

RBL Bank World Safari Lite Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provision of the World Safari Lite Card as offered by RBL Bank Limited (“RBL Bank”). 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 “World Safari Lite Card” shall mean the credit card offered by RBL Bank.
- 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. Use of terms ‘you’ and ‘your’ shall mean the Cardmember where the context admits.
- 2.4. “INR” shall mean Indian National 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 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.
- 2.7. “Website” shall mean www.rbl.bank.in
- 2.8. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.9. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember’s Agreement.
- 2.10. “Retail Transaction” shall mean any settled transaction for the purchase of goods or services made by a cardmember at a merchant, whether online or in a physical store. These transactions exclude cash withdrawals, fund transfers, or other non-purchase activities.
- 2.11. “Eligible Transaction” shall mean any successful retail transaction which qualifies for the card benefits.
- 2.12. “Membership Year” shall mean the 12-month period commencing from the date of the credit card issuance.
- 2.13. “International Transactions” shall mean transactions made by the Cardmember for the purchase of goods and services at merchants located outside the geographical borders of India and/or where the merchants’ bank is located outside the geographical borders of India (excluding Nepal & Bhutan).
- 2.14. “Foreign Currency Transaction” shall mean ‘International Transactions’ or non-INR transaction

3. PRODUCT OFFER:

3.1. Markup Fee on Foreign Currency Transactions:

The Cardmember availing the World Safari Lite Credit Card is eligible for Zero percent (0%) mark-up fee (exclusive of taxes) on every eligible retail foreign currency transaction(s).

For details related to markup fee, please [click here](#) or refer Schedule of Charges.

3.2. Welcome Benefit:

- a. The Cardmember availing the World safari Lite credit card is entitled to a 'welcome benefit' of vouchers worth INR 1,000+ on making an eligible transaction within 30 days from the date of the Card being issued by RBL Bank to the Cardmember.
- b. 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 will not be held responsible or liable for the same.
- c. It is hereby clarified that upon the successful eligible transaction, the 'welcome benefit' (voucher) shall be mailed to the cardmember by RBL Bank via designated partner on cardmember's registered email address as per bank's records within 90 days from the date of the Card issuance and upon paying the first month membership fees as reflected in the monthly statement by the payment due date. Click [here](#) for 'Welcome Benefit' Terms and Conditions and steps to redeem

3.3. Lounge Access:

3.3.1. Airport Lounges Access Outside India – Powered by Lounge Key Pass

- a. Cardmember needs to spend INR 50,000 or more in a calendar quarter on the credit card, to avail one complimentary airport lounge visit at airports outside India through a lounge access voucher. This benefit is applicable for all quarters in the year
- b. Cardmembers can claim their lounge access voucher directly through the RBL Bank MyCard app after meeting the eligibility criteria of spending INR 50,000 or more in a calendar quarter.
- c. Lounge access vouchers are 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.
- d. The lounge access voucher will be available to be claimed in the first week of the month subsequent to the month in which Cardmember has spent Rs. 50,000 or more. For example, if the cardmember

spends INR 50,000 or more in April, the voucher will be available to be claimed in the first week of May.

e. The lounge access voucher will be available to be claimed till the end of the second month after the month in which the Cardmember has spent Rs. 50,000 or more. For example, if the cardmember spends INR 50,000 or more in April, they can claim the additional lounge voucher until 30th June through the app.

f. 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.

g. The lounge access voucher will be valid for 180 Days from the date of issuance.

h. To use the voucher, cardmember must show the QR code in the received voucher at a Lounge Key airport lounge outside India.

i. For more detailed information on the Lounge Key Program, kindly refer to the standard terms and conditions: <https://www.loungekey.com/en/conditions-of-use>.

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

k. Cardmembers agree and acknowledge that this benefit can be modified, amended, changed, or revoked at any time without prior notice.

3.3.2 Airport Lounge Access Within India

a. Cardmember can avail 1 complimentary lounge visits per calendar quarter within India on presenting the World Safari Lite Credit Card at lounge entrance. However, Cardmember will be able to access 1 airport lounge within India in a quarter, on making eligible spends of INR 50,000 or more in the previous calendar quarter i.e., (Jan-Mar | Apr-Jun | Jul-Sep | Oct-Dec). Cardmembers will not be able to access lounge (within India) in the subsequent quarter if they spend less than INR 50,000 in a quarter. All eligible retail spends will be counted towards the quarterly spend threshold of INR 50,000.

b. Only the primary cardmember will be eligible to avail the lounge benefits. The lounge benefit is not applicable on add-on card opted by Primary Cardmember.

c. Quarterly spends of the previous calendar quarter will be counted towards lounge benefit of the subsequent quarter. Lounge benefit if not utilized within the same quarter, will lapse and not get extended further. Illustration: If the cardmember spends INR 50,000 or more on eligible purchases in the quarter of Jan-Mar, he/she can access the lounge from April 07 till June 30.

- d. Cardmember can access lounges at the select airports in India through successful authorization of the World Safari Lite Credit Card on the electronic terminals placed at the lounges.
- e. 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 subsequent monthly billing statement.
- f. This benefit is open only for Cardmember carrying a valid World Safari Lite Credit Card issued in India.
- g. 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.
- h. This benefit may be modified, amended, changed, or revoked anytime without any prior intimation.
- i. The access to the lounge will be available on first-come-first-serve basis.
- j. Click [here](#) to access list of eligible lounges.

3.4 Reward Benefits:

- a. The Cardmember shall earn 1 reward point for every eligible purchase worth INR 100 on domestic travel category , [Click here](#) to access list of MCCs eligible under travel category.
- b. The Cardmember shall earn 5 reward points for every eligible retail transaction worth INR 100 spent on Flight & Hotel booking done on [RBL rewards portal](#). The Cardmember understands and acknowledges that reward points earned will be credited to the Cardmember's account within 60 days from the settlement date of eligible retail transactions. The Cardmembers can redeem the reward points at <https://rewards.rbl.bank.in> . A consolidated reward summary for a 'month' will be reflected in the monthly billing statement. For more details, refer <rblrewards.rbl.bank.in/tnc>
- c. It is clarified that '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.
- d. It is clarified that transactions made on select merchant categories: Fuel & Auto, Utilities, Wallet, Insurance, Railways, Rental, Miscellaneous payments will not be eligible to earn Reward points. Refer to the below merchant categories and their merchant codes for exclusions.

- e. Travel includes purchases made on merchant categories i.e., Airlines, Hotels & Motels, Transportation. These merchant categories are defined by Mastercard/Visa/RuPay. [Click here](#) to access list of MCC eligible under Travel category

List of Merchant category code MCCs:

Please refer to the table below for the list of Merchant Category Codes (MCCs) against each category as defined by MasterCard/RuPay/VISA guidelines:

Category	Merchant Category Codes (MCCs)
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900
Insurance	6300,6310
Railways	0066, 4011, 4112
Real Estate/Rental	6513
Wallet/Service Providers	6540
Miscellaneous	5960

3.5. Milestone Benefits:

- The Cardmember can avail reward points under the 'Milestone Program' of the Card. Upon making eligible transactions worth INR 2.5 lacs or more in one membership year, the Cardmember will be rewarded with additional 5,000 reward points.
- Upon making eligible transactions worth INR 5 lacs or more in one membership year, Cardmember will be rewarded with additional 10,000 reward points.
- Reward points earned as a part of 'Milestone Benefit' will be credited to the Cardmember's account within 60 days from the date of crossing the corresponding 'Milestone Benefit'. Cardmembers can redeem the reward points at <https://rewards.rbl.bank.in> For more details, refer [rblrewards.rbl.bank.in/tnc](https://rewards.rbl.bank.in/tnc)

4. GENERAL TERMS AND CONDITIONS:

- 4.1.** Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card. 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. Tax deducted at source, if any, on the monetary value Copyright © RBL Bank Ltd. of the Offer shall be payable by the Cardmember. 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.

- 4.2.** 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. The offer provided on the World Safari Lite Card cannot be clubbed with any other offers that may be available to the Cardmember by RBL Bank and the offers there under not transferable. The Offer is not valid and applicable for Void Transaction. 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.
- 4.3.** 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 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.
- 4.4.** RBL Bank does not guarantee and 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 World Safari Lite Credit Card must be addressed by the Cardmember in writing to RBL Bank 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 at any time by any statutory authority.
- 4.5.** 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. The above Offer is by way of a special Offer for Cardmembers, and nothing Copyright RBL Bank Ltd. 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.

5. 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.