

## RBL Bank Icon Credit Card Terms and Conditions

### 1. INTRODUCTION

These Terms and Conditions ("Terms") apply to and regulate the provision of the Icon 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 & 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 **"Icon 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.
- 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](http://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 Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember's Agreement

### 3. PRODUCT OFFER:

#### 3.1 Welcome Benefit

The Cardmember applying for Icon Credit Card is entitled to a 'welcome benefit' of 20,000 reward points 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](http://www.rblrewards.com). For more details, refer to <https://www.rblrewards.com/tnc>

#### 3.2 Discounts on Movie Tickets at BookMyShow:

The Cardmember may avail movie discount of INR 200 on buying 2 or more movie tickets on booking movie tickets on BookMyShow's mobile application or BookMyShow's website i.e. [www.bookmyshow.com](http://www.bookmyshow.com) using the Card. This discount can be availed twice a month & the maximum discount per month is capped to INR 400. This Offer shall be applicable and valid for movie shows screened on any day of the week.

For detailed steps on how to avail the benefit, [Click here](#).

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](http://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.

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).

For detailed instructions on accessing the benefits, please [Click here](#).

### 3.3 Reward Benefits:

The Cardmember can earn 2 reward points for every eligible retail transaction worth INR 100. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com)

It is further clarified that transactions made on Railways, Rental, Miscellaneous payments will not be eligible to earn Reward points.

Cardmember earns 20 reward points for every eligible transaction worth INR 100 on International Purchases and Weekend Dining capped to 2000 reward points per month on each category, beyond which the cardmember will earn 2 reward points per INR 100 spent on International Purchases & Weekend Dining.

Illustration: Cardmember spends INR 20,000 on weekend dining in the month of January.

Calculation breakup of the total reward points earned on weekend dining are as follows:

a. Up to 2,000 reward points:

20 reward points \* (Spends/INR 100):  $20 \times (10,000/100) = 2,000$  reward points

b. Beyond 2,000 reward Points:

2 reward points \* (Spends/INR 100)  $(2 \times 10000)/100 = 200$  reward points

Total reward points (RP) earned is 2,200.

The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com)

Do refer to the list of Merchant Category and MCC in the section 3.9.

It is hereby clarified that the identification of International and cross border stores is based on MCCs (Merchant Category Codes) as allotted by MasterCard/VISA/RuPay. RBL Bank will not be responsible for providing the 20 rewards points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for stores by MasterCard/VISA/RuPay.

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 (i.e. MasterCard/RuPay/VISA). 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 Benefits:

The Cardmember can avail up to 45,000 reward points under the 'milestone benefits'. If the Cardmember makes eligible retail transactions worth INR 3 lacs or more in one membership year, the Cardmember will be rewarded with 10,000 reward points. If you make eligible transactions worth INR 5 lacs or more in one membership year, you will be rewarded with additional 15,000 reward points. If you make eligible transactions worth INR 8 lacs or more in one membership year, you will be rewarded with additional 20,000 reward points.

It is 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/VISA). 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. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com).

### 3.5 Fuel Surcharge Waiver

- a. Cardmembers will receive 1% fuel surcharge waiver, up to INR 200 per month, on fuel transactions ranging between INR 500 and INR 4,000 made using the Icon Credit Card.
- b. Fuel surcharge will not be reversed for fuel transactions below INR 500 or above INR 4,000 (exclusive of GST).
- c. A consolidated reversal of surcharge reversal amount will reflect in the monthly statement.
- d. Cardmembers acknowledge that Goods and Services Tax (GST) on fuel purchases will not be reversed. Additionally, the fuel surcharge waiver will not apply to delinquent or closed cards.

#### Illustrative Example

Statement Date: 22nd of every month

Fuel Transaction 1 made on September 27, 2024: Fuel purchase of INR 700 (exclusive of surcharge & GST) → Eligible for surcharge waiver

1% surcharge will be reversed and reflected in the statement generated on October 22, 2024

Fuel Transaction 2 made on September 28, 2024: Fuel purchase of INR 490 (exclusive of surcharge & GST) → Not eligible for surcharge waiver

### 3.6 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.

All other concierge services are provided by Aspire Lifestyles India Pvt. Ltd. and are rendered in India only. 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. 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. For the avoidance of doubt, you shall only contact the Aspire Lifestyles India Pvt. Ltd. concierge desk on RBL Bank Customer Service number to request for services. When immediately available, Aspire Lifestyles India Pvt. Ltd. shall provide the services to the Cardmembers whilst the Cardmember is on the telephone. In all other cases, Aspire Lifestyles India Pvt. Ltd. will provide the information by the quickest possible means. It is hereby clarified that all the referrals and assistance to you are provided via a network of providers and Aspire Lifestyles India Pvt. Ltd. holds no responsibility on their behalf, unless contracted. You understand 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.

### 3.7 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 course 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.***

### 3.8 Lounge access:

#### **Airport Lounge Access Within India**

- a. Cardmember can avail 2 complimentary lounge visits per calendar quarter in India on presenting the Icon Credit Card at lounge entrance. Cardmembers will be able to access 2 airport lounges 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). Cardmember will not be able to access lounge (*within India*) in the subsequent quarter if he spends less than INR 35,000 in a quarter. All eligible retail spends will be counted towards quarterly spend threshold of INR 35,000 which excludes all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax
- b. 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.
- c. 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.
- d. Cardmember can access lounges at the selected airports in India through successful authorization of the Icon Credit Card on the electronic terminals placed at the lounges.
- e. 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.
- f. This benefit is open only for Cardmember carrying a valid Icon Credit Card issued in India.
- g. 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.
- h. This benefit may be modified, amended, changed, or revoked anytime without any prior intimation.
- i. The access to the lounge will be available on first-come-first-serve basis.
- j. [Click here](#) to access list of eligible lounges.

#### **Airport Lounge Access Outside India**

The Cardmember will get access to 1400+ airport lounges outside India using RBL Bank Icon Credit Card. You are no longer required to carry your Priority Pass to access airport lounges outside India. You will be levied visit charges of up to \$35 for each international lounge visit. You can enjoy the lounge benefit upon presentation of RBL Bank Icon Credit Card. These charges are converted to INR as per MasterCard/VISA'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 lounge access, kindly refer to the standard terms and conditions <http://www.prioritypass.com/conditions-of-use> the use of membership. For the full list of valid airport lounges, please refer to [www.prioritypass.com](http://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/VISA without prior intimation.

### 3.9 List of Category Exclusions

Categories/MCCs will be defined as per VISA/MasterCard/RuPay guidelines:

Category	MCC
Dining	5812, 5814
Railways	0066, 4011, 4112
Real state/Rental	6513
Miscellaneous	5960

## 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 Card Member. 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 Icon Credit 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 Offers 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.

## **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.