



LUMIÈRE™
INSPIRED BY YOU

LUMIÈRE™ CREDIT CARD TERMS AND CONDITIONS

Introduction:

This document outlines the terms and conditions governing the use of the LUMIÈRE™ Credit Card issued by RBL Bank. By using the LUMIÈRE™ Credit Card, Cardmembers agree to comply with these terms and conditions.

1. Membership Fee:

- a. Annual Fee: INR 50,000 + 18% Goods & Services Tax (GST)

2. Welcome Benefit:

- a. Cardmembers can choose E-Gift Card of Taj Experiences or Marriott worth INR 30,000.
- b. This benefit cannot be clubbed with TRV Based Annual Fee Waiver Program.
- c. Cardmembers will become eligible for the welcome benefit upon making a retail transaction within 37 calendar days from the date of Card issuance and upon payment of annual membership fee as reflected in the first statement. It will be reflected within 60 days from the date of Card issuance.
 - i. Eligible Cardmember will get an Email or/and SMS on registered Email address or Mobile Number with a link
 - ii. On clicking the link Cardmember will get redirected to the offer fulfilment webpage:
 - iii. Cardmember will have to enter their RBL Bank Registered Mobile Number to login
 - iv. Cardmember can select the E-Gift Card of choice
 - v. Cardmember will have to enter their Name, Mobile number, and Email ID
 - vi. On clicking the “Submit” button, the E-Gift Card will be sent to Cardmember’s registered mobile number and Email ID

- d. The redemption link will be valid for 120 days from the date of receiving the eligibility communication
- e. Redemption link once expired cannot be renewed
- f. E-Gift Card once selected cannot be exchanged or renewed
- g. Usage of E-Gift Cards is governed by the terms and conditions of the respective E-Gift Card partner
- h. Visit <https://www.gyftr.com/myrewards/lumierebyrbl/> to read more about the terms and conditions of respective partner outlets

3. Reward Program:

- a. Cardmember will earn 4 Reward Points per INR 200 spent on the Card
- b. Cardmember will earn 5X Reward Points i.e. 20 Reward Points per INR 200 Spends on all purchases through lumiere.rbl.bank.in
- c. Value of 1 Reward Point = INR 1 and can be redeemed on Flight Bookings, Hotel Reservations, Miles Transfer, Experiences, Events, Gifting, Gift Cards, Merchandise by visiting lumiere.rbl.bank.in
- d. The Reward Points earned in a month will be credited to the Cardmember's account within 30 days from the settlement date of the retail transactions.
- e. Reward Points accumulated will have no expiry date.
- f. A consolidated reward summary will be reflected in the monthly Statement.
- g. RBL Bank reserves the right to change or modify the exclusions mentioned herein at any point in time without prior notice or intimation to Cardmember
- h. The Spends done by Primary as well as Addon Cardmember will be eligible for Reward Points earn
- i. The Reward Points accrued can be redeemed by the Primary Card Member only.
- j. The Reward Points cannot be converted to Cash
- k. 'One month' is defined as one billing cycle assigned to the Card.
- l. 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).

- m. 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.
- n. RBL Bank retains the right to alter the number of Reward Points required to make a redemption from time to time.
- o. The redemption procedure and the additional terms and conditions for each Reward shall be set forth in the redemption certificates or E-Gift Cards or partner terms & conditions issued to the Cardmember.

4. Reward Points Transfer Program

- a. Cardmembers can transfer their accumulated Reward Points to participating airline and hotel loyalty programs at a conversion rate of 1 Reward Point = 1 Partner Mile/Point.
- b. Participating Partners: Following is the list of airline and hotel loyalty partners with RBL Bank

Category	Partner
Airlines	Air Asia
Airlines	Air India
Airlines	Qatar Airways
Hotels	Club ITC

- c. The Points transferred would be debited from the accumulated Reward Points in the Cardmember's Reward Account
- d. Cardmembers can only transfer Miles to their own membership accounts held as per Loyalty Program of the Partners. Transfer to other Accounts is not permitted.
- e. Points transfer can only be done to the above-mentioned program partners.
- f. Points transfer requests are processed within 3 business days, but it may take up to 15 business days depending on the Loyalty Program.
- g. The loyalty program membership number and the name on your credit card account must match the details on file with the loyalty program when

requesting a Miles transfer. Any discrepancies may result in delays or unsuccessful transfers.

h. For Partner specific Terms and Conditions visit lumiere.rbl.bank.in

How to transfer RBL Bank Reward Points to Partner points/miles?

Step 1: Login to lumiere.rbl.bank.in

Step 2: Go to Points Transfer Section

Step 3: Select your preferred airline or hotel partner.

Step 4: Enter the number of points you want to transfer.

Conversion Rate: 1 RBL Reward Points = 1 Partner Point

Step 5: Confirm your choice with the OTP sent to your registered mobile/email.

5. Lounge Access:

a. Airport Lounge access within India:

- i. Primary Cardmember and accompanied guests can enjoy unlimited complimentary domestic lounge access in a calendar year.
- ii. Once the guests accompanied by the Primary Cardmember have availed all complimentary visits, applicable charges will be levied.
- iii. An authorization amount of up to INR 25 will be charged on the Card for validation purposes only. The authorization amount shall be reversed within 30 calendar days.
- iv. The list of lounges is subject to change from time to time without any prior intimation to Cardmember. [Click here](#) for list of lounges.
- v. Cardmember whose accounts are not active and/or are closed or have a credit freeze will not be eligible for the benefits of the offer.

b. Airport Lounge access outside India:

- i. Primary Cardmembers can enjoy unlimited complimentary airport lounges outside India in a calendar year.
- ii. Guests accompanied by Primary Cardmembers can enjoy 10 visits at airports outside India in a calendar year

- iii. Once the guests accompanied by the primary Cardmember have availed all complimentary visits, charges up to \$35 per guest per visit will be levied in case of any subsequent lounge visit.
- iv. An authorization amount of up to \$1 will be charged on the Card for validation purposes only. The authorization amount shall be reversed in the same month's billing statement.
- v. To access lounges, Cardmember needs to present LUMIÈRE™ Credit Card at the Airport Lounge entrance.
- vi. Cardmember needs to activate international POS & online transactions on the Card prior to presenting the Card at the Airport Lounge. It can be done easily using MyBank App, RBL Bank website or calling on the Credit Card helpline number (+91 93246 60000)
- vii. For more detailed information on Priority Pass membership, kindly refer to the standard terms and conditions
<http://www.prioritypass.com/conditions-of-use>
- viii. For the full list of participating airport lounges, please refer to:
<https://www.prioritypass.com/airport-lounges>

6. Annual Hotel Membership Program

Cardmembers can enjoy complimentary annual membership of either the ITC Culinaire OR the Club Marriott, from the date of issuance.

a. Club Marriott Membership

- i. Up to 25% off on food and beverages for a maximum of 10 guests at hotels in India
- ii. 20% off on food and beverages for a maximum of 10 guests at hotels in Asia Pacific
- iii. 20% off on the best available rate for rooms.
- iv. 20% off on the weekend best available rate for rooms.
- v. 20% off on spa services.
- vi. 15% off on "Marriott Bonvoy On Wheels" orders.

- vii. Complimentary add-on spouse membership for Club Marriott members.
- viii. To Avail Club Marriott Membership, visit lumierebyrbl.tlcdigitech.com

b. ITC Culinaire Membership

- i. Room upgrade to the next category, including suites, for a maximum of 3 nights.
- ii. Second night free stay, including buffet breakfast in a standard room on BAR.
- iii. Up to 50% savings on food and beverage bills at all-day dining restaurants, for a maximum of 4 guests.
- iv. 50% off on spa therapies.
- v. 20% savings on dining.
- vi. Up to 3% earning of Green Points on eligible food and beverage and stays.
- vii. 20% savings on laundry and spa.
- viii. Earn 2X Green Points during Birthday week
- ix. To avail ITC Culinaire Membership, visit lumierebyrbl.tlcdigitech.com

7. Airport Meet-and-Greet Program

- a. Cardmember is entitled to 8 complimentary airport meet-and-greet services per calendar year.
- b. Dedicated staff assists with airport formalities, including expedited check-in, security clearance, and immigration processes.
- c. Assistance with baggage handling is provided, ensuring convenience upon arrival or departure.
- d. Cardmembers are escorted through the airport, facilitating a smooth transition between terminals or gates.
- e. Services are available at select domestic and international airports
- f. Reservations for the meet-and-greet service should be made in advance, typically 48 to 72 hours prior to travel.
- g. To avail Airport, Meet & Greet services, visit lumiere.rbl.bank.in

8. Flight Booking benefits

- a. Cardmember is entitled for 20% savings once a year on First Class fares
- b. The maximum value back is capped at INR 2,00,000 per transaction
- c. Benefit is applicable once per calendar year per primary Cardmember
- d. To avail the benefit: visit lumiere.rbl.bank.in

9. Enjoy a complimentary third night for minimum two consecutive nights international hotel booking.

- a. Offer can be availed twice per calendar year per primary Cardmember
- b. The maximum value back is capped at INR 1,00,000 per transaction
- c. To avail the benefit, visit lumiere.rbl.bank.in

10. Golf Benefit

- a. The golf programme is available only for primary Cardmembers
- b. Get easy access to premier golf courses across India
- c. Get unlimited complimentary rounds of golf in a year and 12 complimentary golf lessons in a year
- d. To know more about the list of golf courses and term and conditions visit lumiere.rbl.bank.in

11. Dining Program:

- a. The Cardmember can avail 25% discount up to INR 5,000 on India's fine dine restaurants available at District/ Zomato app
- b. The offer will be visible on select fine dine restaurants on district/Zomato App
- c. Cardmember can make a reservation at their desired restaurant through District/Zomato App.
- d. Confirmation of reservation is subject to availability at the restaurants.
- e. Offer will be valid only on payment made through LUMIÈRE™ Credit Card

12. Green Legacy Initiative:

- a. The Green Legacy Initiative is an initiative by RBL Bank to promote sustainability and environmental responsibility.

- b. A tree sapling will be named after Cardmember for every retail transaction of INR 50,000 or more as part of RBL Bank's commitment to environmental sustainability.
- c. This contribution helps strengthen the efforts already underway in our environmental stewardship journey.
- d. Eligibility Criteria: Only retail purchases equal to or exceeding INR 50,000 in a single transaction are eligible.
- e. Trees will be allocated in designated regions across India, focusing on areas requiring reforestation.
- f. Cardmember will receive a confirmation email or SMS acknowledging the tree allocated to them
- g. An e-certificate detailing the geo-location and species of the allocated tree will be provided.

13. Markup Fee on Foreign Currency Transactions:

- a. The Cardmember is eligible for 0% mark-up fee on every retail foreign currency transaction(s).
- b. For details related to markup fee, please refer to Schedule of Charges.

14. Fuel Surcharge Waiver:

- a. Cardholder is eligible for 1% surcharge waiver on fuel purchase
- b. The waiver will be eligible on fuel transaction between INR 500 and INR 10,000
- c. Cumulative waiver per calendar month will be capped at INR 1,000

15. Important Links and Notes:

- a. **Most Important Terms & Conditions & Key Fact Sheet:**
webassets.rbl.bank.in/document/Credit%20Cards/RBL-MITC-final.pdf
- b. **Card Member Agreement:** webassets.rbl.bank.in/document/credit-cards/rbl-cc-cardmember-agreement.pdf
- c. **Card Member Declaration:** webassets.rbl.bank.in/document/pdfs/credit-card-member-declaration.pdf

d. Schedule of Charges:

webassets.rbl.bank.in/document/Credit%20Cards/CardsScheduleCharges.pdf

f

Note: To ensure your experience remains effortless, a Standing Instruction or NACH will be activated alongside your card to avoid payment hassle.

GENERAL TERMS AND CONDITIONS:

1. Bank does not make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.
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 to the sole account of the Card Member.
3. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember.
4. 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 LUMIÈRE™ Credit Card.
5. 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.
6. RBL Bank reserves the right, at any time, without prior notice and 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.
7. The Offers provided on the LUMIÈRE™ Credit Card cannot be clubbed or transferred with any other offers that may be available to the Cardmember by RBL Bank.

8. The Offer is not valid and applicable for Void Transaction.
9. 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.
10. RBL Bank shall 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.
11. RBL Bank does not 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 Insignia Preferred Banking Credit Card must be addressed by the Cardmember in writing to RBL Bank.
12. 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.
13. 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.
14. The 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.

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.