

## DETAILS OF THE CARD BENEFIT (OFFER)

### Terms & Conditions

#### A. Definitions:

- I. **“Alliance Partner”** shall mean “Bajaj Finserv Limited”, who has entered into an alliance agreement with RBL Bank for providing the Offer.
- II. **“Card”** shall mean a Visa/Master Credit Card (Co brand Card - SuperCard) issued by RBL Bank.
- III. **“Card Member/s”** shall mean such customer/s to whom a SuperCard has been issued and who is authorized to hold the SuperCard.
- IV. **“Offer”** shall mean such discount/joint benefits given by the Alliance Partner and RBL Bank on purchase of Products/Services of the Alliance Partner using RBL Bank services during the Offer Period in the stores of the Alliance Partner.
- V. **“Offer Period”** shall mean the period commencing from 28 July’19.
- VI. **“Products/Services”** shall mean the goods/benefits/facilities offered by RBL Bank and Alliance Partner.
- VII. **“Website”** shall mean the following website of RBL Bank i.e. [www.RBLBANK.com](http://www.RBLBANK.com).
- VIII. **“Void Transaction”** shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful by RBL Bank or Alliance Partner.
- IX. **“RBL Bank Limited”** shall herein after be referred to as RBL Bank.

#### B. Offer:

- i. All Card Members are eligible for redemption of reward points of their Cards towards downpayment of EMI in the ‘Pay with Points’ redemption program of the Alliance Partner.
- ii. Offer is applicable only for Bajaj Finserv RBL Bank SuperCard Customers. If Cardmember holds multiple credit cards, redemption requests cannot be made by pooling reward points on different card accounts.
- iii. All Card Members irrespective of Card variant are eligible for this Offer.
- iv. Card Member must have a minimum reward balance of 5000 points to be eligible for the Offer in the ‘Pay with Points’ redemption program.
- v. The amount paid by Card account will be treated as retail purchases attracting Reward Points, as applicable.
- vi. Offer is applicable and can be availed only through the POS system of the Alliance Partner and can be utilized only while availing finance from the Alliance Partner.
- vii. If the reward balance is less than the redeemed reward points against the Card, the balance can be charged to Cardmember’s Card account.
- viii. Facility of Pay with Points can be availed by the card member only once in 30 days per card
- ix. A Fee of Rs 99 will be debited to the card account towards processing the reward redemption request. GST is chargeable on the Reward Redemption Processing Fee and GST levied on Such fee, is liable to be paid and cannot be cancelled or reversed.
- x. The Offer may be applicable only in select cities and/or select stores, purely at the discretion of the RBL Bank.

- x. RBL Bank reserves the right to modify wholly or in part this program by any other program or terminate the program at any time without any prior notice to the Card members.
- xi. RBL Bank reserves the right to offer/ withdraw any special items for a special set of customers selected at its discretion. The bank also reserves the right to accept/ decline a customer's request at its discretion.
- xii. Card member cannot transfer any points to another person or another credit card account.
- xiii. Reward points are valid only for a period of 2 years from the date of accumulation.
- xiv. The points are redeemable only against advance EMI, processing fee, EMI card fees and Add on card fees under 'Pay with Points' redemption program.
- xv. Disputes if any arising out of the product or usage of the same needs to be taken up with the dealer/ retailer/ manufacturer of the product.

### C. Terms & Conditions as prescribed by Alliance Partner

- i. The Alliance Partner & RBL Bank reserves the right to amend/withdraw the Offer anytime without prior intimation.
- ii. Any person availing this Offer shall be deemed to have read and accepted these Terms and Conditions.
- iii. This Offer cannot be combined with any other ongoing offer on the Website.

### D. Terms and conditions prescribed by RBL Bank:

- i. This Offer is available only for individual Card Members and not Corporate Card Members.
- ii. This Offer is only available to Card Member(s) who do not have any outstanding amount payable under the Card for more than 30 days.
- iii. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the Products/Services under the Offer.
- iv. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Card Member due to provision of the Offer, shall be to the sole account of the Card Member. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Card Member. The value of the points is at the sole discretion of RBL Bank and RBL Bank may change the same from time to time.
- v. All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to Alliance Partner directly; without any reference to RBL Bank.
- vi. The existence of a dispute, if any, regarding the Offer shall not constitute a claim against the RBL Bank and shall be addressed directly by Alliance partner.
- vii. RBL Bank reserves the right to disqualify the Card Member from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the Card.

- viii. RBL Bank shall not be held liable for any delay or loss that may be caused in delivery of the Product and Services or the assured gifts / prizes.
- ix. RBL Bank and Alliance Partner reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- x. Offer cannot be clubbed with any other offers that may be available to the Card Member by the Alliance Partner and RBL Bank and the Offer is not transferable.
- xi. The Offer is not valid and applicable for Void Transaction.
- xii. The Card Member indemnifies RBL Bank from and against all actions, suits, claims, liabilities and proceedings due to or arising out of any or all disputes between the Card Member and OEM by reason of RBL Bank acting in good faith and bona-fide belief and for any loss, damages incurred by Card Member on account of the following reasons:
  - a) Deficiency in quality or delivery of product or service.
  - b) Non – delivery of product or services by OEM or third parties.
  - c) For any causes due to force majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of RBL Bank or merchant or OEM, their agents or third party service providers.
- xiii. RBL Bank will not be responsible for any deficiency in products and services provided by the Alliance Partner.
- xiv. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
- xv. These terms and conditions shall be governed by the laws of India and any dispute arising out of or in connection with these terms and conditions shall be subject to the exclusive jurisdiction of the courts in Mumbai & RBL Bank reserves the right to add, alter, modify, change or vary any of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar or not, or to withdraw it altogether at any point in time, without any prior notice.
- xvi. The above Offer is by way of a special offer for Card Members and nothing contained herein shall prejudice or affect the terms and conditions of the Card Member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the Card member agreement.

### Disclaimer:

RBL Bank Limited displays the Offers/ services extended by third parties to RBL Bank's customers and RBL Bank is not rendering any of these Offers/ services. RBL Bank does not act as express or implied agent of the said third parties vis-a-vis the Customers. RBL Bank is neither guaranteeing nor making any representation with respect to the Offers/ services provided by the third parties. RBL Bank is not responsible for quality of the products/ services provided by the third parties. For any queries, complaints, issues and/ or feedback shall be directly dealt with the third parties only. The Offers/ services may also be available at other platforms. The Customer's participation to avail such Offers/ services is purely voluntary.