NOVA™ CREDIT CARD TERMS AND CONDITIONS

Introduction

This document outlines the terms and conditions governing the use of the NOVA™ Credit Card Sourcing Policy_Q1V2 Credit Card by RBL Bank. By using the NOVA™ Credit Card, Cardmember agree to comply with these terms and conditions.

Membership Fee

- Annual Fee: INR 12,500 + 18% Goods & Services Tax (GST)

Annual Fee Waiver Program:

1. Cardmember will become eligible for annual fee waiver on meeting below condition:
    - Spends of INR 10 Lakhs or more in a card anniversary year
2. Annual Fee of INR 12,500 + GST of subsequent anniversary year will be waived off upon meeting above condition. This implies that the annual fee applicable for subsequent membership year will not be levied & reflected in the statement.

    Example: If an anniversary year runs from April 01 to March 31 of each year. Between April 2025 & March 2026, Cardmember has spends INR 10,00,000 or more on the Card. As a result, Cardmember's annual fee for the membership year April 2026 – March 2027 will be waived off, and it won't be reflected in the statement of April 2026.

- To know about the spend categories that will not be considered in calculating spends eligibility for the fee waiver, please refer ***Table 1***.

Welcome Benefit

- Cardmembers can choose E-Gift Card of Taj Experiences or Luxe worth INR 12,500.
- 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.

Renewal Benefit:

- Cardmembers can choose E-Gift Card of Taj Experiences or Luxe worth INR 12,500.
- Cardmembers will become eligible for the annual benefit upon making a retail transaction within 30 days from the NOVA™ Credit Card's anniversary date and upon payment of annual membership fee as reflected in the first statement of each anniversary year.

How to redeem the Welcome/Renewal Benefit:

1. Eligible Cardmember will get an Email or/and SMS on registered Email address or Mobile Number with a link
2. On clicking the link, Cardmember will get redirected to the offer fulfilment webpage
3. Cardmember will have to enter their RBL Bank Registered Mobile Number to login
4. Cardmember can select the E-Gift Card of choice
5. Cardmember will have to enter their Name, Mobile number, and Email ID
6. On clicking the "Submit" button, the E-Gift Card will be sent to Cardmember's registered mobile number and Email ID

- The redemption link will be valid for 120 days from the date of receiving the eligibility communication
- Redemption link once expired cannot be renewed

- E-Gift Card once selected cannot be exchanged or renewed
- Usage of E-Gift Cards is governed by the terms and conditions of the respective E-Gift Card partner
- Validity of E-Gift cards
- Visit www.gyftr.com/myrewards/novabyrbl to read more about the terms and conditions of respective partner stores/outlets in the footer section of the website

Rewards Program:

- Cardmember will earn 4 Reward Points per INR 200 spent on the Card
- To know about the categories excluded from earning the Reward Points. Please refer ***Table 1***.
- Cardmember will earn 3X Accelerated Reward Points i.e. 12 Reward Points per INR 200 Spends on Flight bookings, Hotel bookings and E-Gift Card purchases through **nova.rbl.bank.in**
- The Accelerated Reward Points earned in a calendar month are capped at 30,000 Points.
- Value of 1 Reward Point = INR 1 and can be redeemed on Flight bookings, Hotel bookings & E-Gift Card, Miles Transfer, Experiences, Events, Gifting, Physical Merchandize and Philanthropy by visiting **nova.rbl.bank.in**
- Reward Points accumulated that are not redeemed by the Card Member within thirty-six (36) months will expire and stand forfeited.
- 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.
- A consolidated reward summary will be reflected in the monthly Statement. For more details, refer to **nova.rbl.bank.in**
- 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
- The Spends done by Primary as well as Addon Cardmember will be eligible for Reward Points earn
- The Reward Points accrued can be redeemed by the Primary Card Member only.
- The Reward Points cannot be converted to Cash

- ‘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.
- RBL Bank retains the right to alter the number of Reward Points required to make a redemption from time to time.
- 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.

Reward Points Transfer Program

- Cardmembers can transfer their accumulated Reward Points to participating airline and hotel loyalty programs at a conversion rate of 2 Reward Point = 1 Partner Mile/Point.
- The Points transferred would be debited from the accumulated Reward Points in the Cardmember’s Reward Account
- 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.
- Points transfer can only be done to the above-mentioned program partners.
- Points transfer requests are processed within 3 business days, but it may take up to 15 business days depending on the Loyalty Program.
- 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.
- For Partner specific Terms and Conditions visit **nova.rbl.bank.in**

- **How to transfer RBL Bank Reward Points to Partner points/miles?**
    - Step 1: Login to **nova.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: 2 RBL Reward Points = 1 Partner Point
    - Step 5: Confirm your choice with the OTP sent to your registered mobile/email.

Milestone Benefits:

- Cardmember becomes eligible for a E-Gift Card worth INR 10,000 upon making spends of INR 3 Lakhs or more in a calendar quarter.
- Eligible Cardmember can choose E-Gift Card of their choice out of Taj Experiences, Tata CLiQ Luxury, MakeMyTrip and Marriot Bonvoy E-Gift Cards.
- Eligible Cardmember will receive the eligibility confirmation and the E-Gift Card issuance link on registered email address or/and Mobile Number within 30 calendar days after the end of calendar quarter.
- How to redeem Cardmember's E-Gift Card
    1. Eligible Cardmember will get an email or/and SMS on registered Email address or Mobile Number with a link
    2. On clicking the link Cardmember will get redirected to the offer fulfilment webpage
    3. Cardmember will have to enter their RBL Bank Registered Mobile Number to login
    4. Cardmember can select the E-Gift Card of choice
    5. Cardmember will have to enter their Name, Mobile number, and Email ID
    6. On clicking the "Submit" button, the E-Gift Card will be sent to Cardmember's registered mobile number and Email ID
- The redemption link will be valid for 120 days from the date of receiving the eligibility communication.
- Redemption link once expired cannot be renewed.
- E-Gift Card once selected cannot be exchanged or renewed.

- Usage of E-Gift Cards is governed by the terms and conditions of the respective E-Gift Card partner.
- Click on below links to read more about the terms and conditions of respective partner outlets.
- Visit **nova.rbl.bank.in** to read more about the terms and conditions of respective E-Gift Card partner.
- To know about the categories that will not be considered in calculating spends eligibility for the milestone Benefit, please refer ***Table 1***.

Lounge Access:

Airport Lounge access within India:

- Primary Cardmember, Addon Cardmember and accompanied guests can enjoy a total of 12 complimentary lounge access at Airports within India in a calendar year
- Once Primary Cardmembers and the guest accompanied by them have availed all complimentary visits, applicable charges will be levied.
- 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.
- To access lounges, Cardmember needs to present NOVA™ Credit Card at the Airport Lounge entrance.
- The list of lounges is subject to change from time to time without any prior intimation to Cardmember.
- Cardmember whose accounts are not active and/or are closed or have a credit freeze will not be eligible for the benefit.

Airport lounge access outside India:

- Primary Cardmember can enjoy 12 complimentary lounge visits outside India in a calendar year
- Guests (including Addon Cardmember) accompanied by Primary Cardmembers can enjoy 4 International lounges visits in a calendar year.

- Once Primary Cardmembers and the guests accompanied by them have availed all complimentary visits, charges up to $35 per guest per visit will be levied in case of any subsequent lounge visit.
- To access lounges, Cardmember needs to present NOVA™ Credit Card at the Airport Lounge entrance.
- 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 OR RBL Bank website www.rbl.bank.in
- An authorization amount 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.
- Visit https://www.prioritypass.com for the complete list of lounges
- For more detailed information on Priority Pass membership, kindly refer to the standard terms and conditions http://www.prioritypass.com/conditions-of-use

Dining Program:

- The Cardmember can avail 10% discount up to INR 3,000 on India's fine dine restaurants available at District/ Zomato app.
- The offer will be visible on select fine dine restaurants on District/ Zomato App .
- Cardmember can make a reservation at their desired restaurant through District/Zomato App.
- Confirmation of reservation is subject to availability at the restaurants.
- Offer will be valid only on payment made through NOVA™ Credit Card

Golf Benefits:

- Primary Cardmembers get easy access to premier golf courses across India:
    - 4 complimentary rounds of golf in a year
    - 12 golf lessons in a year
- To book golf rounds & lessons and know more about list of golf courses and term and conditions visit **nova.rbl.bank.in**

- Only Green Fee is complimentary under the offer. Cardmember shall be required to pay for caddy fee, cart fee, insurance and hire of equipment directly at the club, as per applicable rates prescribed by the respective golf clubs.
- This Golf Program is not to be considered as a golf club membership

Fuel Surcharge Waiver:

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

Markup Fee on Foreign Currency Transactions:

- 2% mark-up fee (excluding taxes) applies to retail foreign currency transactions made by the Cardmember.
- For details related to markup fee, please refer to Schedule of Charges.

Important Links & Note:

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

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

Table 1 : List of categories excluded from spends calculations:

Spend category	Merchant Category Code (MCC)

Fuel & Auto	0032,2541,4001,5542,5541,5172
Utilities	4900
Insurance	6300,6310
Quasi-Cash	4829, 6050, 6051
Real Estate/Rental	6513
Wallet/Service Providers	6540
Education	8211, 8220, 8241, 8244, 8249, 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
Railways	0066, 4112, 4011
Miscellaneous	5960
Bills2Pay,	
EMI	
Charges & GST	

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 NOVA™ 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 NOVA™ 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 inexistence, 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.