

RBL Bank Aspire Banking Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provision of the Aspire Banking Credit Card as offered by RBL Bank Limited ("RBL Bank"). In an 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 "Aspire Banking Card"** shall mean the credit card offered by RBL Bank.
- 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. Use of terms 'you' and 'your' shall mean the Cardmember where the context admits.
- 2.4 "INR"** shall mean Indian National Rupee.
- 2.5 "Offer"** shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.6 "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.
- 2.7 "Website"** shall mean www.rbl.bank.in
- 2.8 "Void Transaction"** shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.9** Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember's Agreement.
- 2.10 "Retail Transaction"** shall mean any settled transaction for the 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.
- 2.11 "Eligible Transaction"** shall mean any successful retail transaction which qualifies for the card benefits.
- 2.12 "Membership Year"** shall mean the 12-month period commencing from the date of the credit card issuance.
- 2.13 "International Transactions"** shall mean transactions made by the Cardmember for the purchase of goods and services at merchants located outside the geographical borders of India and/or where the merchants' bank is located outside the geographical borders of India (excluding Nepal & Bhutan).
- 2.14 "ETB or Existing to Bank"** shall mean customers who hold an Aspire Banking relationship with the Bank

3. PRODUCT ELIGIBILITY & BENEFITS:

3.1. Eligibility

This card will only be offered to RBL Bank's Aspire Banking customers. If a non Aspire Banking customer applies for the Card, the application shall be rejected. The application for Aspire Banking Credit Card will also be rejected if the customer's Savings Account with RBL Bank is not in good standing, even if the customer belongs to Aspire Banking segment.

If a customer closes his Aspire Banking relationship with the Bank while holding an Aspire Banking Credit Card, then the Card shall be chargeable with Annual Fee of INR 1,500 at the start of next membership year and every year going forward.

Illustration:

Cardmember's membership month is November i.e., his card was issued in the month of November.

Cardmember closes his Aspire Banking relationship with the bank on 15 May 2026 (Apr-Jun quarter)

He shall be charged an annual fee of INR 1,500 in November 2026.

3.2. Cashback Benefits:

- a. The Cardmember shall earn 1% Cashback on eligible retail transactions capped to INR 1,000 per billing cycle.
- b. Cardmember shall earn 3% Cashback on settled transactions made on Flights, Hotels, Shop & Vouchers categories on RBL Bank Rewards Portal Only (no capping).
- c. Cashback shall not be applicable on purchases made on certain merchant categories which are mentioned in the category/MCC exclusion table below. (MCCs are defined by the networks i.e. Mastercard/Visa/RuPay). Bills2Pay and EMI transactions will also not be eligible for Cashback Benefits.
- d. The consolidated cashback summary (i.e., 1% Cashback + 3% Cashback + Milestone Cashback, as applicable) will be reflected in the monthly statement and will be valid for 3 months from the month of accrual. Post 3 months the Cashback will expire and cannot be redeemed.
- e. Cardmember can redeem the Cashback at www.rblrewards.com and shall be credited in the RBL Bank's Savings account only.
- f. **Steps to Redeem the Cashback:**
 - i Visit www.rblrewards.com and login using Aspire Banking Credit Card
 - ii Click Redeem button and select 'Cashback' category
 - iii Enter the amount of Cashback which Cardmember needs to redeem and validate via OTP
 - iv The Cashback will be credited in your RBL Bank Savings account within 7 days.

- g. It is clarified that the Cashback earned cannot be redeemed against any other category like Flights, Hotels, Vouchers & Shop.
- h. It is clarified that transactions made on Flights, Hotels, Shop & Vouchers on any other platform shall not be eligible for 3% Cashback.
- i. It is clarified that 'one month' is defined as one billing cycle assigned to the Card. The spends made on the Card will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ network (i.e. MasterCard/RuPay/VISA). The Cardmember agrees and understands that in an event the merchant establishment submits the transaction date as different from the actual date when the transaction was done. RBL Bank will not be held responsible or liable for the same.

3.3. Milestone Benefits:

- a. The Cardmember can avail cashback under the 'Milestone' of the Card. Upon making eligible transactions worth INR 3 lacs or more in one membership year, the Cardmember is eligible for cashback worth INR 1,500
- b. Upon making eligible transactions worth INR 5 lacs or more in one membership year, Cardmember is eligible for additional cashback worth INR 3,000
- c. Milestone Benefits shall not be applicable on purchases made on certain merchant categories which are mentioned in the category/MCC exclusion table below. (MCCs are defined by the networks i.e. Mastercard/Visa/RuPay). Bills2Pay and EMI transactions will also not be eligible for Milestone Benefits.
- d. Cashback earned as a part of 'Milestone Benefit' will be visible to Cardmembers & can be redeemed at www.rblrewards.com. For more details & steps to redeem, section 3.2

List of Category/MCC Exclusions:

Please refer to the table below for the list of Merchant Category Codes (MCCs) against each category as defined by MasterCard/RuPay/VISA guidelines. Below MCCs shall not be counted towards any Cashback and lounge benefit.

Category	MCC
Railways	0066, 4011, 4112
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900
Wallet/Service Providers	6540
Quasi-Cash	6050, 6051, 4829

Real Estate/Rental	6513
Insurance	6300, 6310
Education	8220, 8244, 8249, 8211, 8241, 8299
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

3.4. Lounge Benefit:

3.4.1. Airport Lounge Access Within India –

- Cardmembers will be able to access 1 airport lounge within India in a quarter, only if they spend INR 35,000 or more in the previous calendar quarter i.e., (Jan-Mar | Apr-Jun | Jul-Sep | Oct-Dec). Cardmembers will not be able to access lounge (*within India*) in the subsequent quarter if they spend less than INR 35,000 in a quarter.
- Purchases made on certain merchant categories shall not be counted towards lounge spend threshold which are mentioned in the category/MCC exclusion table above. (MCCs are defined by the networks i.e. Mastercard/Visa/RuPay). Bills2Pay and EMI transactions will also not be eligible for Milestone Benefits.
- Only the primary cardmember will be eligible to avail the lounge benefits. The lounge benefit is not applicable on add-on card opted by Primary Cardmember.
- Quarterly spends of the previous calendar quarter will be counted towards lounge benefit of the subsequent quarter. Lounge benefit if not utilized within the same quarter, will lapse and not get extended further.
 Illustration: If the Cardmember spends INR 35,000 in the quarter of Jan-Mar, he can access the lounge from April till June.
- Cardmember can access lounges at the selected airports in India through successful authorization of the Aspire Banking Credit Card on the electronic terminals placed at the lounges.
- An authorization amount of up to INR 25 will be charged on the card for validation purposes only. The authorization amount shall be reversed in the same month's billing statement. Please ensure that the card control settings are Turned ON while swiping the Card.
- This benefit is open only for Cardmember carrying a valid Aspire Banking Credit Card issued in India.
- If the Cardmember is accompanied by a non-card member, the visitor will be treated as the Cardmember's guest, and applicable charges will be levied after complimentary visits are exhausted.

- i. This benefit may be modified, amended, changed, or revoked anytime without any prior intimation.
- j. The access to the lounge will be available on first-come-first-serve basis.
- k. [Click here](#) to access list of eligible lounges.

3.6. Discounts on Movie Tickets at BookMyShow:

- e. The Cardmember may avail a discount of INR 150 or one free ticket whichever is lower on booking movie tickets on BookMyShow's mobile application or BookMyShow's website i.e. www.bookmyshow.com using the Card in a month. For detailed steps on how to avail the benefit, [click here](#).
- f. It is hereby clarified that 'the movie discount' is applicable only on the primary Card, and not on add-on Cards. In an 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. Furthermore, cardmember is advised to avoid navigating back & forth on the application or website while availing the discount. 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.bookmyshow.com or on its mobile application must be adhered to. The Cardmember agrees and understands that the tickets once bought online, shall be considered sold and cannot be cancelled, refunded or exchanged.
- g. The Cardmember also agrees and understands that this offer cannot be combined with any other offers/discounts/promotions/encash as displayed on the website or mobile application of BookMyShow. 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 Cardmember understands that BookMyShow will use best efforts to ensure the offer is provided as described hereinabove, however the Cardmember shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the benefit is 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).
- h. For detailed instructions on accessing the benefits, please refer <https://drws17a9qx558.cloudfront.net/document/offer-pdfs/bms-offers.pdf>.

4. GENERAL TERMS AND CONDITIONS:

- 4.1** 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 Card Member. Tax deducted at source, if any, on the monetary value Copyright © RBL Bank Ltd. 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 provided on the Aspire Banking Card cannot be clubbed with any other offers that may be available to the Cardmember by RBL Bank and the offers there under not transferable. The Offer is not valid and applicable for Void Transaction. The offer cannot be clubbed/combined/exchanged with any other offer running at the said App and/or Website. This Offer is valid only for successful/approved transactions and not void transactions.
- 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 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.
- 4.4** 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. Any disputes/ queries as regards to the use, loss, fraudulent use, or any other reason relating to the Aspire Banking Credit Card must be addressed by the Cardmember in writing to RBL Bank. RBL Bank 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 Cardmember, directly or indirectly, under this scheme. This Offer shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated at any time by any statutory authority.
- 4.5** 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. 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.

5. DISCLAIMER:

RBL Bank is neither guaranteeing nor making any representation with respect to 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 Cardmember's participation to avail such Offers/ services is purely voluntary.