

RBL Bank iGlobe Credit Card Terms and Conditions

1. INTRODUCTION

These Terms and Conditions (“Terms”) apply to and regulate the provision of the iGlobe credit card as offered by RBL Bank Limited (“RBL Bank”). These Terms will be read in conjunction with the Cardmember Agreement and in an event of conflict between these Terms and terms as prescribed under the Cardmember Agreement, the provision of these terms shall prevail.

2. DEFINITIONS & INTERPRETATIONS

- 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 “**iGlobe Credit Card**” shall mean the credit card offered by RBL Bank to its Cardmember(s).
- 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 such as ‘you’ and ‘your’ shall mean the Cardmember where the context admits.
- 2.4 “**Membership Year**” shall be defined as the 12-month period commencing from the date of the credit card issuance date.
- 2.5 “**INR**” shall mean Indian National Rupee.
- 2.6 “**Offer**” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.7 “**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
- 2.8 “**Website**” shall mean www.rbl.bank.in
- 2.9 “**Void Transaction**” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.10 “**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.
- 2.11 “**Eligible Transaction**” shall mean any successful retail transaction which qualifies for the card benefits.

- 2.12 **“International Transactions”** shall mean transactions made by 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).
- 2.13 Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember’s Agreement.
- 2.14 NRE shall mean **Non-Resident External Account**, an Indian bank account for NRIs (Non-Resident Indians) to hold foreign earnings in Indian Rupees, with tax-free interest and full repatriation
- 2.15 Standing instructions shall mean regular transactions that the customer wants to make are processed as a matter of course instead of initiating specific transactions each time.

3. **PRODUCT OFFER**

3.1. **Welcome Benefit:**

The Cardmember availing the iGlobe Card is entitled to a ‘welcome benefit’ of a MakeMyTrip voucher worth INR 3000 upon making an eligible retail transaction within 30 days from the date of the Card issuance by RBL Bank and upon paying the annual membership fee as reflected in the first Statement by the payment due date. It is hereby clarified that upon the successful eligible retail transaction and the payment of the annual membership fee by the Cardmember, the ‘welcome benefit’ will be credited to the Cardmember’s Account within 60 days from the date of the Card issuance. The reward points are redeemable at www.rblrewards.com. For more details, refer to <https://www.rblrewards.com/tnc>

3.2. **Mark-up Fee on foreign currency transactions:**

The Cardmember availing the iGlobe Card and using the same on all international spends in a currency other than the INR shall be charged with a 1.50 % (exclusive of taxes) mark-up fee.

3.3. **Reward points on the iGlobe Card:**

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 10 reward points for every INR 100 spent on international transactions. You get 5 reward points for every eligible retail transaction worth INR 100 spent on domestic transactions. It is clarified that transactions made on Railways, Rental, Miscellaneous payments will not be eligible to earn Reward points.

The Cardmembers can redeem the reward points at www.rblrewards.com. It is clarified that ‘one month’ is defined as one billing cycle assigned to the Card. Spends made on the Card will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard). The Cardmember agrees and understand, 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.

The Cardmember understands and acknowledges that reward points earned in a given month will be credited to the Cardmember's account within 45 days from the settlement date of eligible transactions. 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. The Cardmember agrees and understand 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.

3.4. Milestone Program:

The Cardmember can avail various rewards under the 'milestone program' of the Card. Upon making transactions worth INR 5 lacs or more in one year, the Cardmember will be rewarded with bonus 10,000 reward points. If you make eligible retail transaction worth INR 8 lacs or more in one year, you will be rewarded with additional 10,000 travel points. The reward points are redeemable at www.rblrewards.com. It is hereby clarified that the additional bonus reward points will be credited in the Cardmember's Account within 30 days of crossing spend threshold.

It is also clarified that the billed spends for the Cards and Primary and add-on Cards for the said period will be considered for the benefits/ reward points. The qualifying purchase value for bonus reward points will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax. It is further clarified that the spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association (i.e. MasterCard). 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.

The Cardmember understands and acknowledges that bonus milestone reward points will be credited to the Cardmember's account within 45 days from the date of crossing the corresponding annual spend milestone.

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 with the iGlobe Credit Card, the Cardmember is eligible for the fuel surcharge waiver. The Cardmember shall receive a waiver on the fuel surcharge up to INR 250 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.

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.

The Cardmember also recognizes and understands that any fuel purchase for an amount of more than INR 4,000 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 applicable fuel surcharge amount at the time of the purchase and this will appear on the Statement. This surcharge will subsequently be reversed for eligible transactions. A consolidated reversal of the fuel surcharge amount will be reflected in the subsequent month's 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 4,000. The Cardmember understands that Goods and Service Tax shall be levied on the fuel purchase and the same shall not be reversed.

3.5. Concierge services:

You can call the concierge desk for assistance with the golf course referral and reservation assistance; car rental and limousine referral and reservation assistance; hotel referral and reservation assistance; business services; special events and performance assistance; spa, fitness centre and sports centre information and referral assistance; dining referral and reservation assistance and flower and gift delivery assistance. Website. All other concierge services are provided by Aspire Lifestyles India Pvt. Ltd. and are rendered in India only. Aspire Lifestyles India Pvt. Ltd. shall provide the Cardmember with 24 hours a day, 7- days a week access to Hindi and English-speaking operations coordinators via a fully manned Aspire Lifestyles India Pvt. Ltd. concierge desk.

- a) Aspire Lifestyles India Pvt. Ltd. shall endeavour on a best effort basis to provide the services by any assistance service and intervention depends upon and is subject to local resource availability and must remain within the scope of national and international law and regulations.
- b) Aspire Lifestyles India Pvt. Ltd shall provide users with 24/7 days access to Hindi and English-speaking operations coordinators via a fully equipped Aspire Lifestyles India Pvt. Ltd Concierge desk.
- c) For the avoidance of doubt, Cardmember shall only contact the single helpline number for preferred needs on +91 22 62327777 to request for services.
- d) When immediately available, Aspire Lifestyles India Pvt. Ltd shall provide the services to the user whilst the user is on the telephone. In all other cases, Aspire Lifestyles India Pvt. Ltd will provide the information by the quickest possible means.
- e) All referrals and assistance to Cardmembers are provided via a network of providers and Aspire Lifestyles Pvt Ltd no responsibility on their behalf, unless contacted.
- f) Cardmember understands and acknowledge that all calls are recorded and are proprietary and all the calls made from outside India will not be toll-free and international calling charges will apply.

3.8 Golf Benefits:

The MasterCard offers benefits under the golf program to the Cardmember availing the Card. The terms and conditions of the program are subject to change as per MasterCard directions. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Mastercard for the Golf Benefit.

- Get easy access to premier golf courses across India
- Get 4 complimentary rounds of green fee in a year and one golf lesson each month
- Rejoice 50% discounted green fee beyond 4 complimentary rounds

To book your game, please call MasterCard World Card Golf helpline at 1800 102 6263. An advance notice of 7 days will be required.

Click here to know more about the program, list of golf courses and term and conditions.

***Golf benefit is complimentary only for MasterCard holders.*

3.6. Lounge access:

The Cardmember using the iGlobe Card can receive 2 complimentary domestic airport lounge visits per calendar quarter. It is clarified that the 'lounge benefit' is applicable only in select lounges in India, via MasterCard service providers. You shall be given an access at the lounge only upon successful authorization of the Card on the electronic terminals placed at the lounges. The Cardmember will get access to the lounge and food and beverages as applicable under the agreement between MasterCard and the lounge. The Cardmember is advised to check the services and facilities that are covered in the MasterCard lounge access program.

Additionally, an authorization for an amount of INR 25 or INR 2 as per network will be done on the Card for the purpose of validation, however it is clarified that such authorization amount shall not be charged to the Cardmember's Account. It is hereby clarified that the Cardmember can only avail the 'lounge benefit' if the Cardmember is carrying a valid Card issued in India and only one entry into the domestic airport lounge per Cardmember shall be permitted. The Cardmember agrees and understands that the 'lounge benefit' can be modified, amended, changed or revoked anytime by MasterCard without any prior intimation and the access to the domestic airport lounge will be available to the Cardmember only on first-come-first-serve basis.

3.7 Lounge Access Outside India:

The Cardmember using the iGlobe Card will get 6 annual complimentary international visits per year using your Priority Pass. The Cardmember will get also access to 1400+ international airport lounges through the complimentary priority pass membership. However, if you are visiting the lounge with other people i.e. noncardmember, the non-Cardmember will be treated as guests of the Cardmember and applicable charges will be levied. The priority pass Card is not transferable and is only valid up to its date of expiry and when it

has been signed by the Cardmember. You can enjoy the lounge benefit upon presentation of a valid Priority Pass. You understand that a presentation of any other Card will not be entertained. You will be levied visit charges of up to \$27 for all international lounge visits. These charges are converted to INR as per MasterCard's exchange rate on the day of settlement and shall be billed to the Card Account and will reflect in the Card Statement.

For more detailed information on the priority pass, kindly refer to the standard terms and conditions <http://www.prioritypass.com/Conditions-of-use.cfm> governing the use of priority pass membership. For the full list of valid airport lounges, please refer to www.prioritypass.com. In case of dispute arising due to the levied charges please call the RBL Bank customer service to raise a charge back. You agree and acknowledge that this Offer can be modified, amended, changed or revoked anytime by MasterCard without prior intimation.

3.8 Payment Method:

Credit Card bill payments on iGlobe Credit Card will only be accepted from RBL Bank NRE Savings Account via Standing Instructions (SI) through Auto-Debit Facility. Payments through any other mode will be reversed.

4. GENERAL TERMS & 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 provided on the iGlobe 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's cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/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 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 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 iGlobe 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 anytime 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 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.