

RBL Bank World Safari Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provision of the World Safari Credit 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 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 transactions.

3. PRODUCT OFFER:

3.1. Markup Fee on Foreign Currency Transactions:

The Cardmember availing the World Safari 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 applying for the World Safari Credit Card is entitled to a 'Welcome Benefit'. The Card Member will be offered a MakeMyTrip travel voucher worth INR 3,000 upon making an eligible retail transaction within 30 days from the date of Card issuance by RBL Bank and upon paying the annual membership fee as reflected in the first Statement by the payment due date.
- b. The reward points are redeemable at www.rblrewards.com. It is hereby clarified that upon the successful Eligible retail transaction and the payment of the annual membership fee by the Cardmember, the 'Welcome Benefit' will be credited to the Cardmember's Account within 60 days from the date of the Card issuance. For more details, refer <https://www.rblrewards.com/tnc>
- c. The validity of the voucher link is 120 days from the receipt of eligibility communication. [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 Priority Pass & Lounge Key

- a. World Safari Cardmember can avail 2 complimentary visits to airport lounges outside India in a calendar year (i.e. January to December) by presenting credit card at airport lounges and mentioning Priority Pass membership. To access lounges, Cardmember needs to activate international online transactions on the card using MyCard App, MoBank App, IVR or the RBL Bank website and present the credit card at the lounge entrance.
E.g. If World Safari Credit Card was issued to a cardmember on 15 August, cardmember will be eligible to avail 2 complimentary lounge visits outside India till 31 December of the same year.
- b. 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.
- c. Once Cardmember avails of the complimentary visits, charges up to \$35 will be levied in case of any subsequent lounge visit.
- d. 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.

- e. For more detailed information on Priority Pass membership, kindly refer to the standard terms and conditions <http://www.prioritypass.com/conditions-of-use>
- f. For the full list of valid airport lounges, please refer to www.prioritypass.com. In case of a dispute arising due to the levied charges, please call the RBL Bank customer service.
- g. Additionally, if Cardmember spends INR 50,000 or more in a calendar quarter on the credit card, Cardmember can avail 1 additional complimentary airport lounge visit at airports outside India through a lounge access voucher. This benefit is applicable for all quarters in the year and is over and above the 2 complimentary lounge visits.
- h. Cardmembers can claim their additional 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.
- i. Lounge access vouchers are issued by Lounge Key on behalf of RBL Bank. Cardmembers can claim the voucher by following these steps -
 - Log in to RBL Bank MyCard app and visit the card homepage. A banner will appear inviting eligible Cardmembers to claim lounge access voucher.
 - Click the banner and view voucher "Details". After reviewing the voucher "Details",
 - Click "Get This" and provide OTP consent for verification.
- j. 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.
- k. 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.
- l. 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.
- m. 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.
- n. 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>.
- o. For the full list of participating airport lounges, please refer to: <https://loungefinder.loungekey.com/en/rblbank>.
- p. 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. Cardmembers will be able to access 2 airport lounges within India in a quarter, only if they spend INR 35,000 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 35,000 in a quarter. All eligible retail spends will be counted towards the quarterly spend threshold of INR 35,000.

- 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 35,000 in the quarter of Jan-Mar, he can access the lounge from April 07 till June 30.

- d. Cardmember can access lounges at the selected airports in India through successful authorization of the World Safari 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 same month's billing statement.
- f. This benefit is open only for Cardmember carrying a valid World Safari 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 after complimentary visits are exhausted.
- 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 5 reward points for every eligible retail transaction worth INR 100 spent on travel purchases and 2 reward points for every other eligible domestic retail transaction worth INR 100. The Cardmember understands and acknowledges that reward points earned in a month will be credited to the Cardmember's account within 45 days from the settlement date of eligible retail transactions. The Cardmembers can redeem the reward points at www.rblrewards.com. A consolidated reward summary will be reflected in the monthly Statement. For more details, refer <https://www.rblrewards.com/tnc>
- b. 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/ network (i.e. MasterCard/RuPay/VISA). 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. Cardmember shall not be entitled to any reward points on international spending. However, Cardmember will earn 5 reward points on every Rs. 100 spent in case the international spending is on Travel category. The reward points are redeemable at www.rblrewards.com.
- 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 merchant categories below 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.

List of Category Exclusions:

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	MCC
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:

- a. The Cardmember can avail various rewards 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 10,000 reward points.
- b. Upon making eligible transactions worth INR 5 lacs or more in one membership year, Cardmember will be rewarded with additional 15,000 reward points.
- c. Reward points earned as a part of 'Milestone Benefit' will be credited to the Cardmember's account within 45 days from the date of crossing the corresponding 'Milestone Benefit'. Cardmembers can redeem the reward points at www.rblrewards.com. For more details, refer <https://www.rblrewards.com/tnc>
- d. If cardmember makes eligible transactions worth INR 7.5 lacs or more in a membership year, cardmember shall be rewarded with additional milestone voucher worth Rs 10,000 from brands including Taj Experiences, Croma, Amazon, MakeMyTrip & Myntra. The voucher shall be mailed to Cardmember by RBL Bank on the registered email address (via

Vouchagram India Pvt. Ltd) within 45 days from the date of crossing the corresponding 'Milestone Benefit'.

[Click here](#) to check Terms and Conditions for World Safari Milestone Gift Card.

3.6. Travel Insurance:

Cardmember is entitled to a complimentary 'Travel Insurance' (sum insured of USD 50,000) on availing the Card. The insurance policy link shall be mailed to the Cardmember by RBL Bank on the registered email address (via Care Health Insurance Limited) within 30 days from the date of card issuance. Cardmember needs to follow the below mentioned steps to generate the policy. The policy will be valid for one year from the date of policy issuance. Upon expiry of the policy, the link to re-issue the policy shall be mailed to the Cardmember by RBL Bank on the registered email address (via designated partner) within 60 days from the date of expiry of the previous policy, subject to the Card not in cancelled state. The travel insurance policy shall stand null and void if the World Safari Credit Card held by the Cardmember is cancelled.

Cardmember understands that in order to avail the 'Travel Insurance', the policy needs to be generated and downloaded.

Cardmember can follow the steps below to generate and download the insurance policy-

- Click on the link shared in the email ID.
- Enter the registered mobile number and Date of Birth as per Bank's record and click 'Submit'.
- Enter passport number, nominee details and nominee relation and click 'Submit'.
- Cardmember will be able to view and download the policy document.

[Click here](#) for detailed Terms and Conditions of Travel Insurance.

Cardmember understand the insurance covers may vary from Card to Card, and Cardmember is required to check and understand the specific complimentary insurance cover provided to Cardmember under the specific Card. Cardmember understands and acknowledge that any complimentary insurance covers/facilities provided on any Card, if any, may not be available for any one or more specific category/type of Card. Insurance covers are not provided by RBL Bank. Exclusions/limitations and claim process are applicable as per policies issued by the concerned insurance company. Cardmember specifically acknowledges that RBL Bank will not be liable in any manner whatsoever by virtue of any insurance cover provided, whether or not the premium for such insurance cover is paid by the Cardmember and the insurance company will be solely liable, for all such insurance related claims/matters and Cardmember shall not hold RBL Bank responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to and sorted out directly with the concerned insurance company and to the exclusion of RBL Bank and no communication in this regard will be entertained by RBL Bank. However, there could be specific exceptions to the

aforesaid for certain insurance covers offered wherein RBL Bank may assist (but not obliged to) in informing about and collecting claim documentation and these will be communicated at the time of selling such insurance covers. Cardmember also acknowledges that the insurance cover so provided will be available to only as per the terms of the relevant insurance policy in force, and only so long as Cardmember holds a valid World Safari Card, and on the Card membership being withdrawn (whether temporarily or permanently) for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from such date of cessation of Card membership. Further, Cardmember also agrees that even during the continuation of Card membership, RBL Bank may at any time without prior notice (in its sole discretion and /or without assigning any reason thereof) suspend, withdraw, or cancel the benefit of such insurance cover, and there will be no binding obligation on RBL Bank to continue this benefit. Benefits indicated in the concerned insurance policy shall be the maximum amount for which Cardmember will be entitled in the event of any loss during the period of the respective insurance policies under which such covers are provided by the concerned insurance company. Cardmember understands that their terms and conditions are in addition to Terms and Conditions as may be stipulated by the concerned insurance company providing insurance cover/facilities and the same can be referred from.

Cardmembers can also reach out to the partner on the mentioned Email ID - travelassistance@careinsurance.com

3.7. Fuel Surcharge Waiver:

- a. Cardmembers will receive 1% fuel surcharge waiver, up to INR 250 per month, on fuel transactions ranging between INR 500 and INR 4,000 made using the World Safari Credit Card.
- b. Fuel surcharge will not be reversed for fuel transactions below INR 500 or above INR 4,000 (exclusive of GST).
- c. A consolidated reversal of surcharge reversal amount will be reflected in the monthly statement.
- d. Cardmembers acknowledge that Goods and Services Tax (GST) on fuel purchases will not be reversed. Additionally, the fuel surcharge waiver will not apply to delinquent or closed cards.

Illustrative Example

Statement Date: 22nd of every month

- Fuel Transaction 1 made on September 27, 2024: Fuel purchase of INR 700 (exclusive of surcharge & GST) → Eligible for surcharge waiver
1% surcharge will be reversed and reflected in the statement generated on October 22, 2024
- Fuel Transaction 2 made on September 28, 2024: Fuel purchase of INR 490 (exclusive of surcharge & GST) → Not eligible for surcharge waiver

3.8. Concierge services:

Concierge services are offered to the cardmember by RBL Bank in association with Aspire Lifestyles India Pvt. Ltd. Cardmember can reach out to the contact the single helpline number on 022 6232 7777 to request services.

- a. Cardmember may call the concierge for assistance for below –
 - (i) The golf course referral
 - (ii) Reservation assistance for car rental and limousine referral, hotel referral business services; special events.
 - (iii) Travel bookings
 - (iv) Assistance for spa, fitness centre and sports centre
 - (v) Referral assistance for dining referral
 - (vi) Reservation assistance for flower and gift delivery
 - (vii) Tickets booking for World events.
- b. Aspire Lifestyles India Pvt. Ltd. shall endeavor on a best effort basis to provide the services by any assistance service and intervention depends upon and is subject to local resource availability and must remain within the scope of national and international law and regulations.
- c. Aspire Lifestyles India Pvt. Ltd shall provide users with 24/7 days access to Hindi and English-speaking operations coordinators via a fully equipped Aspire Lifestyles India Pvt. Ltd Concierge desk.
- d. For the avoidance of doubt, Cardmember shall only contact the single helpline number for preferred banking needs on 022 6232 7777 to request services.
- e. When immediately available, Aspire Lifestyles India Pvt. Ltd shall provide the services to the user whilst the user is on the tele phone. In all other cases, Aspire Lifestyles India Pvt. Ltd will provide the information by the quickest possible means.
- f. All referrals and assistance to Cardmember are provided via a network of providers and Aspire Lifestyles Pvt Ltd take no responsibility on their behalf, unless contracted.
- g. Cardmember understands and acknowledges that all calls are recorded and are proprietary and all the calls made from outside India will not be toll-free and international calling charges will apply.

3.9. Golf Benefits:

Golf Benefit is provided by MasterCard and is complimentary to cardmembers on Mastercard network only. The terms and conditions of the program are subject to change as per MasterCard directions. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Mastercard for the Golf Benefit.

- a) Get easy access to premier golf courses across India
- b) Get 4 complimentary rounds of green fee in a year and one golf lesson each month
- c) Rejoice 50% discounted green fee beyond 4 complimentary rounds
- d) To book game, please call MasterCard World Card Golf helpline at 1800 102 6263. An advance notice of 7 days will be required.
- e) [Click here](#) to know more about the program, list of golf courses and term and conditions.

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 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 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 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.