

RBL Bank Play Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provision of RBL Bank Play Credit Card issued by RBL Bank Ltd. ("RBL Bank") in association with BigTree Entertainment Pvt Ltd. ("BookMyShow") and should be read in conjunction with the Cardmember Agreement. If there is a conflict between these terms and any terms as prescribed under the Cardmember Agreement, the provisions of the Cardmember Agreement shall prevail.

2. DEFINITIONS AND INTERPRETATIONS:

- 2.1. "App" shall mean the mobile application.
- 2.2. "Card or Play Card" shall mean the co-branded credit card issued by RBL Bank in association with BookMyShow.
- 2.3. "Account" or "Card Account" shall mean an account maintained by RBL Bank under these terms and conditions, in the name of the Cardmember.
- 2.4. "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.
- 2.5. "EMI" shall mean Equated Monthly Instalments.
- 2.6. "GST" shall mean the Goods and Services Tax.
- 2.7. "INR" shall mean Indian National Rupee.
- 2.8. "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 wherever located honours the Card or the Card number. This shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors, or manufacturers).
- 2.9. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns.
- 2.10. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.11. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.12. "Website" shall mean <u>www.rbl.bank.in</u> and and the website of the Alliance Partner i.e. www.bookmyshow.com.
- 2.13. "Billing Month" is the duration between your 2 consecutive statements.
- 2.14. "Membership Year" shall mean the 12 month period commencing from date of credit card issuance Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember's Agreement.

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3. PRODUCT OFFER:

3.1. Welcome Benefit on RBL Bank Play Credit Card

- i. The Cardmember applying for RBL Bank Play Credit Card is entitled to a one time welcome benefit of up to INR 500 discount on bookings across all categories (movies/events/plays/stream/activities/Sports) on the BookMyShow App and/or Website at the time of payment/ check-out.
- ii. For Stream, the maximum discount is INR 500 per transaction.
- iii. The Cardmember will become eligible for the welcome benefit on making first transaction with the RBL Bank Play Credit Card within 30 days of card issuance.
- iv. At the time of payment/ check-out, click on "RBL Play Credit Card-Welcome Offer" under "Unlock Offers and Promo codes" section to enjoy the benefits of this Offer. The offer will be activated after 6pm of next day of settled transaction date received from Mastercard/VISA/Rupay.
- v. The welcome benefit shall be valid for 60 days after first statement is generated.
- vi. Please refer www.rbl.bank.in/bmsoffers for detailed steps to avail the offer.
- vii. Furthermore, in the event you have applied for the discount as mentioned herein above, however the transaction is not successful, kindly wait for twenty (20) minutes before attempting to re-avail the discount.
- viii. It is advised to the Cardmember to ensure all other applicable terms and conditions, if any prescribed by BookMyShow on its website i.e., www.bookymyshow.com must be adhered to.
 - ix. Cardmember agrees and understands that the tickets once purchased, shall be considered sold and cannot be cancelled, refunded or exchanged.
 - x. The Cardmember understands that BookMyShow will use best efforts to ensure the offer is provided as described hereinabove, however the Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the 'movie discount' 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)

3.2. Monthly Benefit of Rs 500 discount on RBL Bank Play Credit Card

- i. The cardmember has an exciting chance to get monthly benefit of up to INR 500 discount on bookings across all categories i.e., movies, events, plays, stream, activities, sports on BookMyShow App and/or Website at the time of payment/check-out, subject to total purchase value equal to or greater than INR 5,000 in one billing cycle.
- ii. The qualifying purchase value for the monthly benefit shall be exclusive of purchases made on the following categories: (Fuel&Auto, Railways, Utilities, Wallet/Service Providers, Real Estate/Rental, Government Services, Insurance, Cash, Quasi Cash, Education, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App). This means purchases made on the above categories will not be considered in the purchase value for the monthly benefit. Please refer to Section 3.5 for more details on MCCs and categories.
- iii. To avail the benefit, at the time of payment/check-out, click on "RBL Play Credit Card-Monthly Offer" under "Unlock Offers and Promo codes". This benefit is valid and applicable for a single transaction and maximum value of two (2) tickets or maximum discount of INR 500, whichever is lower.
- iv. The offer will be activated on next day of start of billing cycle date at 6 PM and will remain valid till end of billing cycle.
- v. This offer is applicable on booking a minimum of 2 movie tickets.
- vi. Please refer www.rbl.bank.in/bmsoffers for detailed steps to avail the offer.



- vii. Additionally, Cardmember is also eligible for INR 100 discount on food and beverages upon booking movie tickets every month on BookMyShow App and/or Website at the time of payment/check-out. It is mandatory to book two (2) movie tickets to avail this benefit. Maximum discount is up to INR 100 per month per Card. To avail the benefit, at the time of payment/check-out, click on "RBL Play Credit Cardmonthly Offer" under "Unlock Offers and Promo codes".
- viii. Furthermore, in the event you have applied for the discount as mentioned herein above, however the transaction is not successful, kindly wait for twenty (20) minutes before attempting to re-avail the discount.
- ix. It is advised to the Cardmember to ensure all other applicable terms and conditions, if any prescribed by BookMyShow on its website i.e., www.bookymyshow.com must be adhered to.
- x. Cardmember agrees and understands that the tickets once purchased, shall be considered sold and cannot be cancelled, refunded or exchanged.
- xi. The Cardmember understands that BookMyShow will use best efforts to ensure the offer is provided as described hereinabove, however the Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the 'movie discount' 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)

3.3. Fuel surcharge waiver:

- i. On every Fuel purchase for an amount between INR 500 to INR 4,000 (inclusive of both the amounts and excluding the surcharge amount) made by the Cardmember with the RBL Bank Play Credit Card, the Cardmember is eligible for the petrol surcharge waiver. The Cardmember shall receive a waiver of 1% on the petrol surcharge for each transaction with a total surcharge value of up to INR 100 every month.
- ii. The Cardmember recognizes and understands that any petrol purchase for an amount of INR 499 or lower shall not be eligible for the petrol surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount of INR 10 per transaction.
- iii. The Cardmember also recognizes and understands that any petrol purchase for an amount of INR 4,001 and above shall not be eligible for the petrol surcharge waiver and will continue to be levied with a surcharge amount equivalent to 1% of the total transaction amount.
- iv. Eligible petrol purchases made at petrol pumps will be levied with applicable petrol surcharge amount at the time of the purchase and this will be appeared on the Cardmember's Statement. 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 worth INR 499 and below and INR 4,001 and above.
- v. A consolidated reversal of the surcharge amount will be reflected in the Cardmember's Billing Statement. The Cardmember understands that GST shall be levied on the petrol Purchase and the same shall not be reversed. The petrol surcharge waiver shall not be extended to delinquent or over limit or closed RBL Bank Play Credit Cards.

3.4. Annual Fee waiver:

The Cardmember will become eligible for an annual Card membership fee waiver on crossing the INR 1,50,000/- spend milestone in preceding anniversary year. The qualifying purchase value for this benefit shall be exclusive of purchases made on the following categories:

Fuel&Auto, Railways, Utilities, Wallet/Service Providers, Real estate/Rentals, Government Services, Insurance, Cash, Quasi Cash, Education, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App) Please refer to Section 3.5 for more details on MCCs and categories.



Annual Fee will be waived off for all customers tagged as Superstar customers by BookMyShow. Please note that the tagging is dependent on BookMyShow and RBL Bank will facilitate fulfillment of annual fee waiver.

3.5. Categories/MCCs will be defined as per Mastercard, VISA & RuPay guidelines:

MCC Category	MCC Code
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900
Insurance	6300, 6310
Quasi-Cash	6050, 6051, 4829
Railways	0066, 4011, 4112
Real Estate/Rental	6513
Education	8220, 8244, 8249, 8211, 8241, 8299
Wallets/Service Providers	6540
Government Services	9400, 1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399,9211, 9402, 9401, 9311,9223
Contracted Services	1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780
Cash	6011, 6010
Miscellaneous	5960
Bills2Pay	NA
EMI transactions	NA

3.6. For customers holding the RBL Bank Play credit card on the Rupay network, certain additional features will apply:

a) Credit Card on UPI -

For details on Credit Card on UPI functionality, please refer https://www.rbl.bank.in/rbl-bank-rupay-credit-card.

Note:

- i. UPI scan & pay functionality will only be available with RBL Bank RuPay Credit Cards only.
- ii. Cardmember will earn reward points as defined in respective product terms & conditions. However, offline UPI transactions under INR 2000 done at small merchants on RBL Bank RuPay Credit Card will not be eligible for rewards points, voucher benefits, milestone benefits or any other product benefits, unless stated otherwise. For clarity, small merchants in this case means merchants with turnover of not more than INR 20 lakh during the previous financial year.

b) National Common Mobility Card (NCMC) Functionality

For details on NCMC functionality please refer https://www.rbl.bank.in/rbl-bank-rupay-credit-card

Note: Not all petrol pumps, buses and parking are NCMC enabled, hence, this can be used only in select places.



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.
- 4.2 RBL Bank reserves the right to disqualify the Cardmember from the benefits 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.
- 4.3 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 like this offer or not, or to extend or withdraw it altogether.
- 4.4 The offer provided on the Play Credit Card cannot be clubbed with any other offers that may be available to the Cardmember by BookMyShow and RBL Bank and the offers there under not transferable. The offer is not valid and applicable for Void Transaction.
- 4.5 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 Card Member 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.
- 4.6 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.
- 4.7 RBL Bank will not be responsible for any deficiency in products and services provided by third parties.
- 4.8 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.
- 4.9 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 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.
- 4.10 If you have an existing RBL Bank Credit Card, then Credit Limit on your new Card will get merged with your existing Credit Card limit. Out of the 2 Credit Cards, whichever has a higher limit will be the total Credit Limit on both your Cards e.g. if Credit Limit on your existing Credit Card is ₹1 Lac and the new Card is ₹1.5 Lacs, then total Credit Limit on both new and old Card will remain ₹1.5 Lacs.

5. DISCLAIMER:

RBL Bank displays the offers/services extended by third parties to RBL Banks 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-à-vis the customers. RBL Bank is neither guaranteeing nor making any representation with respect to the products / offers / services provided by the third parties. RBL Bank is not responsible for the quality of the products/services provided by the third parties. For any queries, complaints, issues and/ or feedback pertaining to products and services purchased from a third-party website, Cardmember shall directly deal 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.