

RBL Bank DMI Finance Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provisions of the RBL Bank DMI Finance Credit Card issued by RBL Bank Limited (“RBL Bank”) in association with DMI Finance and is to be read in conjunction with the Cardmember Agreement and is to be read in conjunction with the Cardmember Agreement. In the event of conflict between these terms and terms as prescribed under the Cardmember Agreement, the provision of the Cardmember Agreement shall prevail.

2. DEFINITIONS AND INTERPRETATION:

- 2.1. “Account” or “Card Account” shall mean an account maintained by RBL Bank under these terms and conditions, in the name of the Cardmember.
- 2.2. “Card” or “DMI Finance Credit Card” shall mean the credit card offered by RBL Bank in co-branding partnership with DMI Finance
- 2.3. “Cardmember/s” or “Primary Cardmember/s” shall mean such customers to whom a Card has been issued and who is authorized to hold the Card. The use of terms ‘you’ and ‘your’ shall mean the Cardmember wherein the context admits.
- 2.4. “EMI” shall mean Equated Monthly Instalments.
- 2.5. “INR” shall mean Indian Rupee.
- 2.6. “Membership Year” shall mean the 12-month period commencing from the date of the credit card issuance.
- 2.7. “Merchant Establishment” shall mean any company, corporation, establishment, firm, association, individual or any such entity which is designated as a network partner (Mastercard/VISA/RuPay) and/or with whom there is an arrangement for a Cardmember to obtain goods, services or cash advances using the Card or Card Number. Establishment shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including “ATMs and mail order advertisers (whether retailers, distributors or manufacturers).
- 2.8. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns."
- 2.9. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.10. “Statements” shall mean the Card Statement sent by RBL Bank to its Cardmembers at periodic intervals indicating the payment credited and the transaction debited to the Account and the charges (if any) as applicable along with the payment required by the payment due date as applicable.
- 2.11. “Website” shall mean www.rbl.bank.in

- 2.12. “Retail Transaction” shall mean any purchase of goods or services made by a cardmember at a merchant, whether online or in a physical store. These transactions exclude cash withdrawals, fund transfers, or other non-purchase activities.
2. 13. “Eligible Transaction” shall mean any successful retail transaction which qualifies for the card benefits.
- 2.14. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected / unsuccessful

Unless otherwise defined, the capitalized terms used in these Terms will have the same meaning as ascribed to them in the Cardmember’s Agreement

3. **PRODUCT OFFER:**

3.1. **Welcome benefit:**

The Cardmember can avail 2000 reward points as a “welcome benefit” upon making a valid retail transaction within the first thirty (30) days from the date of card issuance and upon paying the annual membership fees as reflected in the first statement by the payment due date. The Cardmember can also avail a BookMyShow voucher worth INR 200 on activating the card. Ways of Activation are mentioned below:

1. Successful Transaction
2. PIN change via any channel
3. Card Control Setting Change
4. Registration of MyBankApp
5. Card Unblock from any Channel
6. Card Bill Payment
7. Tokenize Zero Transaction
8. Partner App SDK Registrations

It is hereby clarified that the “welcome benefit” of 2000 reward points will be credited to the Cardmember’s Account within sixty 60 days from the date of the Card issuance. The reward points are redeemable at our website [RBL Bank Rewards Portal](#). For more details, refer to [Terms & Condition](#).

“Welcome benefit” of BookMyShow voucher can be directly availed on BookMyShow mobile application or website while booking movie tickets. These benefits are only eligible once per card member at the time of joining. Do refer to section 3.2 for further details on how to avail the benefit.

Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association (Mastercard/VISA/RuPay). 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.

3.2. **Movie benefit on BookMyShow:**

The Cardmember can avail a discount on movie tickets by using 'Buy One Get One' offer of up to INR 200 on achieving spends of INR 5000 in a billing cycle. The Cardmember can avail this offer on booking movie tickets on BookMyShow's mobile application or BookMyShow's website i.e. www.bookmyshow.com using the Card. Offer can be availed by the cardmember from T+1 day (T being the statement date). It is hereby clarified that the 'monthly benefit' shall be applicable only on the primary Card, and not on add-on Cards. For detailed steps on how to avail the benefit, [click here](#).

The Cardmember availing the 'movie benefit' is advised to check the other applicable terms and conditions of BookMyShow at www.bookmyshow.com before availing the 'monthly benefit'. It is hereby clarified that the tickets once purchased either from the BookMyShow mobile application or BookMyShow website, shall be considered sold and cannot be cancelled, refunded or exchanged. BookMyShow will use best efforts to ensure the Offers are provided as described, but Cardmember shall not make any claim or seek compensation against BookMyShow or RBL Bank even in the event that the Offers are not provided or provided as described. In the event the cardmember have applied for the discount and the transaction is not successful, twenty (20) minutes waiting time will be applicable before re-availing the discount.

It is hereby clarified that purchases made on following merchant categories will not be considered for the above-mentioned Monthly Movie Milestone Benefits - Railways, Fuel & Auto, Utilities, Wallet/Service Providers, Real Estate/Rental, Government Services, Insurance, Quasi Cash, Education, Contracted Services, Cash, EMI conversion of retail transactions (Including Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), Bills2pay and miscellaneous categories.

Do refer to the list of Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.6.

3.3. Reward benefits:

The Cardmember is eligible for 2 reward point for every valid online transaction worth INR 100 (subject to a maximum of 500 Reward Points in a billing cycle month). The Cardmember can also avail 1 Reward Point for every valid transaction worth INR 100 spent in-store.

It is hereby clarified that the above-mentioned base and accelerated reward points cannot be accrued on Railways, Fuel & Auto, Utilities, Wallet/Service Providers, Real Estate/Rental, Government Services, Insurance, Quasi Cash, Education, Contracted Services, Cash, EMI conversion of retail transactions (Including Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), Bills2pay and miscellaneous categories.

The Cardmember understands and acknowledges that reward points earned in a month will be credited to the Cardmember's account within 45 days from the settlement date of eligible retail transactions. A consolidated reward points summary will be reflected in the Monthly Statement. The Cardmembers can redeem the reward points at [RBL Bank Rewards Portal](#). For more details, refer to [Terms & Condition](#).

The Cardmember agrees and understands that spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (Mastercard/VISA/RuPay). RBL Bank will not be held responsible if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

Do refer to the list of Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.6.

3.4. The 'Milestone Program':

The Cardmember will be entitled to below milestone benefits:

- 2000 Reward Points on Quarterly Spends of INR 50,000
- Amazon voucher worth INR 500 on annual spend of INR 2,00,000 in a membership year
- Swiggy voucher worth INR 200 on annual spend of INR 3,00,000 in a membership year

The Cardmember understands and acknowledges that the bonus 2000 reward points earned will be credited to the Cardmember's account within 45 days from the date of meeting the above-mentioned criteria. The bonus reward points will be reflected in the Monthly Statement. The Cardmembers can redeem the reward points at [RBL Bank Rewards Portal](#). For more details, refer to [Terms & Condition](#). Also, voucher benefits shall be mailed to the cardmember by RBL Bank via designated partner on cardmember's registered email address as per bank's records within 45 days from the date of crossing the corresponding annual spend milestone.

Guide for voucher redemption:

- Once eligible, the cardmember will receive an eligibility email and SMS containing a redemption link.
- Clicking the link will redirect them to the redemption webpage.
- They should enter their mobile number and click "Submit".
- Enter the OTP received on their registered mobile number.

It is clarified that the billed spends for the Cards includes both Primary and add-on Cards for the said period will be considered for the benefits. The Qualifying purchase value for availing the milestone benefits is exclusive of select merchant category i.e. Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallet/Service Providers, Government Services, Contracted Services, Miscellaneous & Bills2Pay. EMI conversion of retail transactions (Including Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), cash withdrawals, fees (if any), charges and GST.

Do refer to the list of Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.6

3.5. Fuel Surcharge Waiver

Upon every fuel purchase for an amount between INR 500 and INR 4,000 (inclusive of both the amounts and excluding the surcharge amount) made by the Cardmember using the Credit Card, the

Cardmember is eligible for the fuel surcharge waiver. The Cardmember shall receive a waiver on the fuel surcharge up to INR 100 every calendar month. The Cardmember recognizes and understands that any fuel purchase for an amount less than INR 500 shall not be eligible for the fuel surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount of INR 10. The Cardmember also recognizes and understands that any fuel purchase for an amount more than INR 4000 shall not be eligible for the fuel surcharge waiver and will continue to be levied with a surcharge amount equivalent to 1% of the total transaction amount. The eligible fuel purchases made at petrol pumps will be levied with the applicable fuel surcharge amount at the time of the purchase and this will appear on the Statement. This fuel surcharge will subsequently be reversed for eligible transactions. A consolidated reversal of the surcharge amount will be reflected in the Statement. The levied surcharge will not be reversed for transactions which are not eligible for the fuel surcharge waiver i.e. transactions worth below INR 500 and above INR 4000.

The fuel surcharge waiver will be restricted to only INR 100 per calendar month for the Primary Card. The Cardmember understands that GST shall be levied on the fuel purchase and the same shall not be reversed.

For example: Your monthly statement date is 22nd of every month. You make 2 fuel transactions as below:

- Fuel Purchase of INR 700 (Exclusive of surcharge & GST) on September 27, 2024
- Fuel Purchase of INR 499 (Exclusive of surcharge & GST) on October 10, 2024

It is hereby clarified that 1st transaction of INR 700 will qualify for fuel surcharge waiver. Surcharge of 1% of the transaction value or INR 10 (whichever is higher) will be reversed & reflect in the next month's statement generated on October 22, 2024.

However, 2nd transaction of INR 499 will not qualify for the fuel surcharge waiver since fuel transaction amount is less than the qualifying value of INR 500.

3.6. List of Merchant Category Codes (MCCs)

Please refer to below table for the list of Merchant Category Codes (MCCs) against each category as defined by Mastercard/RuPay/VISA guidelines:

| Category | MCCs |
|--------------------------|--|
| Railways | 4112, 4011, 0066 |
| Fuel & Auto | 5541, 5172, 5542, 4001, 2541, 0032 |
| Utilities | 4900 |
| Wallet/Service Providers | 6540 |
| Real Estate/ Rental | 6513 |
| Government Services | 9399, 9402, 9405, 9400, 1490, 2490, 2995, 7800, 9406, 9222, 9211, 9401, 9311, 9223 |
| Insurance | 6300, 6310 |
| Quasi Cash | 6050, 6051, 4829 |
| Education | 8220, 8244, 8249, 8211, 8241, 8299 |

| | |
|---------------------|--|
| Contracted Services | 1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780 |
| Cash | 6011, 6010 |
| Miscellaneous | 5960 |
| EMI | NA |
| Bills2pay | NA |

4. General Terms and Conditions:

- 4.1. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Cardmember due to provision of the Offer, shall be to the sole account of the Cardmember. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember. RBL Bank reserves the right to disqualify the Cardmember from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the Card. RBL Bank shall not be held liable for any delay or loss that may be caused in delivery of the product and services or the assured gifts / prizes.
- 4.2. RBL Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether. The Offer is valid only for successful/approved transactions and not applicable for Void Transaction. The Offer's cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/or Website.
- 4.3. RBL Bank will also not be liable for any consequences connected with the use/ misuse of the Card by any third party due to the Card falling in the hands of any third party or the PIN coming to the knowledge of any third party. If any third parties gain access to the services, including the Card Account, the Cardmember will be responsible and shall indemnify RBL Bank against any liability, costs or damages arising out of such misuse / use by third parties based upon or relating to such access and use, or otherwise.
- 4.4. 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. 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.
- 4.5. 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.

The above Offer is by way of a special offer for Cardmembers and nothing contained herein shall prejudice or affect the terms and conditions of the Cardmember agreement. The terms of the above

schemes shall be in addition to and not in derogation of the terms contained in the Cardmember agreement.

DISCLAIMER:

RBL Bank 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.