pay back exactly the Minimum Amount Due every month, then it may result in the repayment stretching over 6 years with consequent interest payment on the outstanding amount. Therefore, you should, whenever your cash flow allows pay back substantially more than just your Minimum Amount Due.

In the event the Cardmember deposits part of the Total Payment Due or the MAD (not less than the MAD under any circumstance), the balance outstanding amount payable shall be carried forward to subsequent Statements. This amount will attract Finance Charges until the date of full and final payment.

(iii) Method of payment

The Cardholder has the benefit of only following modes of effecting payment to a bank:

- 1. Pay using RBL MyCard Mobile App:** You can make payments at your convenience using RBL MyCard Mobile App. You can manage your account and make payments to your Card instantly using other bank account. To download SMS MyCard to 5607011

2. Online Card Payment: You can make your Credit Card payment instantly using other Bank accounts to pay your Card outstanding and receive confirmation for your Payment instantly. Pay using Quick Bill Pay option on website

3. NEFT Payment: You can make your Credit Card Payment online using your account with any other bank. Choose the below Payee details while making NEFT payment:

Payee Name -Name as it appears on your RBL Bank Credit Card

Payee Account Number -RBL Bank Credit Card number

Bank Name -RBL Bank

IFSC Code -RATN0CRCARD

Branch Location -NOC Goregaon, Mumbai

4. Net Banking: You can use online Net banking option for your existing RBL Bank account to make a payment towards your Card.

5. Payment at RBL Bank branches: You can visit any of the nearest RBL Bank Branches in your city and make a payment towards your RBL Bank Credit Card. At RBL Bank branches, you can make:

Cheque Payment: Please make the cheque in favour of RBL Bank Card <16 Digit Card No.>

Cash Payment: Cash payment towards your RBL Bank Credit Card is accepted at all RBL Bank branches.

6. Payment through Standing Instruction/NACH:

Cardmember may opt for Standing Instruction (SI)/National Automated Clearing House (NACH) on their Credit Card. SI/NACH can be for Total Amount Due (TAD) or Minimum Amount Due (MAD). It may be noted that amount applicable for the SI/NACH execution is post accounting for the credits (customer-initiated payments, merchant refunds, reward redemption credit/cash back, charge reversal, etc. if any) and debits(payment reversals) received into the account after the last statement/bill up to a working day prior to the Payment Due Date. SI/NACH execution works on the logic that either minimum of MAD or the difference between TAD and credits will get executed. Customer initiated payment plays a key role in deciding the amount of SI execution. If the payment instruction NACH/SI is for TAD

- In the event of the total amount due and the net of credits/debits (containing no customer initiated payments) be equal or more than the total amount due, SI/NACH is executed for Minimum amount due (MAD In the event of total amount due and the net of credits debits (containing payments) be equal or less to the total amount due, SI/NACH will be executed for the net difference of MAD and the payment received if the difference is greater than Rs. Zero

In case of payments by NACH/SI in case the payment due date is a holiday the NACH/SI will be presented on the previous working day. Payments through cheque should be made at least 3 days in advance to ensure fund realization by payment due date

Illustration

Payment Instruction Type	Scenarios	TAD	MAD	Customer initiated payment	SI/ECS execution amount
MAD	A	2000	200	0 (No payment)	200
MAD	B	2000	200	100 (Payment <MAD)	100
MAD	C	2000	200	200 (Payment = MAD)	0
MAD	D	2000	200	400	200
MAD	E	2000	200	1600	200
MAD	F	2000	200	1900	100
MAD	G	2000	200	>=2000	0

If the payment instruction /SI is for MAD

- In the event of total amount due and the net of credits/debits (containing no payments) be equal or less to the total amount due, SI will be executed for Minimum Amount Due.
- In the event of total amount due and the net of credits/debits (containing payments) be equal or less to the total amount due, SI will be executed for the net difference of Minimum Amount Due and the payment received if the difference is greater than Rs. Zero.

Illustration

Payment Instruction Type	Scenarios	TAD	MAD	Customer initiated payment	SI/ECS execution amount
TAD	A	2000	200	0 (No payment)	2000
TAD	B	2000	200	500 (Payment <TAD)	1500
TAD	C	2000	200	1500 (Payment = TAD)	500
TAD	D	2000	200	>=2000	0

(iv) Billing disputes resolution

All contents of the Statement(s) will be deemed correct and accepted by the Cardmember(s) unless, within 30 days of the issue of Statement, the Cardmember(s) informs the RBL Bank of any discrepancies in writing. As per the MasterCard regulation, in case of a discrepancy, it is mandatory to inform the bank in writing to initiate a Charge Dispute on your behalf. We would request you to email or send us the signed dispute form available on our website <http://www.rblbank.com/consumer/creditcard/disputeform.pdf>. If the aforesaid discrepancies are prima facie found to be legitimate by the Bank, the Bank may reverse the charge on a temporary basis until the completion of subsequent investigations by the Bank to its full and final satisfaction. If the said investigations conducted by the Bank indicate that the liability of such (discrepancies) charges is accruing to the said Cardmember(s), then the charge will be reinstated in the subsequent Statement and fees/charges shall be claimed by the Bank in accordance to the charges indicated herein above. Notwithstanding the provisions herein, the Bank shall not exceed duration of 60 days in informing the said Cardmember(s) of the result of the investigations conducted by the Bank.

(v) Contact particulars of call centers of card issuer

The Cardmember can contact the Bank through any of the following communication channels for any enquiries and/or redressal of concerns.

- 24 hours Customer Service number: 022-71190900
- 24 hours Toll free Customer Service number: 1800 121 9050
- By email: Sending an e-mail to supercardservice@rblbank.com
- By mail: Writing to the Bank's Credit Card Division at:
Manager-Credit Cards Service, RBL Bank
JMD Megapolis, Unit No. 306-11, 3rd Floor,
Sohna Road, Sector 48, Gurgaon, Haryana – 122 018

(vi) Grievance redressal escalation – contact particulars of officers to be contacted

At RBL Bank, it is our constant endeavor to provide you service of the highest order. However, in the event of our services not meeting your expectations, we would like to hear from you. The following channels are available for grievance redressal:

Level 1

Customer Service -Please call our 24 hours Customer Service Number at 022-7119 0900 and/ or 24 hours Toll free Customer Service number: 1800 121 9050 and our executives will assist you

Complaint Form -Alternatively, you can use our online complaint form to give us your feedback

E-mail -If you wish to choose electronic mail for communication with the bank, please email your grievance to supercardservice@rblbank.com

Letter- For sending any written correspondence, please write to the following address:

Manager -Credit Cards Service, RBL Bank
JMD Megapolis, Unit No. 306-11, 3rd Floor,
Sohna Road, Sector 48, Gurgaon, Haryana – 122 018

We will respond to you within 10 days of receiving your letter or email depending on the nature of your query and the time required for resolution and communication. Please provide us with the following details while writing to us to help us address your concerns.

1. Your Full Name
2. Your account details, if you are an existing Customer
3. Your Contact Details (address, telephone number and e-mail)

Please quote the reference number provided to you in your earlier interaction along with your account number / credit card number to help us understand and address your concern.

Level 2 (if not satisfied with Level 1)

In case you are still not satisfied with the resolution provided, you may contact our Principal Nodal officer at the following address:

To

Principal Nodal Officer, RBL Bank-Ms Rozina Sehgal

Mailing Address:

RBL Bank
JMD Megapolis, Unit No. 306-11, 3rd Floor,
Sohna Road, Sector 48, Gurgaon, Haryana – 122 018
principalnodalofficercards@rblbank.com

Level 3 (if not satisfied with Level 2)

Banking Ombudsman

In the event you do not receive a “final response” within 60 days from the date you raised your issue, or are dissatisfied with the same, you may approach the Banking Ombudsman for an independent review. For more details on Banking Ombudsman you can visit: <https://secweb.rbi.org.in/BO/precompltindex.htm>

(vii) Complete postal address of the card issuing Bank:

Credit Cards Service, RBL Bank
JMD Megapolis, Unit No. 306-11, 3rd Floor,
Sohna Road, Sector 48, Gurgaon, Haryana – 122 018

(viii) Number for customer care services:

1. 24 hours Customer Service number: 022-7119 0900
2. 24 hours Toll free Customer Service number: 1800 121 9050

(d) Default and Circumstances

(i) Procedure including notice period for reporting a card holder as defaulter

In the event of default, the Cardmember will be sent reminders from time to time for settlement of any outstanding on the Credit Card Account using any of the following modes: by post, telephone, e-mail, SMS messaging and/or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the Code of Conduct on debt collection as applicable from time to time.

Occurrence of one or more of the following event shall constitute an event of default and the Bank at its sole discretion may withdraw the Credit Card facility. The events of default are as under:

- The Cardmember consistently fails to pay any amount due to the Bank within the stipulated period of 180 days
- The Cardmember fails to perform the obligations as per Cardmember Agreement
- Any cheques and/or ECS/standing instructions delivered to the Bank are not encashed/ acted upon for any reason whatsoever on presentation/being made
- Any representation made by the Cardmember proves to be incorrect, false, or incomplete, including but not limited to income and/or identification papers/documents forwarded to the Bank being proved incorrect, incomplete, and or containing false fraudulent information

(ii) Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues:

- The defaulter in question has liquidated his entire outstanding dues with the Bank or settled his dues with the Bank
- A court verdict has been received against the Bank, in a legal suit filed by or against the Bank, instructing the Bank to de-list the Cardmember from the default report. Decisions are taken on a case to case based upon individual reviews.

(iii) Recovery procedure in case of default –

In case of default, the Bank can recover the amount by referring the dispute to a sole arbitrator, appointed by a designated officer of the Bank under the provisions of the Arbitration and Conciliation Act, 1996 as amended time to time. The seat of arbitration shall be Delhi, India. The arbitration proceedings shall be in English language.

(iv) Recovery of dues in case of death/permanent incapacitation of Cardholder:

Upon death or permanent incapacitation of the Cardmember, the Bank will try to recover the amount due and amicably settle the Account dues with the Cardmember's legal heir.

(v) Available insurance cover for card holder and date of activation policy

The Credit Card has an insurance policy available to the Cardmember/ customer which is mentioned in terms and conditions of the Cardmember Agreement. The policy covers any losses occurring within 1 day prior to reporting loss to the Bank and 7 days post reporting loss to the Bank. The claim is to be reported to the Bank as soon as possible.

(e) Termination / Revocation of Card Membership

(i) Procedure for surrender of card by card holder-due notice

a) The Cardmember may terminate this Agreement at any time by returning to the Bank all the Credit Card(s) cut diagonally in half across the magnetic strip, either along with a written request or followed by calling the Bank's 24 Hours Customer Service Helpline requesting termination of all facilities and benefits thereto associated with the Credit Card(s). The Primary Cardmember can cancel the use of Additional Card(s) by notifying the Bank in writing but, notwithstanding the same, the Primary Cardmember will remain liable for all charges fees incurred by use of the Additional Credit Card(s). No annual fees and/or other charges shall be refunded on a pro-rata basis.

b) The Bank may terminate the Credit Card facility immediately at any time at its discretion or at any time restrict the use without assigning reason or cause and without any notice thereto. Where the Bank terminates the Credit Card facility, all amounts outstanding on the Card Account (including Charges or Cash Advances not yet debited) will become due and payable immediately. The Bank may inform all establishments (where the Credit Card is valid/ accepted) of the cancelled Credit Cards. If the Credit Card is cancelled, the Cardmember must cut it diagonally in half and return both halves to the Bank immediately. No annual fees or other charges shall be refunded on the pro-rata basis.

c) In the event that the Cardmember changes his/her employment, profession or address, or is transferred from his/her present place of posting, or changes his/her salary account/main bank account etc. (as the case may be), the Bank at its sole discretion shall have the right to discontinue the Credit Card facility. The Cardmember specifically acknowledges that once the Credit Card Account is cancelled/ closed, the privileges (including all benefits and services) of the Credit Card shall stand withdrawn,

and reinstatement such privileges is not automatic and will take place solely at the discretion of the Bank. On cancellation of the Credit Card (for any reason whatsoever), the Cardmember:

. Must not use the Credit Card, cut the Card diagonally into half, and return the same to the Bank

. Is responsible for any use of the Card including payment of Charges until the Card is returned to the Bank cut diagonally into half

. Must continue to make payments to the Bank in accordance with the conditions of use of the Credit Card

d) If Cardmember(s)' Credit Card is never used or not used for over 90 days, the benefits thereto may be withdrawn.

(f) LOSS/ THEFT/ MISUSE OF CARD

i) Procedure to be followed in case of loss/theft/misuse of card – mode of intimation to card issuer

The Cardmember must notify the Bank immediately by calling Customer Service at the 24 Hours Toll Free Number in the event the Credit Card is lost, stolen, not received, swallowed at an ATM of RBL Bank or any other Bank, or is being misused without his/her respective permission. In addition, in case of loss theft misuse, the Cardmember must file the Police Complaint/First Information Report (FIR), a copy of which be forwarded to the Bank.

ii) Liability of card holder in case of (i) above

a) The Cardmember's liability arising out of any unauthorised use of the Credit Card prior to notice/ communication to the Bank shall be towards all charges incurred till the notice/communication to the Bank and shall be "Nil" only after receipt of notice by the Bank.

b) In case of an unsigned Credit Card, the Cardmember shall be liable for all charges incurred on it.

c) The Cardmember will fully co-operate with the Bank, the representatives of the Bank and/or legal authorities in the event of any investigation into any disputed transaction.

d) In the event the Cardmember subsequently recovers the Credit Card (after reporting theft), the recovered Credit Card must not be used and must be cut in half and returned immediately to the Bank.

(g) Disclosure

a) The Cardmember hereby expressly authorises the Bank, for the purposes of credit verification or reference checks or protection of its interests to disclose all/any

information or documents relating to the Cardmember including this Agreement and/or any other agreements, or to disclose upon default committed by the Cardmember, with Reserve Bank of India, Income Tax Authorities, tribunals, courts, judicial bodies other banks, credit bureau, financial institutions or any other third party in conformity with the disclosure norms as applicable from time to time.

b) The Cardmember hereby agrees that, only in case of an explicit consent provided by the Cardmember, the information furnished by the Cardmember in the credit card application form or otherwise may further be used by Bank for marketing purposes to sell Card related offers, including but not limited to, Balance Transfer, EMI offers, cash-related offers and insurance products, from time to time. Further, the Bank may use this information to market other products of Bank from time to time, in conformity with the disclosure norms as applicable. For ensuring that the Cardmember(s) are not inconvenienced, the Bank maintains a "Do Not Call" register and if Cardmember(s) will not like to be called for any marketing offers, they may inform the 24 Hours Bank by Phone or send an e-mail to supercardservice@rblbank.com for listing their said contact numbers in such register. The Cardmember(s) can also register at the Bank website for the exclusion of their respective contact details.

c) In the event that the Bank receives adverse reports (relating to a Cardmember(s)' credit worthiness or something to such effect), the Bank may cancel the Credit Card, whereupon the entire outstanding balance as well as any further charges/fees incurred by use of the Credit Card, though not yet billed in a Statement, shall immediately become due and payable by the said Cardmember(s).

d) The Cardmember authorises the Bank to share information relating to the Cardmember with third parties to enable the Bank to administer, service and manage the benefits or programs to which the Cardmember is enrolled.

e) Notwithstanding anything to the contrary, the Cardmember authorizes the Bank to disclose all any information or documents about the Cardmember including this Agreement and/or any other agreement, transactions or dealings between the Cardmember and the Bank for any purpose to

(i) Its head office or to any other branches, subsidiaries or associated or affiliated companies of the Bank;

(ii) Professional advisers of the Bank;

(iii) Any potential or actual purchaser/assignee of the Bank or of any of its businesses, rights, assets or obligations; or

(iv) To any other person where disclosure is required by law.

f) The Credit Information Bureau India Ltd. (CIBIL) is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with the RBI's efforts to provide

an effective mechanism for exchange of information between banks and financial institutions, thereby enabling customers to avail of better credit terms from various institutions.

g) All banks and financial institutions participating in this initiative are required to share customer data with CIBIL and other credit information bureau. In view of the above, the Bank shall report the data pertaining to Cardmember(s)/ Add on Card member(s) Account to CIBIL and other credit information bureau.

h) The Cardmember(s) acknowledge that, as per the business practices and applicable provisions, the Bank is authorised to share Cardmember(s)' information with any existing or future credit bureaus as determined by the Bank from time to time. The said information may be shared with the CIBIL or any other credit information bureau approved/ notified by the competent authorities to improve the functionality and stability of the Indian financial system, and such other entities.

i) In the event that a reported Card member subsequently settles or clears all dues with the Bank to the Bank's satisfaction, the Bank shall make reasonable efforts in ensuring that the updated details of the said Card member are provided to CIBIL or such other credit information bureau to reflect the change.

CARDMEMBER AGREEMENT

This agreement is between RBK Bank Limited and the Cardmember.

1. DEFINITIONS

1.1 "RBL Bank Credit Card" or "Credit Card" or "Card" or "Card Number" shall mean a valid credit card including a Co-Branded Credit Card issued by RBL Bank Limited (that entitles a Cardmember to use the Card Account with a pre-defined Credit Limit.

1.2 "Additional Credit Card" or "Add-on Credit Card" shall mean a Credit Card issued to the Additional Card member on the request of the Primary Cardmember.

1.3 "Additional Cardmember" shall mean an individual who is a resident of India and a member of the immediate family of Primary Cardmember viz. Spouse, Brothers, Sisters, Parents and Children and is above the age of 15 years to whom an Additional Credit Card will be issued at the request of the Primary Cardmember and whose charges are chargeable to the Card Account of the Primary Cardmember.

1.4 "Bank, We, Us, Our" or similar pronouns shall mean RBL Bank , its successors, assigns, administrators, liquidators, nominees etc., as the case may be.

1.5 "Billing Cycle" shall mean the period between generation of two successive Billing Statements.

1.6 "Cardmember", Primary Cardmember", "Member", "Customer", you, your, him, he, his, or similar pronouns shall mean the individual in whose name the Card has been issued and the Card Account is maintained.

1.7 "Card Account" or "Account" shall mean an account maintained by the Bank under these terms and conditions, in the name of Primary Cardmember.

1.8 "Card Number" shall mean the unique 16 digit embossed on the face of your Card (also includes Card Number of Additional Credit Card, if any).

1.9 "Co-Branded Credit Card" shall mean a credit card issued by the Bank in association with any other entity including but not limited to an entity inter-alia engaged in a commercial /business operation(s).

1.10 "Credit Limit" means the maximum credit that can be availed across all Card Accounts with the Bank at any point in time.

1.11 "Charges" shall mean transactions made or charged to the Card Account under this Agreement whether or not the Cardmember signs a record of charge slip/form. This will include, but will not be limited to, purchase of goods/services, cash advances, drafts made from the Account by use of the Card or Card Number, joining fee, annual fees, Finance Charges, over limit fee, late payment fee, transaction charges, service charges,

Service Tax and any other fee/charges/amounts etc. which the Cardmember has agreed to pay or is liable to pay to the Bank under this Agreement.

1.12 "Cash Withdrawal Limit" means the amount of cash or cash equivalent that the Cardmember may be allowed to utilize for a non-purchase transaction across all Card Accounts with the Bank.

1.13 "CVC2" shall mean the last three (3) digits of the number on the backside of the Card Member's Credit Card on the signature panel (below the magnetic stripe). The CVC2 is a security feature, which is to be used for identification purposes for internet transactions or for Cardmember's identification over the phone.

1.14 "Electronic Terminal" shall mean any branch teller terminal, automated teller machines (ATM), point of sale terminals, EDC (Electronic Data Capture machine) or any other device in which a Credit Card and/or PIN (personal identification number) can be used, and which is authorized by the Bank as described in these terms and conditions.

1.15 "Electronic Clearing Service (debit clearing or ECS)" shall mean the debit clearing service notified by Reserve Bank of India, participation in which has been consented to in writing by the Cardmember for facilitating payment of outstanding dues in the Card Account.

1.16 "Finance Charges" shall mean and include the interest charged on the Total Outstanding amount on the Card Account as provided in these terms and conditions.

1.17 "Merchant Establishment" shall mean any company, corporation, establishment, firm, association, individual or any such entity as may be declared by the Bank from time to time, wherever located, which is designated as a Master Card merchant and/or with whom there is an arrangement with any Master Card member bank for a Card member to obtain goods, services or cash advances using the Card or Card Number.

1.18 "Minimum Amount Due" shall mean such percentage of the Total Outstanding balance in the Card Account, as may be determined by the Bank from time to time, that a Cardmember is required to pay at each instance of the Billing Cycle and carry forward the balance amount for payment in the next Billing Cycle. For the purpose herein, it is clarified that the Cardmember must pay at least the amount indicated as Minimum Amount Due for each Billing Cycle and the balance amount carried forward will attract Finance Charges and the same will have to be paid by the Cardmember.

1.19 "Purchase(s)" shall mean and include purchase of goods and services by the Cardmember by using the Card.

1.20 "Date of Purchase" shall mean the date at which the transaction is posted on the card account and not the date on which the transaction is actually done by the customer. All charges and rewards shall be calculated on the posting date.

1.21 "Payment Due Date" shall mean the date on or before which the Cardmember has to make the payment to the Bank.

1.22 "Total Outstanding" or "Total Amount Due" shall mean the total outstanding on the Card Account due to the Bank including but not limited to Charges, fees and any other amounts that may be charged by the Bank from time to time in a Billing Cycle. For the purpose indicated herein, it is clarified that the Total Outstanding is liable to be paid by the Cardmember upon each instance of the Billing Cycle, however, the said Cardmember may choose to pay an amount lesser than the Total Outstanding, but never less than the Minimum Amount Due for each Billing Cycle.

1.23 "Temporary Credit Limit" Increase shall mean a credit limit increase requested by a Cardmember for a specific purpose. Such increase is done for a specific time-period and reverted at the end of the time-period.

1.24 "Valid Card" shall mean a Credit Card which is issued by the Bank and has not expired, not been damaged or been cancelled by the Bank or Cardmember.

1.25 "One Time Password ("OTP")" means each one-time password generated by the Bank and delivered via Short Message Service (SMS);

1.26 "EMV PIN" ("EMV") means the personal identification number issued for transactions to be undertaken on the credit card issued by the Bank.

2. RBL BANK CREDIT CARD

2.1 Cardmember should agree to comply with the terms and conditions contained herein and as amended by the Bank under the Reserve Bank of India's (RBI) instructions or any statutory bodies or due to change in Bank's policy from time to time. It is clarified that the Card shall be honored only when a Valid Card is duly signed on the reverse and presented to a Merchant Establishment by Cardmember. Care must be exercised by Cardmembers while revealing the CVC2 number to any third party including and not limited to any unidentified individuals groups or internet address, as CVC2 may be misused for fraudulent transactions.

2.2 The Card is a property of the Bank and must be produced or surrendered to the Bank on demand immediately.

2.3 The Card is not transferable and Cardmember should safeguard the same from misuse by retaining it under your personal control at all times.

(i) Usage of Credit Card in foreign currencies outside India will be subject to Foreign Exchange Management Act (FEMA), 1999 of the Reserve Bank of India regulations. The card should not be used for purchase of prohibited items, like lottery tickets, banned or prescribed magazines, participation in sweepstakes, and payment for call-back services. (ii) Cardmember should not use the Card for making payments in foreign currency in Nepal or Bhutan.

2.5 The Primary Cardmember and/or the Additional Cardmember(s) shall be deemed to have accepted the terms and conditions of the Cardmember Agreement of RBL Bank, as modified from time to time at the sole discretion of the Bank, upon

acknowledging receipt of the Card, and/or by signing on the reverse of the Card, and/or by incurring a charge on the Card.

3. ISSUANCE AND LIABILITY

3.1 The Bank shall issue the Credit Cards to such applicants/Customers of the Bank /members of the general public evincing interest in the Credit Card product of the Bank, who qualify for the issuance as indicated in the Banks' Credit Card issuance policy, as applicable from time to time. In addition, the Bank at its sole and exclusive discretion shall decide upon the Credit Limit and/or Cash Withdrawal Limit to be granted to any Cardmember. The Credit Limit and/or Cash Withdrawal Limits are communicated to the Cardmember at various instances, including but not limited to at the time of delivery of the Credit Card and the Cardmember's periodic Statement. The available Credit Limit and/or Cash Withdrawal Limits at the time of periodic Statement generation is provided as a part of the Statement and the Bank at its discretion may review the Cardmember's Account periodically and increase or decrease the aforesaid limit(s) based on internal criteria without any prior notice. Cardmembers seeking to have their respective Credit Limit and/or Cash Withdrawal Limit increased/alterd can do so by writing a request to the Bank along with all necessary documents that may be sought by the Bank. The Bank, at its sole discretion and based on such new documents provided, may choose to increase/alter the Credit Limit and/or Cash Withdrawal Limits of the said Cardmember.

3.2 These terms and conditions shall be binding on the Cardmember on acceptance/ swipe of the Credit Card and its usage.

3.3 No materials (including marketing materials) shall constitute to be an offer/promise from the Bank to issue a Credit Card to the applicants/Customers of the Bank/members of the general public evincing interest in the Credit Card, including requests/applications for the issue of Add-on Credit cards.

3.4 In the event that an Add-on Credit Card is issued by the Bank, the Primary Cardmember shall exclusively at all times be responsible towards the total amount payable to the Bank on account of transactions incurred by the Primary and the Add-on Cardmember.

3.5 The Bank may require the applicants/Customers of the Bank members of the general public evincing interest in the Credit Card to produce submit such documents as may be required by the Bank at its sole discretion or as stipulated by the applicable law thereto.

4. CARD VALIDITY, EXPIRY AND RENEWAL

4.1 Card is valid up to the last day of the calendar month of the year indicated on the face of the Card unless cancelled earlier by the Bank. If Cardmember use the Card outside the validity period, the Bank shall not be liable in any manner whatsoever for any consequences that may arise.

4.2 Upon expiry or prior cancellation, Card may be renewed or reinstated at the sole discretion of the Bank. On expiry, the Card must be destroyed by cutting it in half over the magnetic strip. Also, please destroy the chip (if any) on the Credit Card by cutting the chip in two pieces.

4.3 Unless Cardmember is in breach of the Agreement or otherwise hereunder, the Bank will automatically renew the validity of the Card and send to the Cardmember a new Card before the expiry of the Card currently being used. In case of non-receipt of renewed Card, Cardmember may contact to the designated Customer Service Centre of the Bank or write to the Bank at the address notified to Cardmember from time to time.

4.4 Cardmember must intimate the Bank at least 30 days prior to the expiry of the Card currently being used if they do not wish to renew the Card. In absence of such intimation of cancellation of the Card by the Cardmember, the renewal fee (as applicable at the time of renewal) shall be charged to Cardmember Card Account and shall be non-refundable.

4.5 Furnishing of PAN details is mandatory for renewal requests of credit cards. In case your PAN details are not updated with us before expiry, the same will not be renewed. In case PAN is not received within 90 days post expiry of card, such cards will be closed permanently.

4. ADDITIONAL CARD

4.1 A Card Account may have multiple Additional Cards, the number to be determined at the sole discretion of the Bank. The Additional Cardmember must be an Indian resident above the age of 15 years and must be related to the Primary Cardmember by virtue of being a parent, spouse, child or sibling (brother or sister).

4.2 Upon receipt of Cardmember request/authorization, the Bank at its sole discretion may issue Additional Card to Additional Cardmember.

4.3 Cardmember will be fully responsible and liable for all transactions and Charges incurred on the Additional Card, which will be included in their Statement of Account for payment. Cardmember along-with the Additional Cardmember shall be jointly and severally liable to the Bank for all the Charges even though the monthly Statement of Account may be sent only to them. These terms and conditions shall also be binding on the Additional Cardmembers.

4.4 Cardmember may withdraw the facility of Additional Card by requesting the Bank and returning to the Bank the Additional Card cut into half. On receipt of the same, the Bank will cancel the Additional Card. All transactions incurred on the Additional Card but not billed prior to the receipt of the cancelled Additional Card by the Bank, shall be valid and binding on Cardmember.

4.5 The Additional Card facility and privileges will be automatically withdrawn if the Primary Card Account is terminated for any reason.

5. USE OF CARD

5.1 On receipt of the Credit Card, You must immediately sign on the signature panel on the reverse of the Credit Card.

5.2 The Card may be used only for bonafide personal or official purchase of goods and/or services.

5.3 Cardmember must sign and/or collect the charge slip, cash advance slip, or mail order coupon at the time of incurring the Charge. Failure to sign a charge slip will not discharge Cardmember of the liability for the Charges. Cardmember must retain their copy of the charge slips for at least six months. Upon Your request, the Bank, at its sole discretion, may provide copies of charge slips, subject to payment of an additional charge at the prevailing rate.

5.4 The Bank, at any time, may without prior notice or stating any reason whatsoever refuse authorization for a Charge at a Merchant Establishment and/or restrict or defer the Cardmember's ability to use the Card and/or suspend or cancel the Card. The Bank may through an ATM, Merchant Establishment or by itself may repossess/retain the Credit Card/seek immediate payment in partial or full of the Credit Card outstanding if it reasonably believes that it is necessary to do so for proper management of credit or business risk or if the Card or the Card Account is being misused or likely to be misused. Cardmember agree to the above without any protest or demur.

5.5 Any charge slip or other payment requisition received by the Bank for any transaction on the Card Account for payment shall be conclusive proof that the amount recorded on such charge slip or other requisition was incurred by the use of the Card by the Cardmember. Where a charge slip or voucher is not available viz. mail order or telephone order or electronic commerce (e.g. internet), and you dispute that transaction, Cardmember will first clear the outstanding on the Card and shall resolve the dispute directly with the concerned Merchant Establishment. The Bank shall not be liable, in any manner whatsoever for the same.

5.6 Surcharge may be levied on purchase of certain products and services as notified by the Bank from time to time. Payment of surcharge is mandatory and the same may vary from time to time. Surcharge on Transactions at Petrol Pumps shall be 2.5% of transaction amount subject to a minimum of Rs.10/-. Surcharge on purchase/cancellation of Railway tickets shall be IRCTC service charge + 1.8% of transaction amount

5.8 The Bank will not be responsible if any Merchant Establishment refuses to accept the Card or levies a surcharge on the Card. However, the Cardmember should notify the Bank of such refusal to accept the Card or levy of surcharge by the Merchant Establishment, this complaint at the address notified by the Bank from time to time or at the designated Customer Service Centre.

5.9 The Bank shall not be in any way responsible and/or liable for merchandise, price, rate, quality, quantity, warranty, privileges, benefits and facilities, including but not limited to deficiency/delay in services, delivery or non-delivery, purchased or availed of by Cardmember from Merchant Establishment and/or third party suppliers including any mail order placed by Cardmember. Any dispute arising thereto should be settled directly by Cardmember with the Merchant Establishment/third party suppliers and failure to do so will not relieve on Cardmember of any obligations to the Bank.

5.10 No claim by Cardmember against a Merchant Establishment will be a subject of set off or counterclaim against the Bank.

5.11 The Card may be suspended/withdrawn by the Bank at its sole discretion without being liable in any manner whatsoever to Cardmember, and without assigning a reason thereof. Termination of the Card and this Cardmember Agreement shall result automatically in the termination of the privileges, benefits and facilities attached thereto.

5.12 It is further clarified that the Cardmember shall pay for the purchase of any/all goods/services, including but not limited to air/rail tickets, as it appears on the Statement to avoid incurring finance or fee charges even if the purchase has been cancelled subsequently. Credit of refund due to cancellation will be made to the Card Account (less cancellation charges) only when intimation of such cancellation is received by the Bank. No cash refund will be given to Cardmember. If a credit is not shown in the Statement of Account within a reasonable time, Cardmember must notify the Bank, immediately.

5.13 The Cardmember accepts full responsibility for use of the Card in contravention of laws, rules, regulations, and terms and conditions of this Cardmember Agreement, and further undertakes to indemnify the Bank and to make good any loss, damage, interest, conversion, including but not limited to any other financial charges and outgoings, costs, and consequences that the Bank may incur or suffer on Your account and Your acts of omission/commission and/or negligence.

5.14 Cardmember is also liable to pay all such statutory dues/charges /duties levied on the services provided by the Bank toCardmember.

5.15 Cardmember agree and hereby authorise the Bank to convert Charges incurred by Cardmember in foreign currency into Indian Rupee equivalent at such rate as the Bank may designate at its sole discretion from time to time.

5.16 Cardmember agree that goods purchased using the Card shall remain the property of the Bank until such time the Charges pertaining thereto are fully paid by You to the Bank.

6. EMV TERMS AND CONDITIONS

6.1 EMV is a PIN sent either via SMS / email or to the registered address on record in the Bank's system. An EMV is necessary for the Cardmember to be able to carry out offline transactions using the Bank credit card.

6.2 The Cardmember acknowledge and agree that receipt of any EMV may be delayed or prevented by factor(s) affecting the mobile phone service provider(s) or internet service provider(s) and other factors outside the Bank's control. The Bank does not guarantee the delivery of the EMV. The Cardmember agree to hold the Bank, its directors, officers, employees and agents free and harmless from any and all losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from:

- a. a non-delivery, delayed delivery or the misdirected delivery of an EMV;
- b. Cardmember's failure or inability to transact on the Bank credit card as a result thereof; and
- c. any loss or damage suffered or incurred by the Cardmember on account of any misuse, unauthorized use, loss or theft of the EMV.

6.3 Cardmember shall comply with all requirements, instructions and specifications relating to the security of the EMV as may be prescribed by the Bank at any time and from time to time in the Bank's sole and absolute discretion. Without prejudice to the generality of the foregoing, the Cardmember shall at no time allow or permit another person besides the Cardmember to use the EMV.

6.4 The Cardmember is responsible for keeping the EMV confidential and shall not reveal the EMV to any other party and shall take all necessary steps to prevent disclosure or discovery of the EMV and/or password/s to/by any other party. The Cardmember is responsible for ensuring the security of the EMV as well as mobile phone or device on which the EMV is received, and for keeping these protected from unauthorized use.

6.5 The Cardmember shall be liable for all the transactions made using the EMV.

6. The Cardmember will not be eligible for chargebacks for transactions which have been authenticated by using the EMV.

6.7 The Cardmember shall immediately notify the Bank by calling the 24-Hour Customer Service:

- (i) if any number or device registered with the Bank is lost or stolen, or fails to function as intended, (ii) if the Cardmember have any knowledge or reason for suspecting that the security or confidentiality of any EMV has been compromised, or if there has been any unauthorized use of any EMV or (iii) of any loss, replacement and/or change of number, as the case may be, of any mobile phone or other device (as the case may be)

used by the Cardmember for the generation and/or reception of the EMV. The Cardmember shall be solely responsible and liable for all losses and consequences arising from or in connection with any failure by the Cardmember to comply with any of the foregoing. Financial liability arising due to the loss, theft or misuse of the EMV due to negligence of the Cardmember and shall be borne by the Cardmember. It could be result in cancellation of the Card account.

6.8 The Bank reserves the right to refuse any transactions if the Bank believes that the EMV is being misused or being used without proper authorization.

6.9 The Bank shall be entitled at its sole and absolute discretion at any time from time to time to cancel without notice the use, or require the replacement or modification, of the EMV without giving any reason therefor and shall not be liable for any loss or damage as a result thereof.

7 CASH ADVANCES

7.1 Cardmember can use the Credit Card, for withdrawal of cash from Automated Teller Machines (ATMs) of the Bank, select partner Banks and from other locations/permitted establishments as may be offered by the Bank at its sole discretion from time to time, and also for any other cash equivalent transactions including but not limited to demand draft facility, permitted by the Bank from time to time. For any all such cash advances and cash equivalent transactions, Cardmember shall comply with all the laws, rules and regulations including but not limited to Foreign Exchanges Law as stipulated under the Foreign Exchange Management Act, 1999 and rules thereunder and as further notified by RBI and other Government bodies. Cardmember shall not disclose the ATM PIN/code, provided to You by the Bank for cash advances, to any person. Cardmember shall take all possible care to prevent its discovery by any person.

7.2 Cardmember can obtain a cash advance on Credit Card up to the Cash Withdrawal Limit amount as may be defined and or communicated by the Bank from time to time, subject to the available Cash Withdrawal Limit and such terms and conditions applicable to cash advance transactions.

7.3 Charges, and terms and conditions thereto shall be communicated in writing to the Cardmember. Such Charges are subject to change at the sole discretion of the Bank and shall be levied from the date of withdrawal until the date of settlement.

7.4 Default interest rates shall be effective immediately on occurrence of the default. Factors considered in determining Cardmember's monthly Finance Charges may include Cardmember's vintage, Your overall credit performance, including nature of defaults if any, in addition to other indicators of Cardmember'sAccounts usage and performance.

8 OTHER FEES/CHARGES

8.1 Cardmember should agree to pay all Charges, including but not limited to charges (for renewal, replacement, and duplicate Statement), transaction fee on cash advance, collection charges for outstation fee, legal cost, and any other fee/charges etc. incurred and/or charged by the Bank.

9 SERVICE TAX

9.1 Cardmember should agree to pay Service tax as notified by the Government of India or any such rate as per the Government of India guidelines that may be levied on the prescribed fees, finance charges, applicable from time to time. Service tax will reflect on Cardmember's monthly Billing Statement.

10 ALERTS

10.1 Cardmember should agree that the Bank shall keep them informed about the status of their Card Account and provide any other information from time to time by sending them messages via SMS and/or Email or any other communication channel and they would have no objection to the same. It is further agreed to by the Cardmember that the Bank, at its sole discretion, may choose to charge a fee/charge for the said intimation/alert services, towards which the Cardmember shall have no objection whatsoever.

Availability

1.1 The SMS facility is currently available only to resident Indian Credit Cardholders having Accounts with RBL BANK branches in India.

1.2 The SMS Facility is provided through certain Cellular Service Providers ("CSP") and therefore available in regions where the CSP provides services and to subscribers of services of the CSP in India.

1.3 The Alerts will be sent to the Credit Cardholder only if the Credit Cardholder is within the cellular circles of the CSP or in circles forming part of the roaming network of such CSP.

1.4 RBL BANK may, if feasible, provide the Facilities through more cellular service providers to increase the coverage.

1.5 The above terms will be valid for all programs under which RBL Bank sends information using the SMS facility.

11 LOYALTY PROGRAM AND OTHER PROGRAMS

11.1 RBL Bank (RBL BANK) Card Rewards Program or such other loyalty program, offered with the Credit Card/ co-branded Credit Card ("Program") allows eligible RBL Bank Cardmembers ("Cardmember(s)") to accumulate points ("Points") by spending on their RBL Bank Credit Cards, from time to time. Points accumulated on such Credit

Cards can be exchanged for a wide variety of rewards as offered by RBL Bank or the entity with whom the co-branded Credit Card has been issued.

11.2 Participation in the Program is voluntary. The Cardmember may opt out of the Program by sending intimation to the Bank.

11.3 The Cardmember may continue to use his/her RBL Bank Card as he/she normally does. The Annual Fee for participation in the Program may be as determined by RBL Bank/commercial or business entity with whom co-branded Credit Card is issued from time to time. Enrolment Date – shall mean the date of launch of the Program for the existing Cardmembers and the date on which the Card Account is set up by RBL BANK, for new Cardmembers. Enrolment Year-shall mean “any twelve-month period” commencing on the Enrolment Date.

11.4 The Points shall be reflected in the monthly Billing Statement.

11.5 All spending charged to the Credit Card under the Program will be eligible to earn Points except such spending that is excluded by RBL Bank from time to time. Spending that is currently not eligible to earn Points includes, but is not limited to, the following:

- Balance transfers
- Cash advances
- Financial charges (e.g. late payment fee, dishonored cheque charges, service fee, transaction charges)
- Disputed transactions
- Any purchases made at petrol pumps/service stations, unless specifically communicated to the Cardmember otherwise.
- Payment of Enrolment Fee for the Program-For MoneyTap program, cash

11.6 A Cardmember cannot accrue points for any charge(s) incurred prior to his/her Enrolment Date.

11.7 Points accumulated by a Cardmember on Credit Card cannot be combined or used in conjunction with Points of his/her other Credit Cards at the time of redemption, or transferred to any other customer loyalty program unless otherwise specifically notified by RBL Bank.

11.8 The Points accrued do not have cash and/or any monetary value unless the Bank at its sole discretion chooses to offer the said cash monetary value to selected few Credit Cards/their respective Cardmembers, upon specific expenditures and the Points accrued thereof.

11.9 Adjustments will be made to the Points if there are any credits, including those arising from returned goods or services or billing disputes. If a disputed transaction is resolved in favour of the Cardmember or where a transaction is reversed, proportionate

Points will also be reversed and credited to the Cardmember's Account, if not already credited. Likewise, in the case of return of goods or a disputed transaction is resolved against the Cardmember, proportionate Points will be debited to/subtracted from the Cardmember's Account, if already credited. On redemption, the redeemed Points will automatically be subtracted from the Points accumulated in the Card Account.

11.10 RBL Bank will notify, on best effort basis, the Primary Cardmember in the Statement of Account in respect of the Credit Card about the number of Points accumulated immediately preceding the closing date for the said monthly Statement.

11.11 In the event the Credit Card is voluntarily closed by the Cardmember or cancelled for any other reason, any outstanding Reward Points after cancellation of the Credit Card shall automatically lapse and shall stand forfeited. If the Credit Card, for any reason whatsoever, is blocked or suspended by RBL Bank, the Points accumulated shall stand forfeited but may be reinstated, at the sole discretion of RBL Bank, if use of Credit Card is reinstated.

11.12 RBL Bank's decision on computation, lapse, cancellation, forfeiture, credit, debit, and re-instatement of Points shall be final, conclusive and binding on the Cardmember.

11.13 The Points available to redeem means Points that can be redeemed by Cardmember for merchandise (goods/services) from the Reward Catalogue or for Reward Certificate available with the Merchant Establishment or in any manner as may be specific to the respective Credit Cards including but not limited to instant redemption, cash redemption, and gift vouchers.

11.11.14 The Cardmember understands that Bank, subsequent to informing the Cardmember, may debit an amount for participation of the Cardmember in any of its Program(s) (hereinafter "Amount"). Subsequent to such debit of Amount, if the Cardmember intimates to the Bank intention of non-participation in the Program, in writing within 7 days of receipt of the Statement sent by the Bank with regard to Cardmember's usage of the Card, the Amount shall be credited by the Bank to the Cardmember's Account.

11.15 The Cardmember shall be communicated the number of points earned by a Cardmember in one statement cycle. The rate and the manner these reward points can be redeemed will be at the sole discretion of the Bank may change the rate anytime without any prior intimation.

11.16 No accumulation or redemption of the Points will be permissible if on the relevant date, the Card facility has been withdrawn or cancelled or Card Account is shown as an overdue Account.

11.17 Cardmember cannot transfer the Points to another person or combine the same with any other Card of the Bank held by You. However, the Bank, at its sole discretion, may in certain cases allow transfer of Points for specific schemes and intimate Cardmember of the same from time to time.

11.18 The Bank's computation of Points shall be final, conclusive and binding on Cardmember and will not be liable to be disputed or questioned for any reason whatsoever.

11.19 Points accumulated that are not redeemed by the Cardmember with 24 months will expire and shall stand forfeited.

11.20 The Credit Card must not be overdue, suspended, blocked, cancelled or terminated by RBL Bank at the time of the receipt of request for redemption of Points.

11.21 The Points accrued can only be redeemed by the Primary Cardmember, and not by an Additional Cardmember.

11.22 The Points may be redeemed at participating Merchant Establishments for a variety of rewards, as detailed in the Program catalogue and other mailers issued by RBL Bank from time to time, e.g. merchandise, shopping, dining, travel, entertainment, fee waivers, financial services, Credit Card upgrades.

11.23 The Cardmember is required to register at www.rblrewards.com

to be able to place a redemption request. The Cardmember may also access the website for viewing the status and options for their respective redemption of Points.

11.24 RBL Bank will not liable for any delay or loss in delivery of the redemption certificates/vouchers or gifts.

11.25 Redeemed Points are not exchangeable for other rewards, or refundable, replaceable, or transferable for cash or credit under any circumstances, and such redeemed Points cannot be re-converted back to Points. Once exchanged for another partner loyalty program, if any, Points cannot be transferred back.

11.26 All rewards are subject to availability and certain restrictions may apply. The redemption procedure and the additional terms and conditions for each reward shall be set forth in the redemption certificates/vouchers issued to the Cardmember.

11.27 Any additional meals, transportation, accommodation arrangements, courier or other costs incurred in connection with redemption of any reward shall be the sole responsibility of the Cardmember.

11.28 Issuance of a redemption certificate for dining, travel or hotel accommodation does not constitute a reservation. The Cardmember is responsible for making all reservations and notifying the participating Merchant Establishment(s) of the reward(s) he/she is going to redeem.

11.29 Other RBL Bank benefits, which are activated by use of the Credit Card, do not apply to goods or services received as rewards under the Program.

11.30 RBL Bank shall in no event be responsible or liable, in any manner whatsoever, for the product and/or services redeemed from the Point, including but not limited to any

defect or deficiency in or with respect to any claim arising out of non-use or use of the Points, or in usage of redemption certificate for dining, travel or hotel accommodation, or in usage, durability, merchantability of any product service acquired by redemption of Points.

11.31 Fraud and/or abuse relating to earning and redemption of Points in the Program shall result in forfeiture of the Points as well as termination and cancellation of the Credit Card.

11.32 Information supplied by a Cardmember on redemption of rewards may be used by RBL Bank or its Merchant Establishments for administrative and/or marketing purposes, without procuring any permission, written or otherwise, from the Cardmember.

11.33 Any taxes or other liabilities or charges payable to the Government, any other authority, body or any other participating Merchant Establishment, which may arise or accrue to a Cardmember on redemption of Points as aforesaid or otherwise shall be to the sole account of the Cardmember.

11.34 RBL Bank reserves the right to cancel, change or substitute the rewards, reward conditions or the basis of computation of Points, or terms and conditions of the Program at any time, without giving any intimation to the Cardmember. RBL Bank can suspend or terminate the Program at any time it deems necessary, without any liability for the Points earned.

11.35 RBL Bank makes no warranties or representations, either expressed or implied, with regard to the type, quality or fitness of the goods and/or services provided/that may be provided by the participating Merchant Establishments/ co-branded commercial or business entity under the Program. Merchandise, where applicable, may be accompanied by warranty information from the manufacturer and any claims must be directed solely to the manufacturer or service provider or co-branded commercial or business entity.

11.36 Any dispute concerning goods or services received as rewards under the Program shall be settled between the Cardmember and the participating Merchant Establishment that supplied the goods or services. RBL Bank will bear no responsibility for resolving such disputes or for the dispute itself.

11.37 Each of the Program shall be governed by a separate specific terms and conditions (hereinafter "Program Terms and Conditions"). However, such Program Terms and Conditions shall not amend in any way to the Cardmember Agreement, and any term referenced but not defined therein may be interpreted in accordance with the Cardmember Agreement.

11.38 RBL Bank acts in good faith in response to any oral or electronic instruction or inquiry by the Cardmember in respect of any matter in relation to this Program and the fulfillment of any reward. The Cardmember shall not be entitled to claim or allege any

loss, damage, liability, expense, etc, attributable, directly or indirectly, to any such good faith action of RBL Bank and the Cardmember shall indemnify and hold RBL Bank fully harmless in respect thereof.

11.39 Notwithstanding the aforesaid, the Bank also provides some value-added programs to only a select few Cardmembers. It is clarified that the said Programs are subject to specific terms and conditions and are value-added benefits provided by the Bank at its sole discretion to a select few customers.

12. 24 HOURS CUSTOMER SERVICE

12.1 The Bank shall provide information and facility to Cardmember to facilitate access to information and carry out transactions on their Card Account by giving instructions on telephone. The Bank may accept this either manually or by an automated system. However, the Bank at its sole discretion, may decide on the nature of the information/transaction that can be given/carried over the telephone. The Bank also reserves the right to authenticate Cardmember's identity before processing the request. Cardmember may also be given a specific Telephone Personal Identification Number (T-PIN) for use of this facility.

12.2 Cardmember should agree that they shall not hold the Bank liable on account of the Bank acting in good faith on such instructions.

12.3 The Bank may at its sole discretion tape or record such instructions and may rely on transcripts of such telephonic instructions in evidence in any proceedings.

12.4 At Cardmember's request the Bank may send financial information by e-mail (at an e-mail registered with the Bank) regarding the Card Account which may be of a private or confidential nature and they shall not hold the Bank liable in any manner should such information come to the knowledge of any third party.

12.5 In following such instructions, the Bank shall be doing so on a best effort basis and will not be liable on account of delay or inability on the part of the Bank to act immediately or at all on any of their instructions.

12.6 The Bank reserves its right not to carry out such instructions where the Bank has reasons to believe that the instructions are not genuine or to withdraw or suspend the facility.

12.7 In case there is a discrepancy in the particulars or details of any transaction carried out by the Bank, Cardmember shall be obliged to inform the Bank of the discrepancy within thirty (30) days of receiving the advice from the Bank.

12.8 In consideration of the Bank providing the said facility Cardmember shall indemnify and hereby keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses that the Bank may incur, sustain or suffer as a consequence of or by reason of using this facility.

13. INTERNET BANKING

13.1 Cardmember should agree that while making any internet transaction, any outflow of foreign exchange must be undertaken by them only in accordance with Foreign Exchange Management Act, 1999, Information Technology Act, 2000 and other applicable acts including any rules, regulations, notifications thereunder and any other law as may be applicable from time to time. The Bank, at its sole discretion, may decline certain internet transactions by Cardmember in order to protect from unauthorised and illegal use of account information by any person.

13.2 Cardmember may also be given a specific Personal Identification Number (PIN) for use of this facility. Cardmember shall personally be liable for the security of the said number and shall not share or disclose the said number to any individual.

13.3 Cardmember should agree not to use the Card/Card Number to visit websites on gaming and obscenity that has been prohibited and declared illegal by the Government of India. By doing so, they may be liable for any legal action against them and the Bank shall not be responsible for the same.

13.4 The information materials contained on the websites are subject to change. Unauthorized use of the Bank's website including but not limited to enter into Bank's system, misuse of password or misuse of any information posted on the website is strictly prohibited. In doing so, Cardmember shall be liable for legal action under the provisions of Information Technology Act, 2000 and other Acts applicable at that time.

13.5 In consideration of the Bank providing the internet banking facility. Cardmember shall indemnify and hereby keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses that the Bank may incur, sustain or suffer as a consequence of or by reason of using this facility.

13.6 The Bank reserves the right to terminate any user's access with or without assigning any cause, or without any notice whatsoever.

14. ONE TIME PASSWORD ("OTP") TERMS AND CONDITIONS

14.1 OTP is a one-time password sent via SMS to the mobile phone number on record in the Bank's system. An OTP is necessary to be able to transact using the Credit Card via the internet or via mobile banking. An OTP is generated for transactions where the credit card is not present i.e. transactions carried out over the internet, IVR, etc. and is valid only for a span of 15 minutes from the time of its generation.

14.2 The Cardmember acknowledges and agrees that receipt of any OTP may be delayed or prevented by factor(s) affecting the mobile phone service provider(s) and other factors outside Bank's control. The Bank does not guarantee the delivery of the OTP. The Cardmember agrees to hold the Bank, its directors, officers, employees and agents free and harmless from any and all losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from:

- a. a non-delivery, delayed delivery, or the misdirected delivery of an OTP;
 - b. failure or inability to transact on the Bank credit card, as a result thereof; and
 - c. any loss or damage suffered or incurred on account of any misuse, unauthorized use, loss or theft of the OTP.
- 14.3 The Cardmember shall comply with all requirements, instructions and specifications relating to the security of the OTP as may be prescribed at any time and from time to time in its sole and absolute discretion. Without prejudice to the generality of the foregoing, the Cardmember shall at no time allow or permit another person to use the OTP.

14.4. The Cardmember will be responsible for keeping the OTP confidential. The Cardmember shall not reveal the OTP to any other party and shall take all necessary steps to prevent disclosure or discovery of the OTP and/or password/s to/by any other party. The Cardmember is responsible for ensuring the security of the OTP as well as mobile phone or device on which the OTP are received, and for keeping these protected from unauthorized use.

14.5. The Cardmember shall be liable for all the transactions made using the OTP.

14.6. The Cardmember shall immediately notify the Bank by calling the 24-Hour Customer Service:

(i) if any number or device registered with the Bank is lost or stolen, or fails to function as intended, (ii) if the Cardmember has any knowledge or reason for suspecting that the security or confidentiality of any OTP has been compromised, or if there has been any unauthorized use of any OTP or (iii) of any loss, replacement and/or change of number, as the case may be, of any mobile phone or other device (as the case may be) used by the Cardmember for the generation and/or reception of the OTP. The Cardmember shall be solely responsible and liable for all losses and consequences arising from or in connection with any failure to comply with any of the foregoing. Financial liability arising due to the loss, theft or misuse of the OTP due to the Cardmember's negligence shall be borne by the Cardmember and could result in cancellation of the Credit Card.

14.7. The Cardmember reserves the right to refuse any transactions if the Cardmember believes that the OTP is being misused or being used without proper authorization.

14.8. The Bank shall be entitled at its sole and absolute discretion at any time from time to time to cancel without notice the use, or require the replacement or modification, of the OTP without giving any reason therefor and the Bank shall not be liable for any loss or damage as a result thereof.

15. TRANSFER & PAY

Refer the Transfer and Pay terms and Conditions on the website www.rblbank.com

16. APPOINTMENT OF THIRD PARTY/SERVICE PROVIDER

16.1 The Bank, at its sole discretion, may appoint third parties/service providers for providing service over the phone or through any other means. The Bank may also appoint third party/service providers for conducting certain activities such as but not limited to reference checking, data-entry and back-office related operations, verification through credit bureau, credit verification, recovery of any outstanding on the Card or initiate any other action allowed by law for recovery of all dues owing to the Bank. However, the Bank will not be responsible for any consequences arising out of the third party's acts or omissions. All payments made to such third parties service provider for collection will be deducted from Cardmember's cost and risk in addition to all costs, charges and expenses incurred by the Bank to recover the outstanding dues/amounts.

16.2 Cardmember shall be liable for all costs associated with the collection of dues, legal expenses and discretionary amounts with interest, should it become necessary to refer the matter to any agent or take legal recourse for enforcement of payment.

17. CREDIT CARD REISSUANCE AND REPLACEMENT

17.1 If Card becomes defective/gets damaged, mutilated, lost or stolen, Cardmember may ask for a replacement Credit Card at any of the Bank's branches or lodge your request at Customer Service 24 hour Toll Free number 1800 121 9050. All such replacement Credit Cards shall be provided at the discretion of the Bank upon such Charges prevailing at the time of replacement. The damaged Card must not be used and should be cut in diagonally over the magnetic strip and returned immediately to the Bank. Also, please destroy the chip (if any) on the Credit Card by cutting the chip in two pieces.

18. CHANGE OF ADDRESS AND TELEPHONE NUMBER

18.1 Cardmember shall promptly notify the Bank at the address notified by the Bank from time to time or designated customer service centre in writing or telephonically of any change in their address and/or any telephone number. Any request for change in address should be accompanied with the self-attested address proof.

19. EXCLUSION OF LIABILITY

19.1 Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to Cardmember in respect of any loss or damage arising directly or indirectly out of (a) any defect in any goods or services supplied, (b) the refusal of any person to honor or accept a Card, (c) the malfunction of any Electronic Terminal, (d) the giving of transaction instruction other than by the Cardmember, (e) any statement made by any person requesting to return of the Card or any act performed by any person in conjunction, (f) handing over of the Card by the Cardmember to anybody other than designated employees of the Bank at the Bank's premises, (g) the exercise by the Bank of its right to demand and procure the surrender of the Card prior to the expiry date exposed on its face, whether such demand and surrender made and/or procured by the Bank or by any person or computer terminal, (h) the exercise by the Bank of its right to

terminate any Card or the Card Account, or (i) any injury to credit, character and reputation alleged to have been caused by the repossession of the Card and/or any request for its return or the refusal of any service establishment/mail order establishment to honor or accept the Card (j)any misstatement, misrepresentation, error or omission in any details disclosed by the Bank. In the event a demand or a claim for settlement of outstanding dues from Cardmember is made either by the Bank or any person acting on behalf of the Bank, Cardmember should agree and acknowledge that such demand or claim shall not amount to be an act of defamation or on act prejudicial to or reflecting upon Cardmember character, in any manner.

20. CROSS DEFAULT

20.1 Cardmember accepts that any default in discharging the obligations under the Cardmember Agreement shall be deemed default under the Cardmember Agreement and the Bank reserves the right to exercise any or all rights under the said Agreement including the right to terminate Credit Card Facility.

19.2 Cardmember acknowledges the right of the Bank to terminate the Credit Card facility in the event of default in respect of any other loan financial credit facility extended to Cardmember by the Bank and vice versa.

21. SERVICES PROVIDED BY MASTERCARD INTERNATIONAL

21.1 There are certain emergency services provided to Cardmember by MasterCard International. Such services are provided by MasterCard through third party agents. Cardmember shall be responsible for the cost incurred in availing such emergency services provided by/through MasterCard International.

21.2 Assistance is provided on a best effort basis by/through MasterCard International.

21.3 The Bank in India or anywhere in the world does not accept the responsibility for the arrangement or use of services provided by through MasterCard International.

22. INSURANCE BENEFITS

In addition to Terms and Conditions as may be stipulated by the concerned insurance company providing insurance cover/facilities, for the purpose of these Terms and Conditions, the following Terms and Conditions shall govern such insurance cover:

22.1 Insurance covers may vary from Card to Card. The Cardmember understands that he/she is required to check and understand the specific complimentary insurance cover provided to the Cardmember under the specific RBL Bank Card/Co-branded Card.

22.2 The Cardmember specifically understands 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.

22.3 Insurance covers are not provided by the Bank. Exclusions/limitations and claim process are applicable as per policies issued by the concerned insurance company. The Cardmember specifically acknowledges 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 Cardmember. The Cardmember acknowledges that the concerned insurance company will be solely liable, for all such insurance related claims/matters and the Cardmember shall not hold the 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.

22.4 The Cardmember acknowledges that the insurance cover so provided will be available to the Cardmember only as per the terms of the relevant insurance policy in force, and only so long as the Cardmember is and remains a Cardmember of RBL Bank with his Card being Valid 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, the Cardmember also agrees that even during the continuation of his 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.

22.5 Benefits indicated in the concerned insurance policy shall be the maximum amount for which the Cardmember 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.

23. ASSIGNMENT/SECURITISATION

23.1 Cardmember expressly recognizes and accepts that the Bank shall be absolutely entitled to sell, assign or transfer, in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as the Bank may decide (including reserving a right to the Bank to proceed against Cardmember on behalf of any purchaser, assignee or transferee), Cardmember's outstanding and dues to any third party of the Bank's choice without reference to or without written intimation by the Bank to Cardmember, and any such sale, assignment or transfer shall bind to accept such third party as a creditor exclusively or as a joint Creditor with the Bank, but

with the right to the Bank to continue to exercise all powers hereunder on behalf of such third party and to pay over such outstanding and dues to such third party or to appropriate the same, as the Bank may decide. Any costs incurred by the Bank towards enforcement or its rights and recovery of outstanding and dues shall be debited to Cardmember's Account.

24. MISCELLANEOUS

24.1 Where the Bank acts on good faith in response to any oral or electronic instruction or inquiry by the Cardmember in respect of any matter in relation to the Card, the Cardmember will not be entitled to claim or allege any loss, damage liability, expense etc. attributable, directly or indirectly, to any such good faith action of the Bank and the Cardmember agrees to hold the Bank harmless in respect thereof. 24.2 Cardmembers' liabilities under this Cardmember Agreement shall not be discharged until outstanding on the Card Account is cleared in full.

24.3 The total outstanding on the Card Account together with the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to the Bank on bankruptcy, insolvency, dissolution or winding up of a corporate body of a Cardmember or death of the Primary Cardmember. The Primary Cardmember's estate will be responsible for setting off any outstanding on the Card Account and should keep the Bank indemnified against all costs including legal fees and expenses incurred in recovering such outstanding. Pending such repayment, the Bank will be entitled to continue to levy Finance Charges and other applicable charges as given in the Schedule of Charges at its prevailing rate.

24.4 The Card Account will also be liable to be suspended on instructions from any Government/Regulatory Body. All amounts outstanding on the Card shall be deemed to have immediately become due on instructions from Government/Regulatory Bodies, as the case may be, and the Bank shall be entitled to recover the same in accordance with the relevant laws in force without prejudice to Cardmember's obligation to pay forthwith all outstanding.

24.5 The Bank shall from time to time be entitled to add to and/or amend all or any of these terms and conditions, which shall be communicated in writing to the Cardmember. Cardmember will be bound by such amendments unless all the outstanding in the Card Account is paid and the Card is returned to the Bank for cancellation or cut in half before the date upon which any amendment is to have effect.

24.6 The Bank shall at its sole discretion add any new or withdraw any existing facility or features available to Cardmember under these terms and conditions.

24.7 All published information is correct and complete at the time of printing. The Bank cannot assume responsibility for changes, which occur after printing.

24.8 Cardmember is required to refer to our website: www.rblbank.com for MITC (Most Important Terms and Conditions).

25 Split and PAY

24.1 Refer Split and pay terms and conditions on website www.rblbank.com

Easy Pay has been re branded to Split and Pay

26. OFFERS

26.1 RBL Bank, from time to time, may communicate offers of various Merchant Establishments to its Cardmembers either at time of acquisition or after the Card has been boarded. These may be communicated to the customer through vouchers that could be co-branded or could be only of the Merchant Establishment.

26.2 These offers are brought to the Cardmember solely by the participating Merchant Establishments. Rules of the participating Merchant Establishments will apply. RBL Bank is not making the Offer, holds no warranty and is not representative of the delivery, quality, merchantability or suitability of product/services availed of by the Cardmember under this Offer/the Voucher.

26.3 The Cardmember further understands that any information exchanged by the Cardmember with the Merchant Establishment shall be at his/her sole direction and he/she shall not hold RBL Bank liable or responsible for use or misuse of such information by the Merchant Establishment. Any disputes as regards delivery, quality, merchantability or suitability of products/services availed of under this Offer the vouchers must be addressed by the Cardmember in writing to the participating Merchant Establishments directly and RBL Bank will not entertain any communication in this regard.

26.4 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 by use or non-use of products/services availed of under this Offer/the Vouchers.

26.5 RBL Bank reserves the right to extend or terminate these offers without prior notice. RBL Bank reserves the right, at any time, without prior notice, to add/alter/modify/change or vary all of those terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to withdraw the offer altogether.

26.6 RBL Bank Cardmember shall not be entitled to compensation / benefits in any form whatsoever in lieu of the Offer being availed. offers cannot be exchanged or redeemed for cash.

26.7 RBL Bank shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of or otherwise howsoever from any refusal or failure on the part of the merchant establishment to provide or honor the offer, or benefits or privileges given under the Offer, for any reason whatsoever.

26.8 Offer can be availed only if the card is current and in good standing at the time of availing the offer

26.9 RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by for any loss whatsoever of any nature suffered by any Cardmember

26.10 Any dispute relating to the offer or the terms and conditions shall be subject to the jurisdiction of the Courts in Mumbai only The disputes if any shall be governed under the provisions of Arbitration and Conciliation Act, 1996 (as amended up to date)

26.11 Participation in the Offer is optional and is at the sole discretion of the Cardmember

26.12 In all matters relating to the Offer, the decision of RBL Bank shall be final and binding in all respects.

26.13 In the event that the Offer, these terms and conditions, or any part thereof is prohibited or restricted under applicable law, the Offer and/or the terms and conditions (as the case may be) may be modified to the extent required to comply with the law.

26.14 The terms & conditions of the offer shall be in addition to and not in substitution of/derogation to, the Card member terms & conditions governing the card.26.14 Any term and condition applicable to the Offer which is illegal, prohibited or unenforceable under any law or regulations shall be ineffective to the extent of such illegality, void, prohibition or unenforceability without invalidating the remaining terms and conditions.

27. RIGHT TO SET OFF /BANKER'S LIEN

27.1 In the event of Cardmember delaying or being unable to settle the Credit Card outstanding, as provided in this Agreement, for any reason whatsoever, Cardmember expressly and unconditionally authorise the Bank to set off and adjust any such outstanding against any property or assets in the possession of the Bank from time to time, including but not limited to, Savings Account(s), Current Account(s), and Term Deposit Account(s) that Cardmember may have with us individually or jointly, or any amount that may be payable by Us in any capacity to Cardmember on any account whatsoever. The Bank shall have a lien over all their assets in possession of the Bank as per law.

28. WAIVER/ ACQUIESCENCE

28.1 No delay in exercise or omission to exercise any right, power or remedy accruing to the Bank upon any default under this Agreement, or any other agreement or document, shall impair any such right, privilege, power or remedy, nor shall it be construed to be a waiver/ forbearance thereof or any acquiescence in such default, nor shall the action or inaction of the Bank in respect of any default or any acquiescence by it in any default, affect or impair any right, power or remedy of the Bank in respect of any subsequent or similar default.

29. ARBITRATION

29.1 Any dispute, controversy or claim arising out of or relating to this Agreement, or the breach, termination or validity thereof shall be resolved by referring the dispute to a sole Arbitrator, appointed by a designated officer of the Bank under the provisions of the Arbitration and Conciliation Act, 1996 as amended from time to time. The seat of arbitration shall be Delhi, India. The arbitration proceedings shall be in English language.

30. JURISDICTION AND GOVERNING LAW

30.1 All disputes arising out of and/or relating to this Cardmember Agreement shall be subject to the exclusive jurisdiction of competent courts at Delhi, India. This shall not, however, limit the rights of the RBL Bank to file/take proceedings in any other court of competent jurisdiction.

30.2 This Agreement shall be governed by the laws of India.

ADDITIONAL TERMS & CONDITIONS

1. MOVIE DISCOUNT OFFERS AT BOOKMYSHOW

Cardmembers on following SuperCard variants will get discount offer on BookMyShow only if the Cardmember applies for the correct offer at BookMyShow in the format specified and if the cardmember pay using the corresponding card variant.

Card Variant	Discount	Offer Valid on Days	Frequency
Platinum Max SuperCard	1 ticket or Rs.200/- whichever is lower	Only for Wednesday shows	Once in a month
Platinum Prime SuperCard	1 ticket or Rs.200/- whichever is lower	Only for Wednesday shows	Once in a month
Platinum Edge Supercard	1 ticket or Rs.200/- whichever is lower	Only for Wednesday shows	Once in a month

OFFER DETAILS:

1. Offer applicable only for booking movie tickets
2. Offer is valid till March 2017 unless extended by the Bank

TERMS & CONDITIONS OF OFFER

1. For Platinum Max SuperCard, Platinum Prime SuperCard, Platinum Edge SuperCard a maximum number of one free ticket can be received per Eligible Card per transaction and Offer can be availed only once in a month.
2. RBL Bank Cardmember who receives one free ticket under this Offer must purchase and pay in full for at least one full price ticket in the same purchase transaction.
3. The offer is applicable subject to availability of promotional tickets.
4. Offer is applicable for ticket bookings relating to all cinemas in India where tickets can be booked at www.bookmyshow.com or BookMyShow mobile app
5. In case you have applied for the discount but the transaction doesn't go through for some reason, kindly wait for 20 minutes before trying to avail the discount again.
6. All RBL Bank Cardmembers availing the Offer are advised to check the other applicable terms and conditions of Bookmyshow at in.bookmyshow.com before availing the Offer under this RBL Bookmyshow Offer.

7. Tickets once bought online, shall be considered sold and cannot be cancelled, refunded or exchanged.
8. The Cardmember shall be required to give personal information and Card details online for the tickets purchased on www.bookmyshow.com.
9. This offer cannot be combined with any other offers/discounts/promotions/encash at Bookmyshow.
10. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Bookmyshow for any loss whatsoever of any nature suffered by any Cardmember.
11. RBL Bank Cardmembers are not bound in any manner to participate in this Offer. Any participation by the Cardmember shall be voluntary. Bookmyshow will use best efforts to ensure the Offers are provided as described, but Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL, even in the event that the Offers are not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of Bookmyshow or RBL bank)
12. All terms and conditions under Section 26: Offers are applicable

2. SPEND MILESTONE RELATED OFFERS ON SUPERCARDS

Offer	Card Type	Benefit	Spend Condition to be fulfilled	Frequency
Offer 1	Platinum Classic SuperCard	1,000/-Reward Points	Rs.10,000/- in a month	Once in a Billing month
Offer 2	Platinum Max SuperCard	1,000/-Reward Points	Rs.10,000/- in a month	Once in a Billing month
Offer 3	Platinum Max SuperCard	500/-Reward Points	Rs.15,000/- in a month	Once in a Billing month
Offer 4	Platinum Prime SuperCard	10,000/-Reward Points	Rs.1,50,000/- in a year	Once in a year
Offer 5	Platinum Prime SuperCard	5,000/-Reward Points	Rs.2,00,000/- in a year	Once in a year
Offer 6	Platinum Edge SuperCard	1,000 Reward Points	Rs.15,000/- in a month	Once in a Billing month
Offer 7	Platinum Edge SuperCard	1,000 Reward Points	Rs.25,000/- in a month	Once in a Billing month

Offer Terms and Conditions

1. **Year** is defined as 12 months from date of first bill generation.
2. **Billing Month** is defined as the duration between 2 consecutive statements
3. **Calendar Month** is defined as duration between 1st of every month to the last day of the month
4. Billed spends for the Cards and Primary & Additional Cards for the said period will be considered for the benefits/ Reward Points.
5. Qualifying purchase value for bonus reward points will exclude all EMI transactions, cash withdrawals, fees (if any), charges and service tax.
6. Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association (i.e. MasterCard). RBL Bank will not be held responsible, if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.
7. Bonus Reward points will be credited within 30 days of crossing spend threshold for Offer 4, Offer 5.
8. All terms and conditions under Section 26: Offers are applicable

3. ACCELERATED EARNING OFFERS ON SUPERCARDS

Offer Type	Card Variant	Categories	Reward points/ Benefit	Days when offer is applicable
Offer 1	Platinum Classic SuperCard	Bajaj Finserv Limited Merchants *	Up to 10 Reward Points / Rs.100 spent	All Days
Offer 2	Platinum Max SuperCard	Bajaj Finserv Limited Merchants *	Up to 20 Reward Points / Rs.100 spent	All Days
Offer 3	Platinum Max SuperCard	Dining	20 Reward Points / Rs.100 spent	Wednesday
Offer 4	Platinum Prime SuperCard	Bajaj Finserv Limited Merchants *	Up to 20 Reward Points / Rs.100 spent	All Days
Offer 5	Platinum Prime SuperCard	Dining	20 Reward Points / Rs.100 spent	Wednesday
Offer 6	Platinum Edge	Bajaj Finserv	Up to 20 Reward *	All Days

	SuperCard	Limited Merchants	Points / Rs.100 spent	
Offer 7	Platinum Edge SuperCard	Dining	20 Reward Points / Rs.100 spent	All Days

Offer Validity: 31st March 2017. All incremental / bonus reward points will be credited within 30 days of transaction date

* Upcoming Feature

Terms and Conditions

Offer specific Terms

A. For Platinum Classic SuperCard (Offer 1), offer is applicable on merchants registered with Bajaj Finserv Limited

B. For Platinum Max SuperCard (Offer 2), offer is applicable on merchants registered with Bajaj Finserv Limited

C. For Platinum Max SuperCard (Offer 3), identification of Dining spend are based on MCCs (Merchant Category Codes) allotted by MasterCard.

RBL bank will not be responsible for providing the 10X (10 times) rewards points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for Dining by MasterCard.

D. For Platinum Max SuperCard (Offer 3), Maximum 1000 reward points can be earned in a month. One month is defined as one billing cycle assigned to the card.

E. For Platinum Prime SuperCard (Offer 4), offer is applicable on merchants registered with Bajaj Finserv Limited

F. For Platinum Prime SuperCard (Offer 5), identification of Dining spend are based on MCCs (Merchant Category Codes) allotted by MasterCard.

RBL bank will not be responsible for providing the 10X (10 times) rewards points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for Dining by MasterCard.

G. For Platinum Prime SuperCard (Offer 5), Maximum 1000 reward points can be earned in a month. One month is defined as one billing cycle assigned to the card.

H. For Platinum Edge SuperCard (Offer 6), offer is applicable on merchants registered with Bajaj Finserv Limited

I. For Platinum Edge SuperCard (Offer 7), identification of Dining spend are based on MCCs (Merchant Category Codes) allotted by MasterCard.

RBL bank will not be responsible for providing the 10X (10 times) rewards points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for Dining by MasterCard.

J. For Platinum Edge SuperCard (Offer 7), Maximum 1000 reward points can be earned in a month. One month is defined as one billing cycle assigned to the card.

4. WELCOME OFFERS ON SUPERCARDS

Offer	Card Type	Benefit
Offer 1	Platinum Classic SuperCard	2,000 Reward Points#
Offer 2	Platinum Max SuperCard	4,000 Reward Points#
Offer 3	Platinum Prime SuperCard	4,000 Reward Points*
Offer 4	Platinum Edge SuperCard	8,000 Reward Points#

*Offer 3 is credited on first swipe of the fee paying cards within 60 days of card issuance
 #Offer 1, Offer 2, offer 4 will be credited on spend of Rs 2000 of the fee paying cards within 60 days of card issuance

Offer Terms and Conditions

- Promotional rewards will be earned on all transactions which earn rewards as specified in the Cardmember agreement.
- These Offers will be applicable after the membership fee has been paid.
- Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association (i.e. MasterCard). RBL Bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.
- All terms and conditions under Section 26: Offers are applicable

6. FUEL SURCHARGE WAIVER

- Each petrol purchase transaction for an amount between Rs.500 and Rs.4,000 (inclusive of both amounts and excluding the surcharge amount) made on your SuperCards is eligible for the Petrol Surcharge Waiver.
- Any petrol purchase transaction for Rs.499 and below will not be eligible for the Petrol Surcharge Waiver and will continue to be levied with a surcharge amount of Rs.10.
- Any petrol purchase transaction for Rs.4,001 and above will not be eligible for the Petrol Surcharge Waiver and will continue to be levied with a surcharge amount equivalent to 2.5% of the total transaction amount.

4. Eligible petrol purchases made at petrol pumps with 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.4,001 and above).
5. A consolidated reversal of the surcharge amount levied will reflect in the credit cardholder's subsequent monthly statement of account.
6. Surcharge waiver will be restricted to Rs.100 per calendar month on Platinum Classic SuperCard, Platinum Max SuperCard, Platinum Prime SuperCard, Platinum Edge SuperCard
7. For transactions eligible for surcharge waiver, Reward points will not be awarded.
8. Service Tax levied on fuel purchases will not be reversed.
9. Fuel surcharge waiver shall not be extended to delinquent or over-limit or closed credit cards.

7. Domestic Lounge Program

1. The program is applicable in select Lounges in India, via MasterCard's service providers
2. The program is applicable for Platinum Edge SuperCard credit cardholders. There are cardholder level limits for lounge accesses. Please check the website www.rblbank.com regarding your eligibility into this program and the lounge access limits on your card.
3. Access at the lounge would be given upon successful authorization of the MasterCard card on the electronic terminals placed at the lounges.
4. Eligible cardholders will get access to the lounge and food & beverages as applicable under the agreement between MasterCard and the lounge. Cardholder is advised to check what services and facilities are covered in the MasterCard Lounge access program
5. An authorization for an amount (Rs. 25/-) will be taken on the card for validation purposes only and it will not be charged to MasterCard cardholder's account.
6. Program is open only for card holders carrying a valid MasterCard card issued in India. Only one entry per cardholder will be permitted.
7. The program can be modified, amended, changed or revoked anytime by MasterCard without prior intimation.
8. The access to the lounge will be available on first-come-first-serve basis.

9. Neither MasterCard nor any of its subsidiaries or affiliates nor MasterCard's member banks nor any of their respective subsidiaries