

RBL Bank VOYEDGE FOREX CARD

01 General

These Terms & Conditions ("Terms") govern the issuance and use of the RBL Bank VoyEdge Forex Card ("Card") issued by RBL Bank Limited ("RBL Bank", "Bank", "we", "us" or "our") to an eligible customer ("Cardholder", "you" or "your").

By applying for, receiving, activating, loading, reloading or using the Card, you agree to these Terms and any other applicable terms, instructions, disclosures and policies communicated by RBL Bank from time to time.

The Card is subject to applicable laws, RBI/FEMA regulations, payment-network rules and RBL Bank's prevailing policies and procedures.

02 Eligibility and KYC

Issuance and continued use of the Card are subject to applicable eligibility criteria, KYC requirements, identity and address verification, foreign-exchange requirements and such other documentation as may be required by RBL Bank or applicable law. You are responsible for providing complete, accurate and up-to-date information and documents.

03 Foreign Exchange and Regulatory Compliance

The Card may be used only for legitimate and permitted purposes in accordance with applicable foreign exchange laws and regulations. You shall ensure that all foreign exchange transactions undertaken by you through the Card and other permitted channels remain within applicable regulatory limits and requirements. RBL Bank may decline, restrict, suspend or reverse any transaction, loading or use of the Card where required under applicable law, regulatory requirements, payment-network rules or the Bank's risk and security procedures.

04 Card Activation and Validity

The Card can be used only after activation in the manner prescribed by RBL Bank. The Card shall remain valid until the expiry date mentioned on the Card or until it is otherwise blocked, suspended or terminated in accordance with these Terms or applicable requirements. The Card remains the property of RBL Bank and is issued for the exclusive use of the Cardholder.

05 Loading and Reloading

The Card may be loaded or reloaded through channels and methods made available by RBL Bank from time to time. All loading and reloading transactions are subject to applicable regulatory requirements, product limits, verification procedures and prevailing fees and charges, wherever applicable. RBL Bank may decline or hold a loading/reloading request where required documentation or verification is incomplete or where the transaction is not permissible.

06 Use of the Card

Subject to applicable restrictions, the Card may be used at participating merchants, ATMs, online/e-commerce platforms, and other enabled channels supported by the applicable payment network. Card usage is subject to merchant acceptance, available balance, transaction limits, network rules, geographical restrictions, security controls and other applicable conditions. RBL Bank does not guarantee acceptance of the Card at every merchant, ATM or online platform.

07 Prohibited Transactions

The Card must not be used for any transaction prohibited or restricted under applicable law, RBI/FEMA regulations, payment-network rules or RBL Bank policies. RBL Bank may decline or block transactions that appear suspicious, fraudulent, unauthorized, unusual or inconsistent with applicable regulatory or security requirements

08 ATM Transactions

Cash withdrawals may be made at participating ATMs, subject to available balance, applicable limits, ATM availability, geographical restrictions and applicable charges.

ATM operators or other service providers may levy additional charges, wherever applicable.

The Cardholder acknowledges that ATM availability and functionality are controlled by the relevant ATM operator and/or payment network.

09 Merchant / Online Transactions

POS, contactless and online transactions may require authentication through PIN, OTP, signature or other verification methods, depending on the transaction, merchant, country and payment network. The Cardholder must keep the Card details, PIN, OTP and other authentication credentials confidential and must not disclose them to unauthorized people.

10 Currency Conversion

Where a transaction is conducted in a currency different from the applicable Card currency, the transaction may be converted in accordance with the applicable payment-network and/or RBL Bank processing arrangements. Applicable conversion charges, cross-currency charges, taxes or other applicable charges may be levied in accordance with the prevailing charges communicated by RBL Bank. The final amount debited may differ from the amount initially displayed or authorized due to settlement timing, currency conversion, merchant adjustments, applicable charges or other processing factors.

11 Dynamic Currency Conversion

At certain overseas merchants or ATMs, the Cardholder may be offered an option to complete a transaction in Indian Rupees or another currency instead of the local transaction currency. Where such an option is offered, the Cardholder should review the exchange rate, amount and applicable charges before accepting the transaction. Any exchange rate or charges applied by the merchant or ATM operator under such an arrangement are subject to the terms displayed at the point of transaction.

12 Fees, Charges and Taxes

Applicable fees, charges, taxes and statutory levies relating to the Card or transactions shall be as communicated by RBL Bank from time to time through its applicable Schedule of Charges, disclosures or other authorized channels. The Cardholder shall be responsible for applicable taxes, duties, levies and other statutory charges to the extent permitted by law.

13 Card Security

The Cardholder must take reasonable care to protect the Card and keep all security credentials confidential. The Cardholder should regularly review transaction alerts and statements and promptly report any suspected loss, theft, compromise or unauthorized transaction to RBL Bank through the designated channels. RBL Bank may apply security measures, including temporary blocking, transaction restrictions, additional authentication or decline of transactions, to protect the Cardholder and the Bank.

14 Lost, Stolen or Compromised Card

In case the Card is lost, stolen, misused or suspected to be compromised, the Cardholder must promptly notify RBL Bank through the designated channels. Once reported and blocked, the Card must not be used even if subsequently recovered. Replacement of the Card, where applicable, shall be subject to the Bank's prevailing process, eligibility requirements and applicable charges. Liability for transactions relating to a lost, stolen or compromised Card shall be determined in accordance with applicable law, regulatory requirements and the Bank's applicable customer-protection framework.

15 Unauthorized Transactions and Disputes

The Cardholder should promptly report any transaction believed to be unauthorized, incorrect or fraudulent through the prescribed dispute-reporting channels. RBL Bank may request information or supporting documents necessary to investigate the transaction. Unauthorized transaction claims, customer liability and reimbursement, where applicable, shall be handled in accordance with applicable law, RBI directions, payment-network rules and RBL Bank's prevailing policies.

16 Merchant Disputes, Refunds and Reversals

Disputes relating to goods or services should ordinarily be raised with the relevant merchant. Refunds, reversals and chargebacks are subject to the applicable payment-network rules, merchant processing and RBL Bank's dispute procedures. A merchant refund will be credited to the Card after it is received and processed through the applicable payment channels.

17 Statements and Transaction Records

Transaction information and statements may be made available through channels designated by RBL Bank. The Cardholder should regularly review transaction information and promptly report any discrepancy through the applicable dispute process. RBL Bank's transaction records shall be maintained and relied upon for administration and reconciliation, subject to applicable dispute and regulatory procedures.

18 Unutilized Balance and Closure

The Cardholder may request closure or surrender of the Card in accordance with RBL Bank's prevailing process. Any residual or unutilized balance shall be settled in accordance with applicable foreign exchange regulations, applicable law and RBL Bank's prevailing procedures. Pending transactions, pre-authorizations, refunds or disputes may affect the timing of final settlement.

19 Suspension, Blocking and Termination

RBL Bank may suspend, block, restrict or terminate the Card or any Card service where required for security, fraud prevention, regulatory compliance, breach of these Terms, suspicious activity, legal or governmental requirements or other circumstances permitted under applicable law. Any obligations arising before suspension or termination shall continue to remain applicable.

20 Communication

RBL Bank may communicate with the Cardholder through registered mobile number, email, SMS, website, application, statements, notices or other authorized channels. The Cardholder is responsible for keeping contact and KYC information updated.

21 Privacy and Information Sharing

RBL Bank may collect, use, process and retain information necessary for issuing, operating, servicing and securing the Card and for complying with applicable legal, regulatory, audit, fraud-prevention and risk-management requirements. Information may be shared with payment networks, service providers, regulators, government authorities and other permitted parties where required or permitted by

applicable law or for legitimate Card-related purposes. Such processing shall also be subject to RBL Bank's applicable privacy policy.

23 Third-Party Services

RBL Bank may, from time to time, make available certain third-party services or benefits in connection with the Card. Such services may be subject to separate terms, eligibility conditions and policies of the relevant service provider.

24 Limitation of Liability

To the extent permitted by applicable law, RBL Bank shall not be responsible for loss arising solely due to circumstances beyond its reasonable control, including merchant refusal, ATM or terminal malfunction, telecommunications or network interruptions, or services provided by third parties. Nothing in these terms shall limit any right or protection available to the Cardholder under applicable law or mandatory regulatory requirements.

25 Changes to Terms

RBL Bank may modify these Terms, Card features, services, limits or applicable charges from time to time, subject to applicable law and regulatory requirements. The updated Terms communicated or published through an authorized RBL Bank channel shall apply from the effective date specified therein.

26 Grievance Redressal

The Cardholder may raise any complaint or grievance through RBL Bank's designated customer-service and grievance-redressal channels. Where applicable, unresolved complaints may be escalated through the Bank's prescribed escalation mechanism and statutory grievance-redressal mechanisms

27 Governing Law

These Terms shall be governed by the laws of India and shall be subject to applicable regulatory and foreign-exchange requirements.

28 General

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall continue to apply to the extent permitted by law. The Cardholder shall not assign or transfer the Card or rights under these Terms to any other person. These Terms shall be read together with the applicable application form, disclosures, Schedule of Charges, privacy policy and other documents communicated by RBL Bank in relation to the Card.

29 Important Notice

The Card is subject to applicable laws, RBI/FEMA regulations, payment-network rules and RBL Bank's prevailing policies and procedures. Product features, services, limits, charges and other conditions may be changed or withdrawn from time to time in accordance with applicable requirements. For the latest information, Cardholders should refer to the authorized RBL Bank communication channels and website.