RBL Bank Shoppers Stop Black Credit Card

Terms and Conditions

1. INTRODUCTION

These Terms and Conditions (“Terms”) apply to and regulate the provisions of the RBL Bank Shoppers Stop Black Credit Card issued by RBL Bank Limited (“RBL Bank”) in association with Shoppers Stop Limited and are 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 provisions of the Cardmember Agreement shall prevail.

By activating and/or using the Card, the Cardmember unconditionally accepts and agrees to be bound by these Terms. RBL Bank reserves the right to amend these Terms at any time without prior notice. Continued use of the Card constitutes acceptance of such amendments.

2. DEFINITIONS AND INTERPRETATION

2.1 "Account or Card Account" shall mean the account maintained by RBL Bank under these Terms and conditions in the name of the Cardmember.

2.2 “Anniversary year” shall mean a 12-month period commencing from the date of the Card issuance up to the Card renewal date and from renewal date to next renewal date subsequently.

2.3 "Billing Cycle" shall mean the monthly period assigned to the Card’s statement generation, as communicated to the Cardmember.

2.4 "Calendar Quarter" shall mean January–March, April–June, July–September, or October–December of any given calendar year.

2.5 "Card/s or RBL Bank Shoppers Stop Black Credit Card" shall mean the co-branded credit card issued by RBL Bank in partnership with Shoppers Stop Limited.

2.6 "Cardmember/s or Primary Cardmember/s" shall mean the customer to whom the Card has been issued and who is authorised to hold and use the Card. References to 'you' and 'your' shall mean the Cardmember.

2.7 "Eligible Spends" shall mean retail purchase transactions settled on the Card, excluding the defined exclusion categories listed in Section 3.6.

2.8 "EMI" shall mean Equated Monthly Instalments.

2.9 "End of Season Sale (EOSS)" shall mean the promotional sale period declared by Shoppers Stop Limited, as announced by Shoppers Stop Limited.

2.10 "GST" shall mean Goods and Services Tax

2.11 "INR" shall mean Indian Rupee.

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

2.13 "Merchant Establishment" shall mean any company, firm, or entity designated as a network partner (Mastercard/VISA/RuPay) with whom there is an arrangement for a Cardmember to obtain goods, services, or cash advances using the Card.

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

2.15 "Shoppers Stop or SS" shall mean Shoppers Stop Limited.

2.16 "SS Black Membership" shall mean the First Citizen Black Card Membership offered & governed by Shoppers Stop Limited.

2.17 "SS Universe" shall mean Shoppers Stop Limited branded retail stores, and designated affiliate stores as notified by Shoppers Stop Limited **here.**

2.18 "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.

2.19 "Void Transaction" shall mean any transaction that has taken place but has been cancelled, rejected, or was unsuccessful.

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

Unless otherwise defined, capitalised terms used herein shall have the same meaning as ascribed to them in the Cardmember Agreement.

3. FEE AND CHARGES

The annual membership fee for RBL Bank Black Shoppers Stop Card is INR 10,000 + GST.

4. PRODUCT OFFER

4.1. Welcome Benefits

The Cardmember is eligible to receive the following Welcome Benefits upon:

(a) making a valid retail transaction within the first thirty (30) days from the date of Card issuance,

(b) paying the annual membership fee as reflected in the first statement by the payment due date, (c) successfully claiming the welcome benefit.

Click here for step-by-step guide on how to claim the welcome benefit.

Welcome Benefit	Value	Conditions
Shoppers Stop Shopping Voucher	INR 3,000	Redeemable at Shoppers Stop branded in-stores only, valid for 90 days from date of issuance. Single-use; cannot be exchanged for cash. Click here for T&C.
	Worth upto INR 3,000	Redeemable at Shoppers Stop branded stores only, valid for 90 days from date of issuance. Single-use; cannot be exchanged for cash. Click here for T&C.
Complimentary Gift	Worth INR 4,500	
SS Black Membership		Activated for 12 months from date of Card issuance. Membership perks are governed by Shoppers Stop First Citizen Black Card Membership T&C. RBL Bank is not responsible for changes to membership benefits by Shoppers Stop. Click here for T&C.

Complimentary Makeover	-	Redeemable at select Shoppers Stop beauty counters. Subject to prior appointment and availability. Valid for 90 days from date of voucher issuance and non-transferable. Click here for T&C.

This benefit can be availed only once by the Cardmember at the time of joining for paid Cards only (annual membership fee must be paid within 60 days of Card issuance). Welcome Benefits are nontransferable, cannot be combined with any other ongoing promotional offer, and cannot be redeemed for cash.

Note: 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 the Merchant Establishment submits the transaction date different from the actual transaction date.

4.2. Reward Program

The Cardmember can avail Reward Points only on eligible spends made on the Card, as stated below:

4.2.1 Earning Reward Points

Spend Category	Reward Rate	Monthly Cap
SS Universe	15 Reward Points per INR 200 spent	1,500 Reward Points per month
Spend Category	**Reward Rate**	**Monthly Cap**
All other eligible spends (excluding exclusion categories listed in Section 3.6)	4 Reward Points per INR 200 spent	500 Reward Points per month

Reward Points awarded are applicable for spends made in multiples on INR 200. Partial in a single transaction will not earn Reward Points for the residual amount. For example, a spend of INR 350 at an SS store will earn Reward Points on INR 200 only.

The monthly cap is calculated separately for each category and gets reset at the start of each billing cycle. Unutilised cap from one billing cycle cannot be carried forward to the next billing cycle.

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://rblrewards.rbl.bank.in

The Cardmember can redeem Reward Points at Shoppers Stop at a value of INR 1.00s per Reward Point and on the RBL Rewards Portal at a value of up to INR 0.25 per Reward Point.

Note: 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 different from the actual transaction date.

4.3. Milestone Program

The Cardmember can unlock voucher benefits by achieving defined quarterly and annual eligible spend milestones, as described below. Eligible Spends for the purposes of the Milestone Program exclude all categories listed in Section 3.6:

4.3.1 Quarterly Milestone

Upon reaching eligible spends of INR 2,50,000 in a previous calendar quarter, the Cardmember shall be entitled to receive a Shoppers Stop Voucher worth INR 1,500. This benefit is applicable for all four calendar quarters in a year.

The voucher will be issued within 45 days from the closing of the qualifying calendar quarter in which the milestone is achieved. The Cardmember must claim the voucher within 90 days of it being made available.

Click **here** for T&C.

4.3.2 Annual Milestone

Upon reaching annual eligible spends of INR 8,00,000 in an anniversary year, the Cardmember shall be entitled to receive a Shoppers Stop Shopping Voucher worth INR 2,500.

The voucher will be issued within 45 days of the close of the qualifying calendar year. The Cardmember must claim the voucher within 90 days of it being made available. Unclaimed vouchers will lapse and will not be re-issued. The voucher is redeemable at Shoppers Stop stores only and cannot be exchanged for cash or combined with other discount offers.

The annual milestone is assessed separately from the quarterly milestone; achieving the annual milestone does not preclude eligibility for the quarterly milestone. Both milestones may be earned in the same year.

Click **here** for T&C.

Note: Quarterly spend is tracked from the first day to the last day of each calendar quarter. Spends from a previous quarter that have not settled by the quarter's end will not be counted towards that quarter's milestone.

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 the Merchant Establishment submits the transaction date different from the actual transaction date.

4.4. Quarterly Bonus Reward Points

The Cardmember is eligible to earn 1,000 Bonus Reward Points per calendar quarter on a qualifying single purchase transaction of INR 20,000 or more at Shoppers Stop branded stores, subject to the following conditions:

- The Cardmember must have reached the calendar quarter eligible spend threshold of INR 75,000 in the previous calendar quarter to be eligible for this benefit.
- The qualifying purchase must be a first single transaction of INR 20,000 or more at Shoppers Stop branded in-store made in the next calendar quarter of the one where INR 75,000 spend threshold is met.
- This benefit will NOT be applicable on purchases made during the End of Season Sale (EOSS) period declared by Shoppers Stop Limited. Transactions made during EOSS periods will not qualify for the 1,000 Bonus Reward Points even if the current quarter INR 20,000 and previous quarter INR 75,000 thresholds are met.
- Only one qualifying transaction per calendar quarter will be eligible for the 1,000 Bonus Reward Points. Multiple transactions of INR 20,000 or more in the same quarter will earn Bonus Reward Points only once.
- This benefit is available for all four eligible calendar quarters in a year.
- The 1,000 Bonus Reward Points will be credited to the Cardmember's account within 60 days of the qualifying transaction and will be reflected in the monthly statement.
- Eligible Spends for the purposes of the Milestone Program exclude all categories listed in Section 3.6.

Note: EOSS periods will be published by Shoppers Stop (SS). It is the Cardmember's responsibility to verify whether a purchase is being made during an EOSS period. RBL Bank and Shoppers Stop Limited shall not be liable for Bonus Reward Points not being credited on EOSS transactions.

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 different from the actual transaction date.

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://rblrewards.rbl.bank.in

4.5 Exclusion Merchant Categories and Merchant Category Codes (MCCs)

The following categories are excluded from eligible spends calculations unless explicitly stated otherwise: Fuel & Auto, 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.

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

Category	Merchant Category Codes (MCCs)
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900
Insurance	6300, 6310

Quasi-Cash	6050, 6051, 4829
Railways	0066, 4011, 4112
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

5. GENERAL TERMS AND CONDITIONS

The following general terms and conditions apply to all benefits, offers, and programmes described in these Terms:

a. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.

b. 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.

c. 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.
d. 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.
e. 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.
f. 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.
g. 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.
h. 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.
i. 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 Bank's 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 directly by the third parties. The Offers/ services may also be available at other platforms. The Cardmember's participation to avail such Offers/ services are purely voluntary.