

1. Pinnacle Debit card joining fee and annual fee.

- Joining fee: INR . 3000 + GST (Onetime fee, will be debited immediately after card issuance)
- Annual fee: INR 1000 + GST (Fee will be debited annually each year, which will start from second year from the date of card issuance)

2. What is the value of joining vouchers?

- INR . 3000. The denominations of vouchers could vary from brand to brand.

3. Is there any capping on any brand w.r.t redemption of Joining Vouchers?

For all cards issued on or after 1st April'24 Amazon gift cards will be capped to maximum 50% of Joining Vouchers amount credited to the cardmember. For all cards issued prior to 1st April'24 , no such capping would be applicable.

4. How can vouchers be used or redeemed?

- Vouchers can be used at the authorized merchant outlet or website depending upon the type of voucher. (For more information, please see the T&C of Enterprise Debit Card)

5. When & how will I receive my joining vouchers?

Cardmember(s) will receive link / URL to claim INR 3000 joining voucher after completion of all three activities detailed below:

1. Issuance of Pinnacle Debit Card
2. Recovery of full joining fee along with applicable taxes
3. Activation of Pinnacle debit card by making one successful transaction on POS/Online, excluding ATM transactions, within 90 days of card issuance.

- Cardmember(s) will receive a SMS/email that will contain a website link/ URL to claim the voucher(s) in thirty (30) days on registered mobile number/email ID post fulfilling the eligibility criteria mentioned above.
- Customer will receive selected voucher code on his registered mobile number/Email Id.
- No physical joining vouchers will be sent to the customer. These are electronic gift vouchers.
- The joining vouchers shall be valid for a period of 90 days from the date of receipt of the link by the Cardmember(s). Post 90 days the Cardmember(s) would not be able to claim the vouchers.
- Once the voucher link gets deactivated, it cannot be reactivated.
- The vouchers cannot be exchanged for cash or any other brand and conditions applicable to the Primary Terms and Conditions.

6. When and how will I receive Monthly Cashback Vouchers:

• **Get monthly Cash Back as vouchers as on minimum monthly spends of INR 15,000 on below categories**

➤ **1% Cash Back as vouchers on Fuel & Grocery**

- 1% cash back as vouchers is applicable on transactions to buy fuel (Petrol/Diesel – MCC 5542) from an authorised fuel station in India only and Grocery (MCC – 5411)
- Maximum limit for cash back as vouchers is INR .250/- in a month.
- 1% cash back as vouchers can be availed by the card member only when payment is made through the Pinnacle Debit Card successfully. After successful payment, the Cardmember(s) gets the link on his/her registered mobile number/email with bank within first 20 days of subsequent month. Cardmember(s) can redeem in next 90 days from the date of receiving the link.

➤ **5% Cash Back as vouchers on Travel (Website/Mobile App)**

- 5% cash back as vouchers is applicable on transaction for travel.
- Maximum limit for cash back as vouchers is INR .250/- in a month
- The 5% cash back as voucher can be availed only when payment is made through the Pinnacle Debit Card successfully.
- Cardmember(s) will not be eligible to receive cashback in case of booking cancellations
- After successful payment, the Cardmember(s) gets the link on his/her registered mobile number/email with bank within first 20 days of subsequent month. The Cardmember(s) can redeem in next 90 days from the date of receiving the link.

➤ **5% cash back as vouchers on utility payment (Website/Mobile app.)**

- 5% cash back as vouchers is applicable on utility payments only
- Maximum limit for cash back as vouchers is INR 250/- in a month
- To get the benefits card member has to do payment for electricity, gas, heating oil, sanitary, water (MCC – 4900,4812,4814 & 4816) through Pinnacle debit card.
- The 5% cash back as vouchers can be availed only when payment is made through the Pinnacle Debit Card successfully. After successful payment, the Cardmember (s) gets the link on his/her registered mobile number/email with bank within first 20 days of subsequent month. Cardmember(s) can redeem in next 90 days from the date of receiving the link.

7. When and how will I receive Annual Cashback Vouchers:

- i. The Cardmember(s) is eligible to receive Vouchers in the First Year* amounting to INR 3,000 on total spends of INR 3 Lakhs made by the Cardmember(s) within thirteen

(13) months from the date of issuance of the Pinnacle Debit Card as per the table below. All spends made on POS and/ or through Online payments will be eligible for the Vouchers.

Spends milestone (in INR)	Amount of Voucher (in INR)
1,50,000	1,000
3,00,000	2,000

*Note: The First year of the Card means, the period beginning from the day of Card issuance date and ending with last day of the said month in the next calendar year. Example: Card is issued on October 20, 2020, in the first year the spends of the Cardmember(s) between October 20, 2020 to October 31, 2021 will be considered for spends calculation; Or Card is issued on October 1, 2020, in the first year, the spends of the Cardmember(s) between October 1, 2020 to October 31, 2021 will be considered for spends calculation.

For the purpose of providing the annual voucher as detailed in point (i) above, once the Cardmember(s) achieves the eligibility criteria, a link will be shared by the Bank for redemption of the voucher within 30 days from the end of 13 months.

- ii. For subsequent year (second year onwards), the Cardmember(s) is eligible to receive vouchers annually, amounting to INR 3,000 on total spends of INR 3 Lakhs made by the Cardmember(s) during twelve (12) months from the date beginning with the immediate subsequent month post completion of an year in the previous cycle as per the table below. All spends, made on POS and/ or through Online payments will be eligible for the vouchers.

Spends milestone (in INR)	Amount of Voucher (in INR)
1,50,000	1,000
3,00,000	2,000

Example: The second year starts on November 1, 2021, and all spends made by the Cardmember(s) between November 1, 2021 to October 31, 2022 will be considered for spends calculation.

- iii. 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 or otherwise by use of the Card.
- iv. The spends will not be considered for Void Transaction.

Steps to claim/redeem the e-gift voucher :

- Step 1 – Visit the website <https://www.gyfr.com/rewards/rbldebitcardbenefits>
- Step 2 – Login with your registered mobile number and OTP
- Step 3 – Click the mentioned Card.
- Step 4 – Select the option –Joining Benefits / Milestone Benefits.
- Step 5 – Choose your Brand & Click on Redeem Now .Select the Voucher value amount & Select the Quantity of Denominations & Click on "REDEEM NOW" .
- Step 6 –The e- gift voucher of your chosen brand will be sent to your mobile no/ Email address.
- Step 7 – Use the gift voucher of chosen brand directly at the outlet/website as applicable. Read voucher terms carefully for redemption The vouchers shall be valid for a period of 90 days from the date of receipt of the link by the Cardmember(s). Post 90 days the Cardmember(s) would not be able to claim the vouchers.

Steps to claim/redeem the e-gift voucher (in case of NRI cardmember(s))

- Step 1 – Visit the website <https://www.gyfr.com/rewards/nrirldebitcardbenefits>
- Step 2 – Login with your registered Email Id and OTP
- Step 3 – Click the mentioned Card.
- Step 4 – Select the option – Joining Benefits / Milestone Benefits.
- Step 5 – Choose your Brand & Click Redeem Now ,Select the Voucher value amount & Select the Quantity of Denominations & Click on "REDEEM NOW.
- Step 6 –The e- gift voucher of your chosen brand will be sent to your Email address.
- Step 7 – Use the gift voucher of chosen brand directly at the outlet/website as applicable.

Read voucher terms carefully for redemption The vouchers shall be valid for a period of 90 days from the date of receipt of the link by the Cardmember(s). Post 90 days the Cardmember(s) would not be able to claim the vouchers.

General Terms & Conditions:

- The exact expiry date of the brand gift voucher will be mentioned on voucher SMS or voucher E-Mail received by the cardmember(s).
- Kindly use your gift voucher within the due date of expiry. Gift vouchers once expired cannot be revalidated.
- RBL Bank has the right to change/ replace the voucher brands without giving any prior notice and without assigning any reason whatsoever.
- All respective terms and conditions of the brands apply.
- Any person availing this offer shall be deemed to have accepted the Terms and Conditions
- This Offer is a standalone Offer and the benefits offered under this Offer cannot be clubbed together and/or in any way be cumulated with any other offer of RBL Bank in any manner, or form
- Existence of a dispute, if any, shall not constitute a claim against RBL BANK. This offer will be governed by and construed in accordance with Indian law
- All communication / notices with regard to this Offer should be addressed through email to customercare@rbl.bank.in

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- In all matters relating to the Offer, the decision of RBL Bank shall be final and binding in all respects.
 - All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
 - The Offer is not available, wherever prohibited and / or on merchandise / products / services for which such offers cannot be offered for any reason whatsoever.
 - These Terms and Conditions shall be in addition to and not in substitution or derogation to the Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms and Conditions