

# Terms and conditions

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## **Terms and Condition of the MasterCard Lounge Access Program**

"Card" means RBL Bank Platinum and Smart Platinum credit card which has been issued by RBL Bank and is valid and in good standing at the time when the offer is used by the Card Member.

"Card Member" means the individual to whom a Card has been issued by RBL Bank.

"Lounge Access Program" means the MasterCard lounge Access program of which RBL Bank is a member.

"RBL Bank" means The Ratnakar Bank Limited

**Program Details:** RBL Bank Platinum and Smart platinum Card Member(s) are eligible for two free lounge accesses in a quarter. Lounge usage beyond 2 per quarter will be chargeable to Card Member's account @ \$20. Exchange rate will be as per the prevailing bank rate for the day file is received for settlement from MasterCard.

### **Program Terms and Conditions**

1. The program is applicable at select Lounges in India, via MasterCard's service providers
2. List of active lounges is available on the website at [www.rblbank.com](http://www.rblbank.com)
3. The program is applicable for Card Member holding a valid RBL Bank Platinum and Smart Platinum Card only.
4. Card Member is entitled for 2 lounge access in a quarter. Any excess usage will be billed to Card Member's account at the rate of \$20. The actual amount will billed to the Card Member's account in INR after conversion into Indian Rupees at the prevailing bank assigned conversion rates applicable on the day the charge is settled by MasterCard
5. Access at the lounge would be given upon successful authorization of the Card on the electronic terminals placed at the lounges
6. Eligible Card Members will get access to the lounge, and food & beverages as applicable under the agreement between MasterCard and the lounge. Card Member is advised to check what services and facilities are covered in the MasterCard Lounge access program
7. An authorization for an amount (Rs 25/-) will be taken on the card for validation purposes only and it will not be charged to Card Member's account.
8. The program is applicable from 1<sup>st</sup> June 2014 to 31<sup>st</sup> Dec 2014
9. The program can be modified, amended, changed or revoked anytime by MasterCard without prior intimation in writing or otherwise.
10. The access to lounge will be available on first come first serve basis.
11. Any Card Member queries / complaints may be referred to MasterCard For You (You can access this service by calling 'MasterCard For You' toll free helpline 1800-102-6263 or sending an SMS to 56263. SMS MCI<space>Name<space>Message to 56263 and MFY representative will call you back)
12. Neither MasterCard nor any of its subsidiaries or affiliates nor MasterCard's member banks nor any of their respective subsidiaries or affiliates (collectively the "Promoters") assume any responsibility for the products or services offered at the participating lounge. The products and services are sold or licensed or provided solely by the MasterCard's service providers, and the Promoters accept no liability whatsoever in connection with the products and services.
13. RBL Bank does not hold any guarantee / warranty for the product/services being offered at the participating lounge and would not be liable in any manner whatsoever or howsoever including but not limited to any financial loss / damage that may arise.
14. The Card Member further understands that any information exchanged by the Card Member with MasterCard shall be at his/her sole direction and he/she shall not hold RBL Bank liable or responsible for use misuse of such information by MasterCard. Any disputes as regards delivery, quality, merchantability or suitability of products/services availed of under this offer must be addressed by the Card Member in writing to MasterCard directly and RBL Bank will not entertain any communication in this regard.

15. RBLBank 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 Card Member directly or indirectly by use or non-use of products/services availed of under this program
16. RBL Bank reserves the absolute right to withdraw and discontinue the program at any time without assigning any reasons or without giving any prior notice in writing or otherwise to Card Member.
17. Any person taking the advantage of this program shall be deemed to have read, understood and accepted these terms and conditions.
18. Any term and condition applicable to this program which is illegal, prohibited or unenforceable under any law or regulations shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining terms and conditions.