

IndianOil RBL Bank Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provisions of the IndianOil RBL Bank Credit Card Terms and Conditions issued by RBL Bank Limited (“RBL Bank”) in association with IndianOil Corporation Limited and is to be read in conjunction with the Cardmember Agreement. In the 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 “IndianOil RBL Bank Credit Card” shall mean the Credit Card offered by RBL Bank in cobranding partnership with IOCL (IndianOil Corporation Limited).
- 2.3. “Cardmember/s” or “Primary Cardmember/s” shall mean such Cardmembers to whom the 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.
- 2.4. “EMI” shall mean Equated Monthly Instalments.
- 2.5. “INR” shall mean Indian 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 the 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. “UPI” refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.
- 2.11. “NCCM” refers to National Common Mobility Card service offered by NPCI in collaboration with its member banks/entities.
- 2.12. “NPCI” stands for National Payments Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.

- 2.13. "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/or with whom there is an arrangement for a Cardmember to obtain goods, services or cash advances using the Card or Card Number. Establishment shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors or manufacturers).
- 2.14. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns.

Unless otherwise defined, the capitalized terms used in these terms will have the same meaning as ascribed to them in the Cardmember Agreement.

3. PRODUCT OFFER:

3.1. 'Welcome benefit' on availing the IndianOil RBL Bank Credit Card:

The Cardmember applying for the IndianOil RBL Bank Credit Card is entitled to a 'Welcome Benefit' of 1000 fuel points on making an eligible retail transaction above INR 500 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. The fuel points are redeemable at our website <https://rewards.rbl.bank.in/>. It is hereby clarified that upon the successful valid retail transaction and the payment of the membership fees by the Cardmember, the "welcome benefit" will be credited to the Cardmember's Account within sixty (60) days from the date of the membership fees payment. This benefit is only eligible once per Cardmember at the time of joining, on payment of the membership fee.

Spends will be calculated only for settled transactions, based on the transaction date submitted by the Merchant Establishment/ Association. RBL Bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.

3.2. Reward benefits:

a. The Cardmember can avail Fuel points as stated below:

1. 10 Fuel Points for every purchase transaction of INR 100 at IndianOil fuel stations (up to 1000 Fuel Points in a month). Accelerated points will be credited once bill has been generated.
2. The Cardmember is eligible for 1 Fuel Point per INR 100 spent on all purchases other than excluded categories and IndianOil fuel stations.

Accelerated fuel points is extended on select Indianoil fuel stations. MID/TID of the select fuel stations is provided by IndianOil and offer will be extended on the specified TID/MID provided by IOCL. [Click here](#) for the list of select IOCL fuel stations. RBL Bank will not be held responsible if MID/TID or merchant name is altered by the POS machine acquirer leading to loss of accelerated fuel points.

It is hereby clarified that the above-mentioned Fuel points cannot be accrued on category purchases made on: Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, 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), fees (if any), charges & GST.

Refer to the list of Excluded Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.7.

A consolidated report of reward points summary will reflect in subsequent monthly statement of the Card account. The Cardmember shall be able to redeem these reward points at <https://rewards.rbl.bank.in/>

- b. The Cardmember agrees and understands that spends will be calculated only for settled transactions, based on the transaction date submitted by the merchant establishment/ association. RBL Bank shall not be held responsible if the merchant establishment submits the transaction date as different from the actual date when the transaction was done. Categories/ Merchant category codes (MCC) will be defined as per the Network Guidelines.

3.3. Annual fee waiver:

If the Cardmember makes valid purchase equal or greater than INR 1.75 Lacs annually, the said Cardmember is entitled for an annual membership fee waiver of INR 500 exclusive of taxes. It is hereby clarified that the qualifying purchase value for annual fee waiver shall be exclusive of category purchases made on: Utilities, Insurance, Quasi, Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, 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), fees (if any), charges & GST.

Refer to the list of Excluded Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.7.

3.4. 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 using the IndianOil RBL Bank Credit Card, the Cardmember is eligible for the fuel surcharge waiver. The Cardmember shall receive a waiver on the fuel surcharge up to INR 100 every month.

The Cardmember recognizes and understands that any fuel purchase for an amount of INR 499 or lower shall not be eligible for the fuel surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount. The Cardmember also recognizes and understands that any fuel purchase for an amount of INR 4,001 and above shall not be eligible for the fuel surcharge waiver and will continue to be levied with a surcharge amount.

The eligible fuel purchases made at fuel pumps will be levied with applicable fuel surcharge amount at the time of the Purchase and this will be appeared in 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 fuel surcharge waiver i.e. transactions worth INR 499 and below and INR 4,001 and above. A consolidated reversal of the surcharge amount will be reflected in the Cardmember's Statement. The Cardmember understands that Goods and Services Tax shall be levied on the fuel surcharge and the same shall not be reversed. It is clarified that the fuel surcharge waiver shall not be extended to delinquent or over-limit or closed IndianOil RBL Bank Credit Card. Fuel surcharge waiver will be processed on 23rd of every month.

3.5. Credit Card on UPI

For details on Credit Card on UPI functionality please refer [RBL Bank RuPay Credit Card - Seamless UPI Integration and Rewards](#)

Note - UPI scan & pay functionality will only be available with RBL Bank RuPay Credit Cards only.

Cardmember will earn Fuel 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 Fuel 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.

3.6. NCMC Functionality

For details on NCMC functionality please refer [RBL Bank RuPay Credit Card - Seamless UPI Integration and Rewards](#)

Note - NCMC functionality will only be available with RBL Bank RuPay Credit Cards only.

3.7. Exclusion Merchant Category and respective Merchant Category Codes (MCCs) defined as per the network guidelines:

| Category | MCCs |
|---------------------------|--|
| Utilities | 4900 |
| Insurance | 6300, 6310 |
| Quasi-Cash | 6050, 6051, 4829 |
| 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 |
| Railways | 0066, 4011, 4112 |

4. INDIANOIL XTRA REWARDS PROGRAM

4.1 ABOUT XTRA REWARD

The "IndianOil XTRA REWARDS Program" is a Program by IndianOil Corporation LTD. to reward individuals shopping from select Retail outlets of IndianOil and affiliates, franchisees and outlets of alliance partners with whom Indian Oil Corporation Ltd. may have alliance from time to time.

XTRA REWARD points are loyalty points offered by Indian Oil Corporation Limited (IOCL). Cardmember earns Fuel Points on purchase transaction using your IOCL Credit Card and can convert their fuel points into XTRA REWARD points.

Cardmember agrees to provide their consent for disclosing, sharing, and transferring personal information (name, mobile name, email address, postal address) by RBL Bank with INDIAN OIL CORPORATION LIMITED ("IOCL") for enrolment with XTRAREWARDS Program, generation of XTRAREWARDS Membership and conversion of Fuel points into IndianOil XTRA Rewards.

In the event where an IndianOil XTRA REWARDS Loyalty ID is not generated during the application onboarding process, customers shall generate the Loyalty ID through the link provided. [Click here](#) to access the detailed steps for generating the Loyalty ID.

4.2 Redeem XTRAREWARD POINTS at an IndianOil Fuel Stations

Before redeeming points, confirm that the outlet is IndianOil XTRAREWARDS Program Participating Outlet. Participating Outlets are select IndianOil Retail outlets and affiliates, Member Establishments/Franchisees of alliance partners where XRP are given against purchase of goods and services, as specified in the Terms and Conditions.

- Press '#' on the POS Machine
- Select 'Instant Redeem'
- Under Select Program > Choose 'XTRAREWARDS'
- Click on 'OK' to enter Mobile Number for 'XTRAREWARDS'

- Click 'OK' and enter Mobile Number
 - Enter Redemption Amount
- A. Once your Order to redeem Fuel Points towards XTRAREWARD Program is successfully placed, XRP will be credited into your XTRAREWARDS Account automatically within 48 hours. You will also receive a confirmation SMS from IndianOil.
- B. XRP can be tracked on https://cx.indianoil.in/webcenter/portal/Customer/pages_xr or from the POS Terminal at the participating IndianOil Retail Outlet. You can also SMS a query XRP <Card No> to 9223177998. Alternatively, you can also check your XRP Balance from IndianOil ONE app.
- C. 1 Fuel Point = INR 0.5 on IOCL Petrol Pump, Value of 1 (One) XTRAREWARDS Point = INR 0.30, 3 Fuel Point = 5 XTRA Reward Point.
- D. 1 Fuel Point = INR 0.1 on redemption at RBL Bank rewards portal (except XTRA Reward Point conversion).

Note – RBL Bank will not be held responsible for any issue while redeeming IndianOil XTRARewards at IndianOil fuel station. Customers can directly reach out to IndianOil customer care for issues while redeeming points at IOCL fuel stations.

5. GENERAL TERMS AND CONDITIONS:

- 5.1. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.
- 5.2. 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 sole responsibility of the Cardmember. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember.
- 5.3. 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.
- 5.4. 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.
- 5.5. The Offer is valid only for successful/approved transactions and not applicable for Void Transaction. The Offers cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/or Website.
- 5.6. 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 Cardmember, 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.
- 5.7. 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.

5.8. 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.

5.9. The above Offer is by way of a special offer for the Cardmembers, and nothing contained herein shall prejudice or affect the terms and conditions of the Cardmember agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the Cardmember agreement.

6. DISCLAIMER:

RBL Bank displays the Offers/ services extended by third parties to RBL Banks Cardmembers 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 party's vis-a-vis the Cardmembers. 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 only. The Offers/ services may also be available at other platforms. The Cardmember's participation to avail such Offers/ services are purely voluntary.