RBL Bank Jalsa Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provisions of the RBL Bank Jalsa Credit Card Terms and Conditions issued by RBL Bank Limited ("RBL Bank"). 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. "Membership Year" shall be defined as the 12-month period commencing from the date of the credit card account opening to card renewal date and from renewal date to next renewal date subsequently.

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 'you' and 'your' shall mean the Cardmember wherein the context admits.

2.4. "INR" shall mean Indian Rupee.

2.5. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.

2.6. "Statements" shall mean the Card statement sent by RBL Bank to its Card members 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.

2.7. "Website" shall mean www.rbl.bank.in

2.8. "Eligible Transaction" shall mean any successful retail transaction eligible for the benefits.

2.9. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.

2.10. GST - Goods and Services Tax (GST) is a comprehensive, multi-stage, destination-based indirect tax levied on the supply of goods and services in India.

2.11. "EMI" shall mean Equated Monthly Instalments.

2.12. "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).

2.13. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns.

2.14. "UPI" refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.

2.15. "NCMC" refers to National Common Mobility Card service offered by NPCI in collaboration with its member banks/entities.

2.16. "NPCI" stands for National Payment Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.

2.17. "Select Merchant Category Codes" as defined by RuPay & Mastercard:

Category	MCCs
Fuel & Auto	5172, 5541, 5542, 4001, 2541, 0032
Utilities	4900
Wallets/Service Providers	6540
Real Estate/Rental	6513
Insurance	6300, 6310
Railways	4112, 4011, 0066
Education	8220, 8244, 8249, 8211, 8241, 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
Quasi-Cash	6050, 6051, 4829
Cash	6011, 6010

Miscellaneous	5960

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 Offer Program

The Cardmember availing the Jalsa Credit Card is entitled to a 'Welcome Benefit' of 5000 Reward Points. These reward points can be redeemed for voucher worth INR 1000 at Rewards Portal on your favorite brands, on making an eligible transaction within 30 days from the date of the Card being issued by RBL Bank to the Card member. Reward Redemption Value for each reward point is INR 0.20. This benefit is only eligible once per Cardmember at the time of joining, on payment of the membership fee.

The Cardmember agrees and understands that in an event the merchant establishment submits the transaction date as different from the actual date when the transaction was done, RBL Bank shall not be held responsible or liable for the same.

3.2 Everyday Benefits

The Cardmember is entitled to a 5% cashback for a maximum amount of INR 500 per calendar month (with per transaction cashback capped at INR 50), on settled transactions made on Myntra, Swiggy, Zomato, Meesho, Urban Company, Flipkart, Zepto, Blinkit, Ajio using your RBL Bank Jalsa Credit Card

The card member must claim the cashback for each calendar month via MyBank Mobile app. Card member shall share their OTP consent for the respective month cashback within 3 calendar months from activation of the cashback claim banner. Refer to Annexure for more claim process.

The cashback will be computed basis settled transactions only. 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 shall not be held responsible or liable for the same.

The cashback benefit will be credited into cardmember's Card account within 15 days of successful cashback claim and will reflect in the upcoming monthly credit card bill statement.

3.3 Milestone Benefit:

The Cardmember can unlock benefit under the 'milestone program' of the Card. The Cardmember shall become eligible to receive 2500 Reward Points, which can be utilised to redeem voucher worth INR 500 on favourite brands at [Rewards Portal](), upon making eligible transactions worth INR 3,00,000 or more in a membership year. Reward Redemption Value for each reward point is INR 0.20

The Cardmember agrees and understands that the qualifying transaction value for the milestone program will exclude all Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallet/Service Providers, Government Services, Contracted Services, Cash, Bills2Pay, Miscellaneous 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.

The spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association. 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. It is also clarified that the billed spends for the Cards include both Primary and add-on Cards for the said period will be considered for the benefits/ reward points.

Refer to the list of exclusion Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 2.17.

3.4 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:

a. UPI scan & pay functionality will only be supported on Credit Cards issued on RuPay network only

b. Cardmember will earn reward 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 rewards 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.

3.5 National Common Mobility Card (NCMC) Functionality

For details on NCMC functionality please refer RBL Bank RuPay Credit Card - Seamless UPI Integration and Rewards

Note:

a. NCMC tap & pay functionality will only be supported on Credit Cards issued on RuPay network only

4. Terms and conditions prescribed by RBL Bank:

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.

4.2. 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 Cardmember. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember.

4.3. 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.

4.4. RBL Bank reserves the right, at all times, 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.

4.5. The Offer is valid only for successful/approved transactions and not 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.

4.6. 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 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.

4.7. 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.

4.8. 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.

4.9. 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

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 party's 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.

Annexure

Guide to Claim Cashback Benefits

- Cardmember shall receive an email on their registered email address once eligible for cashback benefit for respective calendar month.
- Cardmember must login to the MyBank app to claim the benefit by clicking on the respective banner available under Offers & Rewards Section in MY EXCLUSIVE OFFER of RBL Bank Jalsa Credit Card. Each cashback claim banner will be activated for eligible customers on 3rd day of every month.
- Cardmember must provide their consent within 3 calendar months from the date of activation of claim banner, by entering the OTP received on their registered mobile number.
- Cardmember will receive email confirmation on successful cashback claim.
- The benefit will be credited into cardmember's Card account within 15 days of successful cashback claim and will reflect in the upcoming monthly credit card bill statement.