

## Frequently Asked Questions (FAQs)

1. How can I avail the benefit of 1% cashback as vouchers on Utility Payment (MCC 4900) and Tax payment (MCC 9311)?
  - 1% cashback as vouchers is applicable on transaction on Utility Payment & Government tax payments.
  - Maximum limit for cash back as vouchers is INR. 1000/. in a quarter.
  - To get the benefits card members has to do the payment on Utility payment (MCC 4900) & Government tax payment (MCC 9311) through Insignia Preferred Banking Business Debit card successfully.
  - After Successful payment card members get the URL link on his/her registered mobile number/mail within 30 days from the end of the quarter considered for the quarterly cashback vouchers.
  - Customers must claim the vouchers within 90 days of receiving the link. After this period the link will expire and cannot be used.
2. Who is eligible for the cashback voucher on Tax payment and Utility payment offer?
  - Only Insignia Business Banking segment customers who hold Insignia Preferred Banking Business Debit card are eligible for cash back vouchers on Tax payment & Utility payment offers.
3. Are there any minimum spend criteria on Utility & Tax Payment for availing the cashback vouchers?
  - No, there is no minimum spend criteria on utility & tax payments under this offer.
4. Will ATM cash withdrawals transactions on the Insignia Preferred Banking Business Debit Card qualify for this offer?
  - No, ATM cash withdrawal transactions are not eligible under this offer.
5. How will I receive the voucher?
  - Eligible Cardmember(s) will receive link / URL to claim voucher on his/her registered mobile number/email within 30 days from the end of the quarter considered for the quarterly cashback vouchers.
6. What if I don't receive the voucher?
  - Please contact your relationship manager or write to [insignia@rbl.bank.in](mailto:insignia@rbl.bank.in) if you haven't received the voucher within the stipulated time.
7. Can I transfer the voucher to someone else?
  - No, the voucher is non-transferable and must be used by the account holder.