

RBL Miles Transfer Programme Terms and Condition

Section 1: Preamble & Applicability

These Terms & Conditions ("Terms") govern the Air Miles and Hotel Points Transfer facility ("Miles Transfer Programme" or "Programme") offered by RBL Bank Limited ("Bank") to eligible Credit Cardmembers. By initiating a Miles Transfer request, the Cardmember agrees to be bound by these Terms in addition to the respective Credit Card's Most Important Terms & Conditions (MITC), Reward Programme Terms, and other applicable guidelines issued by the Bank from time to time.

The Miles Transfer Programme enables eligible Cardmembers to convert their accumulated RBL Reward Points into Air Miles or Hotel Loyalty Points with designated Partner Programmes, subject to the eligibility criteria, conversion ratios, and conditions set out herein.

Section 2: Eligible Credit Card Products & Conversion Ratios

The Miles Transfer Programme enables Cardmembers to transfer reward points to participating airline loyalty programmes through the RBL Rewards portal (<https://rblrewards.rbl.bank.in/>). Cardmembers must log in using their registered credentials, select the 'Miles Transfer' module, and initiate the transfer. Alternatively, Cardmembers may initiate miles transfer request by contacting the designated service team for their respective credit card product.

Credit Card Product	Conversion Ratio	Service Team	Contact Reference
Lumière Credit Card	1 Reward Point : 1 Partner Mile	Dedicated Digital Concierge Team	Email: selectcircle@rbl.bank.in Phone: +91 93246 60000 WhatsApp: +91 93246 60000
Nova Credit Card	2 Reward Points : 1 Partner Mile		
Insignia Preferred Banking Credit Card	3 Reward Points : 1 Partner Mile	Dedicated Insignia Helpdesk	Email: insignia@rbl.bank.in Customer Helpline: +91 22 6232 7777
World Safari Plus Credit Card	3 Reward Points : 1 Partner Mile	RBL Bank Credit Card Contact Centre	Customer Helpline: +91 22 6232 7777
iGlobe Credit Card	4 Reward Points : 1 Partner Mile		

Note:

- There is no minimum points requirement for Miles Transfer; however, the reward points entered for transfer must be in multiples of the applicable conversion ratio mentioned above.
- Up to 50,000 Reward Points can be transferred per request. with a maximum of 2 requests per Cardholder per month via above mentioned Service channels only.
- Conversion Ratios under the Miles Transfer Programme are product-specific and not partner-specific. The same Partner Programme may carry different conversion ratios depending on the Credit Card product held by the Cardmember. Conversion Ratios are expressed as the number of Reward Points required to obtain one (1) unit of the Partner Programme currency (Air Mile / Hotel Point).
- The name and other details on the Cardmember's Credit Card account and the Partner Programme account must match. Transfer requests may be declined by the Bank or Partner Program if the provided details do not match.
- Add-on Cardmembers are not eligible to initiate Miles Transfer requests. All transfers must be - initiated by the Primary Cardmember only.
- Conversion ratios are subject to change at the Bank's sole discretion without prior intimation.
- The Bank reserves the right to impose additional partner-specific minimum/maximum thresholds as communicated from time to time.

Section 3: Active Miles Transfer Partner Programmes

The following Partner Programmes are currently active under the Miles Transfer Programme. Partner Programme links are provided for reference. Cardmembers are encouraged to review the Partner's most current terms and conditions directly.

Transfers of RBL Reward Points are usually completed within 3 business days, but may take up to 10 business days to reflect in the cardholder's account, depending on the Miles partner's processing timelines.

Sr No.	Partner	Loyalty Program Name	Programme Type	Partner TnC links	TAT for Mile Transfer
1	Air India	Maharaja Club	Airline Loyalty	https://www.airindia.com/content/air-india/in/en/maharaja-club/about/terms-conditions.html	Upto 10 working days
2	IndiGo	IndiGo BluChip	Airline Loyalty	https://www.goindigo.in/loyalty/terms-and-conditions.html	Upto 1 working day
3	AirAsia	AirAsia Rewards	Airline Loyalty	https://www.airasia.com/aa/rewards/en/gb/terms-and-conditions.html	Upto 10 working days
4	Ethiopian Airlines	ShebaMiles	Airline Loyalty	https://shebamiles.ethiopianairlines.com/support/terms-and-conditions	Upto 1 working day
5	SpiceJet	SpiceClub	Airline Loyalty	https://spiceclub.spicejet.com/termsAndConditions	Upto 1 working day
6	Air Arabia	Air Rewards	Airline Loyalty	https://www.airarabia.com/en/airrewards/air-rewards-terms-and-conditions	Upto 1 working day
7	ITC Hotels	Club ITC	Hotel Loyalty	https://www.itchotels.com/in/en/clubitc/terms	Upto 10 working days
8	Orchid Hotels	Orchid Rewards	Hotel Loyalty	https://www.orchidhotel.com/orchidrewards/terms-conditions/	Upto 1 working day
9	Radisson Hotel Group	Radisson Rewards	Hotel Loyalty	https://www.radissonhotels.com/en-us/terms-and-conditions	Upto 1 working day
10	Vietnam Airlines	Lotusmiles	Airline Loyalty	https://www.vietnamairlines.com/in/en/lotusmiles/member-benefits/terms-and-conditions	Upto 1 working day
11	Philippine Airlines	Mabuhay Miles	Airline Loyalty	https://www.philippineairlines.com/in/en/about-us/terms-and-conditions.html	Upto 10 working days
12	Qatar Airways	Qatar Airways Privilege Club	Airline Loyalty	https://www.qatarairways.com/en-in/Privilege-Club/terms-and-conditions.html	Upto 1 working day

Section 4. General Conditions & Disclaimer:

The following conditions must be satisfied before a Miles Transfer request will be accepted and processed:

- The Cardmember's Credit Card account must be active, not blocked, and in good standing (i.e., no overdue outstanding balance at the time of request).
- The Cardmember must have a valid, active membership account with the relevant Partner Programme. The Partner Programme account number/membership ID must be provided at the time of request.
- Sufficient Reward Points (meeting the minimum transfer threshold) must be available in the Cardmember's rewards ledger at the time of request.
- The Cardmember's identity must be successfully verified by the service team through standard authentication protocols.

The Miles Transfer Programme involves third-party Partner Programmes. By initiating a Miles Transfer to any Partner Programme, the Cardmember acknowledges and agrees that:

- The miles/points credited to the Partner Programme account are subject to the Partner Programme's own terms and conditions, privacy policy, and membership rules.
- Once Reward Points are transferred, their validity and expiry are governed solely by the partner programme's terms, and the Bank is not liable for any expiry of miles or points.
- All Miles Transfer requests, once initiated for processing, are final and irreversible. RBL Bank shall not be able to reverse, cancel, or reinstate transferred Reward Points under any circumstances, including but not limited to: incorrect Partner Programme account number provided by the Cardmember.
- RBL Bank is not a party to the Partner Programme's membership contract and makes no representations or warranties regarding the Partner Programme's services, benefits, or availability.
- Changes to Partner Programme terms, devaluation of miles/points, discontinuation of Partner Programmes, or any other Partner-driven modifications are beyond RBL Bank's control.
- The Cardmember is responsible for maintaining an active and valid Partner Programme membership account.
- The Cardmembers must verify current expiry terms directly with the Partner Programme, as these may be subject to change by the Partner.
- The Bank reserves the right to add new Partner Programmes, modify existing partnership terms, or discontinue any Partner Programme with prior notice to the Cardmember
- A redemption fee of INR 99 + applicable taxes is levied only on World Safari Plus Credit Card redemption request.
- In the event of a failed transfer due to technical or Partner-side issues, the Reward Points will be credited back to the Cardmember's rewards account within 24-48 working hours. The Bank shall not be responsible for delays attributable to the Partner Programme.
- The Bank may modify, suspend, or discontinue the Miles Transfer Programme without prior notice. Any untransferred reward points will continue to follow your credit card's reward programme terms.
- Transfers may be withheld or reversed in case of suspected fraud, misuse, or violation of terms.
- The Bank is not responsible for partner programme issues, delays in credit, changes in partner point value or expiry, or disruptions due to technical or external factors.
- These terms should be read along with your credit card's MITC, rewards terms, and key fact statement. In case of any conflict, these terms will apply to the Miles Transfer Programme.