

## TVS Credit RBL Bank Gold Credit Card Terms and Conditions

### 1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provisions of the TVS Credit RBL Bank Gold Credit Card Terms and Conditions issued by RBL Bank Limited ("RBL Bank") in association with TVS Credit Services Ltd and is to be read in conjunction with the Cardmember Agreement. In an 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 "TVS Credit RBL Bank Gold Credit Card" shall mean the credit card offered by RBL Bank in co-branding partnership with TVS Credit Services Ltd.
- 2.3. "Cardmember/s" or "Primary Cardmember/s" shall mean such customers 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 National Rupee.
- 2.6. "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).
- 2.7. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns.
- 2.8. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.9. "Statements" shall mean the Card Statement sent by RBL Bank to its 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.
- 2.10. "Website" shall mean [www.rbl.bank.in](http://www.rbl.bank.in).
- 2.11. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected / unsuccessful.

- 2.12. "UPI" refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.
- 2.13. "NCMC" refers to National Common Mobility Card service offered by NPCI in collaboration with its member banks/entities.
- 2.14. "NPCI" stands for National Payment Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.

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 can avail up to a maximum of 6000 reward points as a "welcome benefit" upon making a valid retail transaction within the first thirty (30) days from the date of issuance of Card by RBL Bank and upon paying the annual membership fees as reflected in the first statement by the payment due date. The reward points are redeemable at our website [www.rblrewards.com](http://www.rblrewards.com). 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 Card issuance. 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, basis 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 Program

The Cardmember can avail various reward benefits on the Card as stated below.

The Cardmember is eligible for 2 reward point per INR 100 for every valid domestic purchase except the defined exclusion categories. It is hereby clarified that the above-mentioned reward points cannot be accrued on category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI. Additionally, Split-N-Pay & Merchant EMI transactions will not accrue reward points.

The Cardmember can avail 10 Reward Points per INR 100 for every valid international purchases.

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 [www.rblrewards.com](http://www.rblrewards.com).

The Cardmember agrees and understands that 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.

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

### 3.3. Cashback Program:

The Cardmember is entitled to a 5% cashback for a maximum amount of INR 250 per month on transactions made on EazyDiner using the Card. It is clarified that '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/ association. 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. A consolidated cashback will be reflected in the Monthly Statement.

### 3.4 Milestone Program:

The Cardmember can unlock various benefits under the 'Milestone Program' of the Card as stated below:

The Cardmember will be entitled to receive shopping or dining voucher worth INR 500 at a merchant of their choice (out of Amazon/Flipkart/Swiggy/Zomato) per calendar quarter on making spends of INR 50,000 except the defined exclusion category. It is hereby clarified that the Bank can add, alter, modify, change or vary the mentioned merchant offer at any point in time, without any prior notice. It is hereby clarified that the above-mentioned spend milestone will not include category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI. Cardmember can claim the eligible voucher within 90 days of receiving the same.

The Cardmember will be entitled to get 6000 Reward Points on annual spends of INR 2,50,000 except the defined exclusion category. The Cardmember shall be able to redeem these reward

points at [www.rblrewards.com](http://www.rblrewards.com). It is hereby clarified that the above-mentioned spend milestone will not include category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI.

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. The qualifying purchase value for bonus reward points will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax. It is further clarified that 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.

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

### **3.5. Lounge Program**

#### **3.5.1 Airport Lounge Access Outside India – Powered by Priority Pass & Lounge Key**

Cardmember can avail 1 complimentary visit per calendar quarter to airport lounges outside India by making spends of INR 1,00,000 in a calendar quarter by using the Card. This benefit is applicable for all quarters in the calendar year. It is hereby clarified that the above-mentioned spend milestone will not include category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI.

Lounges can be accessed through a lounge access voucher issued by Lounge Key on behalf of RBL Bank. Cardmembers can claim the voucher by following these steps -

- i. Log in to RBL Bank MyCard app and visit the card homepage. A banner will appear inviting eligible cardmembers to claim lounge access voucher.
- ii. Click the banner and view voucher “Details”. After reviewing the voucher “Details”, click “Get This” and provide OTP consent for verification.

The lounge access voucher will be available to be claimed in the first week of the month after the month in which cardmember meets eligible spends. The lounge access voucher will be available to be claimed till the end of second month of meeting eligible spends (60 days). The lounge access voucher will be delivered to the cardmember’s registered email address via Bank’s designated partner within 10 business days after the cardmember successfully claims the voucher by providing the OTP consent. The lounge access voucher will be valid for 180 Days from the date of issuance. To use the voucher, cardmember must show the QR code in the received voucher at a Lounge Key airport lounge outside

India.

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. Once Cardmember avails the complimentary visits, charges up to \$35 will be levied in case of any subsequent lounge visit. If the Cardmember is accompanied by a non-card member, the visitor will be treated as the Cardmember's guest, and applicable charges will be levied after complimentary visits are exhausted. Cardmember agrees and acknowledges that this benefit can be modified, amended, changed, or revoked anytime without prior intimation. The qualifying spends will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax.

For more detailed information on Priority Pass membership, kindly refer to the standard terms and conditions <http://www.prioritypass.com/conditionsof-use>.

For the full list of valid airport lounges, please refer to <https://loungefinder.loungekey.com/en/rblbank>

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

### **3.5.2 Airport Lounge Access in India**

Cardmember can avail 1 complimentary visit per calendar quarter to airport lounges within India by making spends of INR 50,000 in a calendar quarter by using the Card. This benefit is applicable for all quarters in the calendar year. On making additional eligible spends of INR 50,000, Cardmember can unlock additional 1 complimentary visit per calendar quarter to airport lounges within India on reaching INR 75,000 milestone. It is hereby clarified that the abovementioned spend milestone will not include category purchases made on: Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI.

Cardmember can access lounges at the selected airports in India through successful authorization of the Credit Card on the electronic terminals placed at the lounges. An authorization amount of up to INR 25 will be charged on the card for validation purposes only. The authorization amount shall be reversed in the same month's billing statement. This benefit is open only for Cardmember carrying a valid RBL Bank Credit Card issued in India. Once Cardmember avails the complimentary visits, applicable charges will be levied in case of any subsequent lounge visit. If the Cardmember is accompanied by a non-card member, the visitor will be treated as the Cardmember's guest, and applicable charges will be levied. The access to the lounge will be available on first-come-first-serve basis.

The Cardmember may avail services and facilities at the selected lounges in India as defined by Mastercard/VISA/RuPay and the selected lounge. The Cardmember is advised to check the services and facilities that are covered in the MasterCard/VISA/RuPay Lounge access program. Neither MasterCard/VISA/RuPay nor any of its subsidiaries or affiliates nor MasterCard/VISA/RuPay's member banks nor any of their respective subsidiaries or affiliates assumes any responsibility for the lounge services. Cardmember agrees and acknowledges that this benefit may be modified, amended, changed, or revoked anytime without any prior intimation. The qualifying spends will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax.

[Click here to access list of eligible lounges.](#)

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

### 3.6. 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 Card, the Cardmember is eligible for 1% fuel surcharge waiver up to INR 200 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 appear 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 Card.

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

Category	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

### 3.8. Credit Card on UPI

For details on Credit Card on UPI functionality, please refer [rbl.bank.in/rbl-bank-rupay-creditCard](http://rbl.bank.in/rbl-bank-rupay-creditCard).

Note:

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

### 3.9. National Common Mobility Card (NCMC) Functionality

For details on NCMC functionality please refer [rbl.bank.in/rbl-bank-rupay-credit-Card](http://rbl.bank.in/rbl-bank-rupay-credit-Card).

Note: Not all petrol pumps, buses and parking are NCMC enabled, hence, this can be used only in select places.

## 4. General Terms and Conditions:

- 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 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.
- 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 Offer's 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 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.

- 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.

**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 parties 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.