

Credit Card. Now tailormade.



Travel



Food

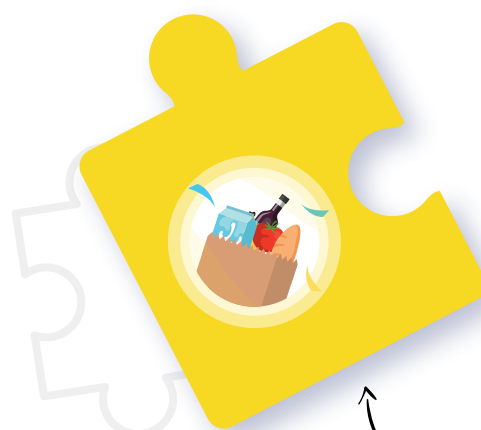


YOUUnique

 pronounced "unique"



Entertainment

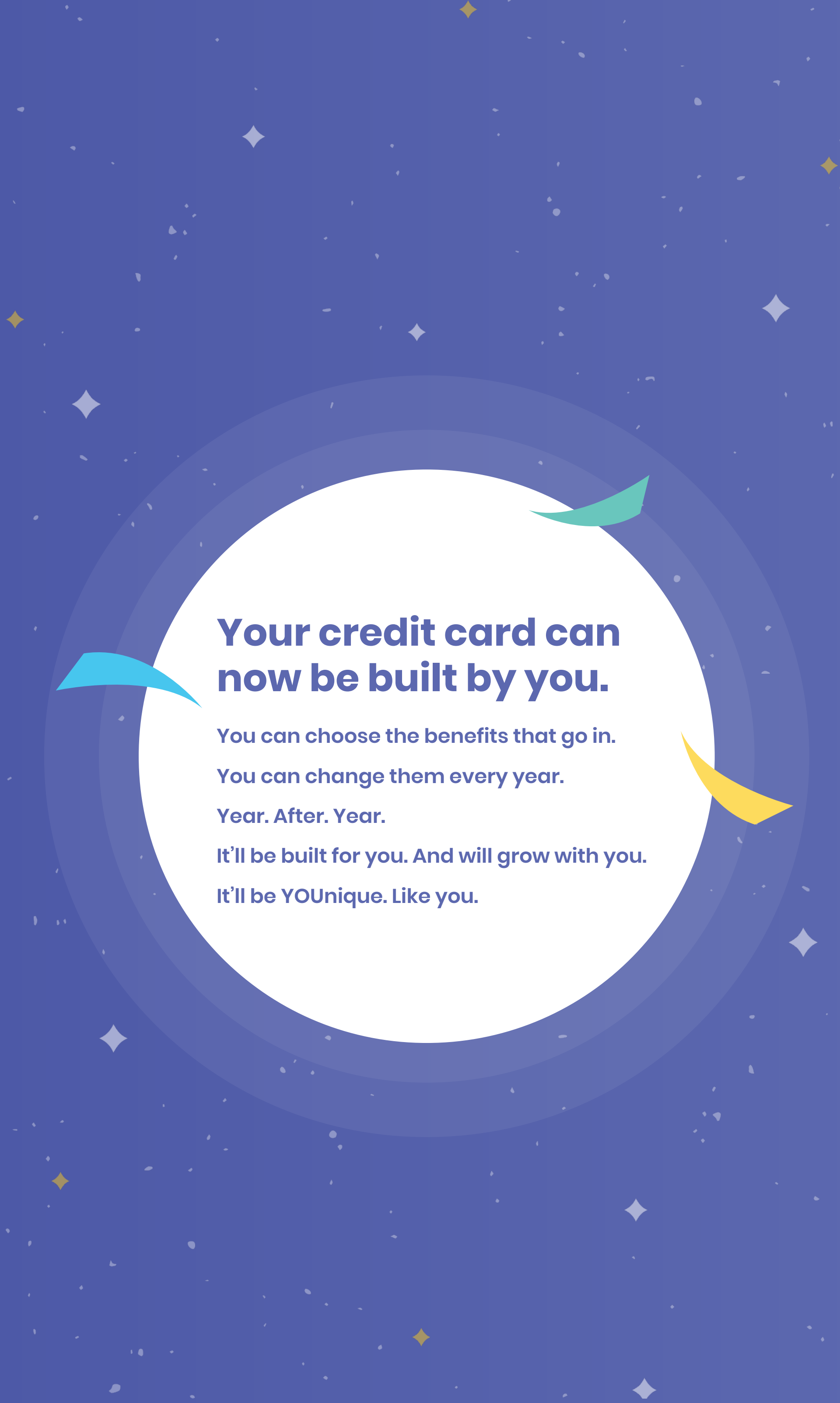


Groceries

Call
022 6232 7777

Write
cardservices@rblbank.com

Visit
www.rblbank.com



Your credit card can now be built by you.

You can choose the benefits that go in.

You can change them every year.

Year. After. Year.

It'll be built for you. And will grow with you.

It'll be YOUNique. Like you.

What's Inside



Interested? Build your card.

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- 3.3. After You've Built Your Card
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Terms & Conditions



**Interested?
Build your card.**

1.1. Step-by-Step Guide



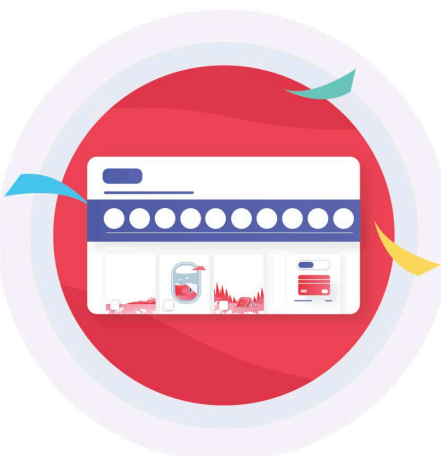
1. Click the button

Visit www.rblbank.com/YOUnique, and click the **Get Started** button.



2. Give your details

Fill out your contact information so we know who's applying. We'll authenticate your mobile number by sending an OTP, and then ask for a few details to create your account.



3. Choose your benefits

Just look around and add the benefits you like to your card. You can add as many as you like. We've covered entertainment, shopping, groceries, F&B, travel, and a whole lot more!



4. Check your fee

All of the benefits that you'll see will have a price tag attached. Just keep adding the ones you like, and we'll charge you the total amount as your annual card fee. You can see the fee (exclusive of GST), in real-time, in the sidebar. (If you're browsing the website on a mobile device, click the card icon at the bottom-right corner.)



5. Read carefully

Make sure you read about each benefit in detail before adding it to your card. In addition to its price, each benefit will have details about (a) the total value you could get out of it, (b) eligibility conditions, if any, and (c) the most relevant terms & conditions.



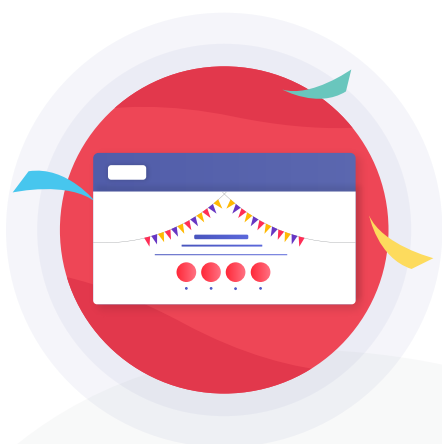
6. What you see is what you get

Before submitting your card, you can check the total value it could get you in a year and the total fee you'll have to pay (exclusive of GST).



7. Place your order

Submit your YOUNique card when you're done. Please note that your benefits and fee will be locked for a year from the date your card is issued.



8. Complete your KYC

On the final page, you'll see a link to complete your KYC. It'll also be sent to your mobile number. Make sure you visit it, so your application can be processed further. We'll have to do your KYC and get a few details before issuing your card.

1.2. Change your benefits

Has your YOUnique card been issued?



No

Changed your mind about the benefits you'd selected? Don't worry, you can rebuild your YOUnique card before we issue it. Just go back to www.rblbank.com/YOUnique, click the **Get Started** button to sign in, and add/remove your benefits.



Yes

Uh oh. Your card is locked for a year from the date it's issued. But don't worry! You can rebuild it again for the next year. We'll let you know when you can make changes again. (See [this page](#) for details.)

1.3. Out of Stock benefits

This is a rare scenario. Some benefits may be available for a limited time only. Or may only be added to a specific number of cards. When these benefits go out of stock, they may still be visible online but you won't be able to add them to your card.

If you had added a benefit that later went out of stock, here's what's going to happen:

Did you submit your card?

Yes, I did.

If you've successfully placed your order, you're one of the lucky few who managed to check out in time! Your YOUnique card will come with this benefit, but you'll only get to enjoy it for a year. If the offer doesn't come back in stock in time for your next year with us, we're afraid we won't be able to renew it for you. All benefits that are in stock will get renewed automatically, unless you remove them while rebuilding your card for the next year.

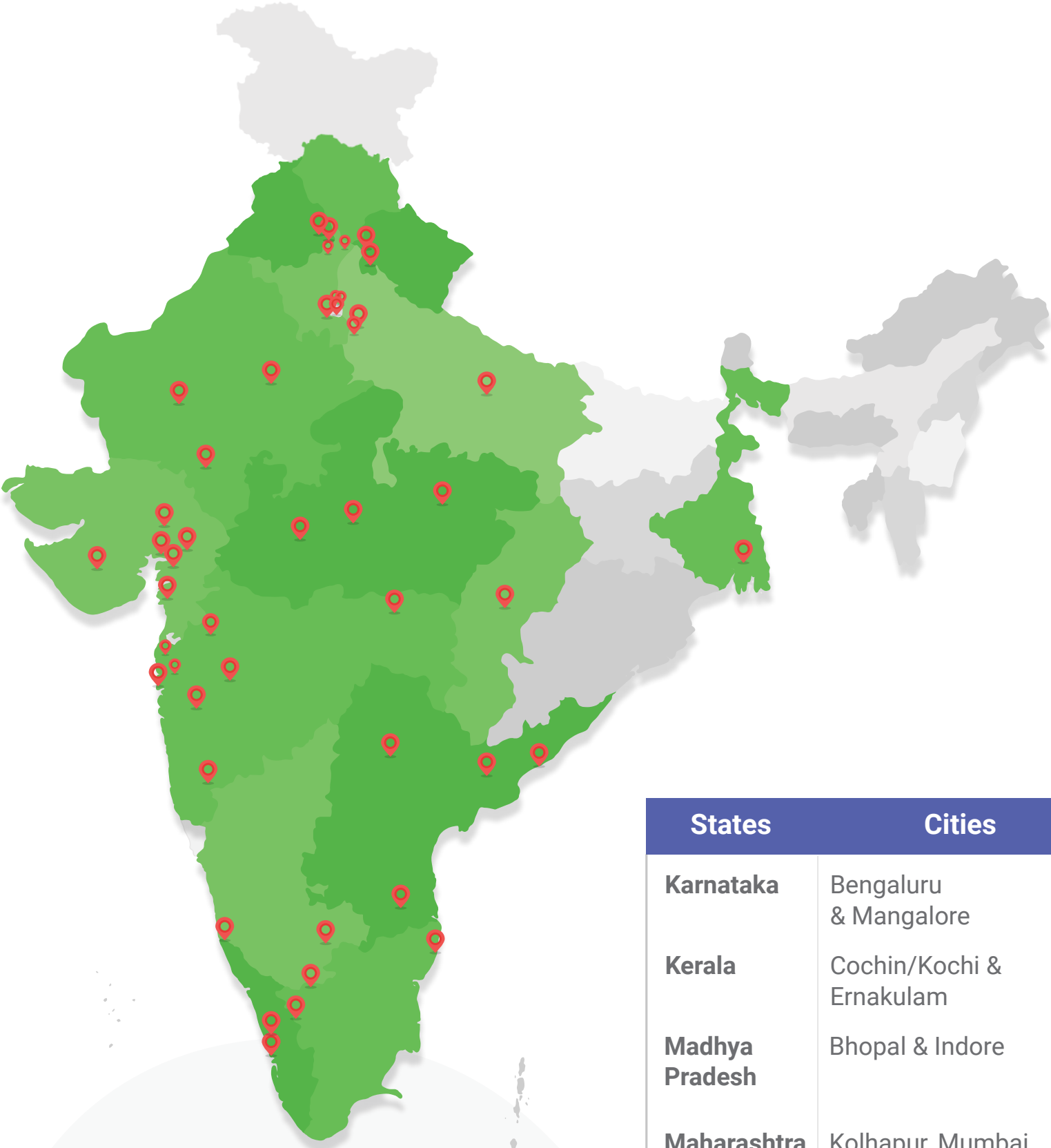
Please note that if you remove an Out of Stock benefit before your card is issued, you won't be able to add it back.

No, I didn't build my card.

We're sorry, but there's nothing we can do. You won't be able to add that Out of Stock benefit until it comes back again.

1.4. Serviceable Locations

Here’s a list of locations we service. If your location doesn’t appear here, we’re afraid we won’t be able to process your application.

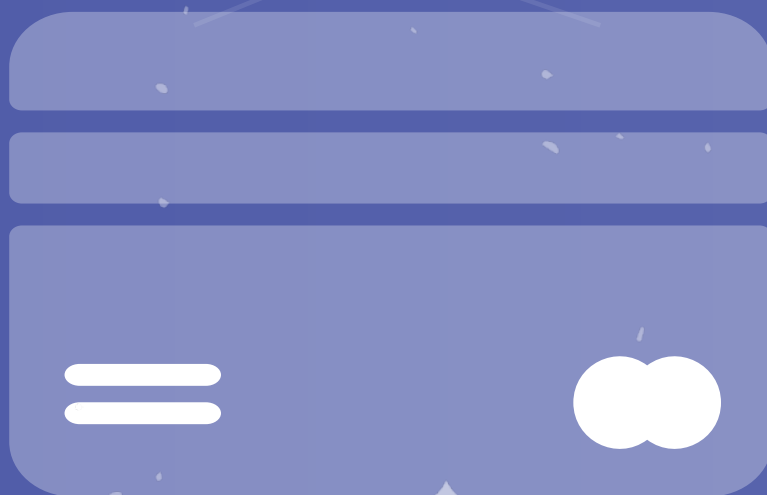


States	Cities
Andhra Pradesh	Tirupati, Vijayawada & Vizag/ Vishakhapatnam
Chandigarh	Chandigarh
Chhattisgarh	Raipur
Delhi	New Delhi
Gujarat	Ahmedabad, Anand, Bharuch, Rajkot, Surat & Vadodara
Haryana	Ambala, Faridabad, Gurgaon & Panchkula

States	Cities
Karnataka	Bengaluru & Mangalore
Kerala	Cochin/Kochi & Ernakulam
Madhya Pradesh	Bhopal & Indore
Maharashtra	Kolhapur, Mumbai, Nashik, Navi Mumbai, Pune & Thane
Punjab	Mohali
Rajasthan	Jaipur & Jodhpur
Tamil Nadu	Chennai, Coimbatore, Erode, Salem & Trichy
Telangana	Hyderabad
Uttar Pradesh	Ghaziabad, Greater Noida, Lucknow & Noida
Uttarakhand	Dehradun & Haridwar
West Bengal	Kolkata

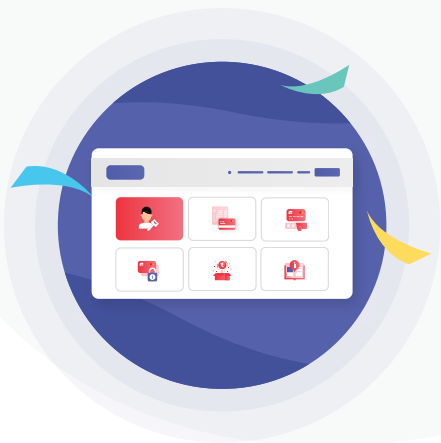


Got YOUnique?
Manage your card.

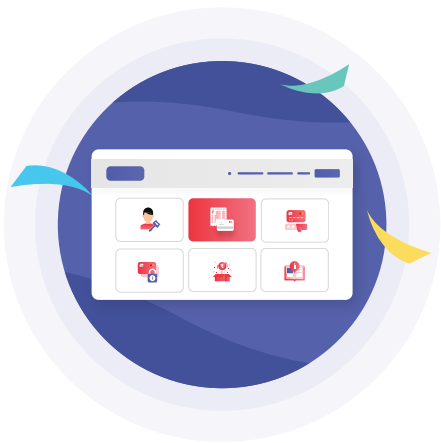


2.1. Let's Get Started

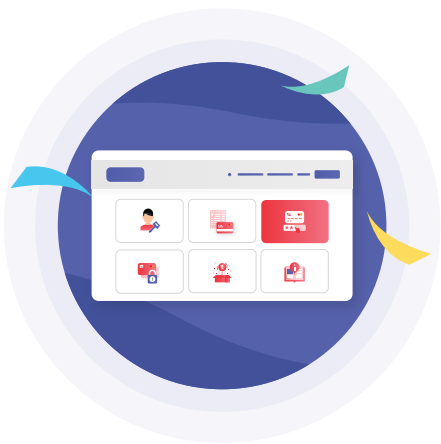
First things first. This is the only page you'll ever have to visit to manage your card: www.rblbank.com/YOUnique/manage. Here's what you can do there:



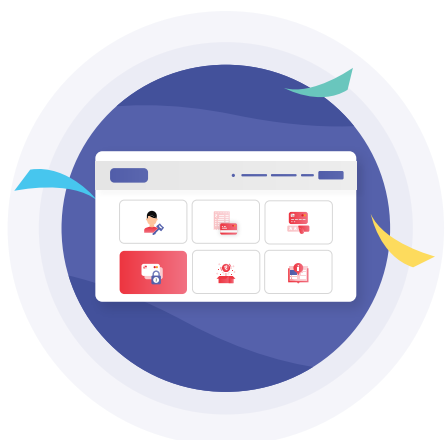
Use the **Member Login** option to sign in to your YOUnique account. See all of your added benefits in one place, or rebuild your card if it's time for you to do so.



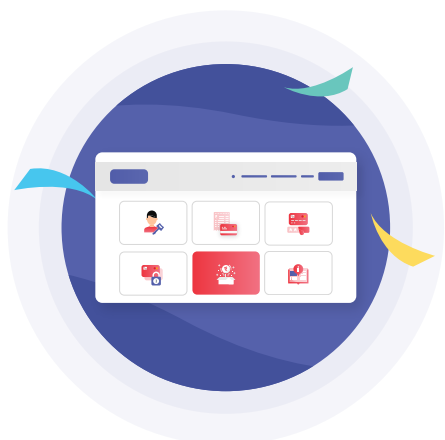
Pay your credit card bill using convenient payment options.



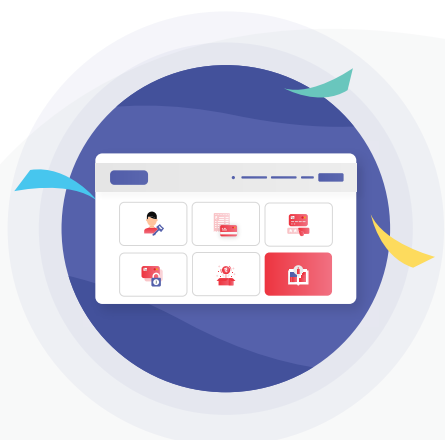
Set your credit card PIN.



Sign in to your RBL Bank Credit Card account. There, you can see your transactions, turn your card On / Off, or modify your available credit limit.



Redeem your reward points for some pretty cool stuff.



Download the latest version of this guide.

2.2. Rebuild Your Card

1. When to Rebuild



You can rebuild your card in the first 3 weeks of the 12th month of your anniversary year. Your anniversary year begins as soon as your card is issued, and lasts for a period of one year from your card's issuance date. No need to remember any of this: we'll reach out to you well in advance of your 3-week-long card rebuilding window.

2. How to Rebuild



Rebuilding is like building, except there's no eligibility check this time. To begin, sign in to www.rblbank.com/YOUnique. Make sure to use the **Member Login** option, now that you have a permanent account. You'll see all of your active benefits – keep the ones you like, and remove the ones you don't. Look around for anything else that might catch your eye. Remember: there are no rules when it comes to building your card!

3. What to Expect



Any changes you make will apply to your card as soon as your new anniversary year begins. Your annual fee will also change accordingly. If you don't rebuild your card, all of your benefits from last year that are still in stock will automatically get renewed. If any Out of Stock benefits get removed from your card, their prices will also be subtracted from your annual fee. Read more about Out of Stock benefits [here](#).

2.3. Setting Up / Using Your Card

In this section, you'll find:

I. How to use your Card

II. How to make payments

III. RBL MyCard App

IV. Value-Added Services

V. Safe & Secure

VI. Security & Transparency

VII. Free Trial

I. How to use your Card



Know your Credit Card

Understand your Credit Card as well as where and how you can use it.



How to set your PIN

Learn how to set your PIN.
[Click here](#) to set your PIN.



Ways to pay your Credit Card bill

Know how to pay your Credit Card bills using a variety of available options.



How to read your statement

Learn how to access your Credit Card statement and make payments.

II. How to make payments



UPI Payment

[Pay Now](#)

To know more log onto
RBL MyCard App



NEFT

[Pay Now](#)



Net Banking

[Pay Now](#)



Debit Cards

[Pay Now](#)



Cash/Cheque

[Click Here](#)

to know RBL Bank
Branch Locations



NACH/SI

[Click Here](#)

to download the form
& register now

III. RBL MyCard App



Make utility bill
& Card payments



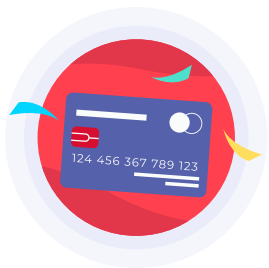
View previous
activity



View and download
Card statement



Convert purchases
to EMI



Control your
Card



Get customised
discounts

You can also view your Card account on



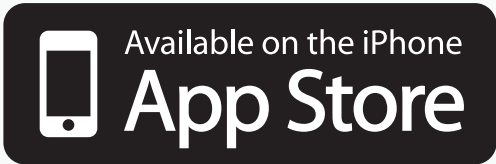
RBL Cares

RBL Cares Chatbot



WhatsApp Banking
Say 'Hi RBL' on 8433598888
from your registered mobile number

Download Now:



IV. Value-Added Services



EMI at your fingertips. Convert all purchases over ₹3,000 to EMIs on RBL MyCard app.



Do not worry about high interest rates! Balance Transfer Facility lets you transfer outstanding on other Bank Credit Cards to your RBL Bank Credit Card. Enjoy low rate of interest along with easy EMI Payments.



Need money instantly? Get it easily in your account and pay it back conveniently in EMIs. No documentation required.



Get discounts up to 100% on Split n Pay fee using EMI Infinity Pass. Give a missed call on 8448290048 from registered mobile number.



Pre-approved loan offer just for you! Zero documentation and no blocking of credit limit. Loan available for multiple tenure options at attractive interest rate.



Your Card gives you the power to add up to 5 complimentary Cards. Send identity proofs of your spouse, parents, or children to cardservices@rblbank.com and get started with Add-on Cards.

V. Stay secure while transacting



Follow these important security tips



Never share your Card number, CVV, Expiry Date, OTP, PIN with anyone.



RBL Bank representatives will never ask you to share your OTP for Card activation or for any other concern.



If someone calls and asks you to share OTP, it is a FRAUD attempt. Beware!



OTP SMS/email will always include merchant name and amount of transaction for reference

To report any unauthorized transactions, contact our Customer Care instantly or write to us at cardservices@rblbank.com

VI. Security & Transparency



SIMPLE. TRANSPARENT.

Quick links for ready reference



MITC: Most Important Terms and Conditions contain details of fees & charges with illustrations. Refer this [here](#).



BCSBI: We are a member of BCSBI, a voluntary code ensuring safe banking practices for our customers. Refer this [here](#).



Cardmember Agreement: This contains detailed terms and conditions about Card usage, payments, features and more. Refer this [here](#).

VII. Free Trial

**45 Day Free Look Programme:
At RBL Bank, it's always you first!**



If you're not happy with our products or services, you can discontinue within the 45-day free trial period. No conditions. No questions.



Frequently Asked Questions



3.1. Before You Build Your Card

Am I eligible for a YOUNique card?

If you're between 23-60 years of age, have a monthly income of ₹25,000 or more, and have never defaulted on a credit card or loan payment, we encourage you to apply. However, we won't be able to process your application if your location isn't serviceable or if your credit score is low.

Is my location serviceable?

[Click here](#) to see a list of serviceable locations.

How is my credit score checked? Do I have to fill out a form?

Yes, you'll have to fill out a quick application form. We'll use your details to get your credit score, which will help us determine your eligibility.

Can I upgrade my existing RBL Bank credit card to YOUNique?

No, that won't work because we wouldn't know which benefits to add to your card. You'll have to visit www.rblbank.com/YOUNique and submit a fresh application.

Is there any other way to apply?

No, there isn't.

3.2. While You Build Your Card

How do I add benefits to my card?

Visit www.rblbank.com/YOUnique, take a look at the benefits, and click the **Add to Card** button if you see any that you like.

How many benefits can I add?

You can add all of the benefits listed on the offers page. Or you could not add any of them. Any number in between works too – there are no rules. You can build your YOUnique card the way you want.

How's the annual fee calculated?

Each benefit has a separate price tag attached to it. Your total annual fee is the sum of prices of all the benefits you add to your card. Plus GST.

Does the annual fee change every year?

It might. You can change your benefits every year. Your total annual fee will change accordingly.

What if I don't want to pay at all?

That's alright. You may choose to not add any benefit to your YOUnique card. In that case, you'll get a credit card with no annual fee, and these basic benefits that are included by default in all YOUnique cards:

- 1 reward point on every ₹100 spent (except on fuel)
- Fuel surcharge waiver of up to ₹100 every month (on transactions between ₹500-₹4000)

I've created an account. Do I have to finish the entire process in one go?

Nope. You can come back to finish it. Once created, your temporary account stays active for 90 days. If your card is issued within this period, we create a permanent **Member Account** for you. If we don't receive an order from your account within this period, it gets deleted. But you can start all over again if you like.

3.3. After You've Built Your Card

What happens after I've built my card?

You'll have to complete your KYC, because credit cards can't be issued without it. We've made it super quick for you. After placing your order successfully, you'll see a link to complete your KYC online. We'll also text the link to your phone number. Make sure to click on it and complete your KYC – we won't be able to process your application without it.

Can I change my benefits *before* I get my card?

Yes, you can. Once you've checked out with your YOUnique card, you can sign back in & rebuild it. Changes are allowed till your card is issued. If you choose to return & rebuild your card, please note that we'll consider the last configuration we receive before your card is issued.

What happens if I check out with a benefit & it goes Out of Stock before I get my card?

If you've placed your order successfully, you'll get to keep the Out of Stock benefit for a year. But it won't renew after. Also: if you come back & remove it, you won't be able to add it back. Please note that placing an order successfully involves building your card *and* checking your eligibility. See [this page](#) for more details.

3.4. After You Get Your Card

What happens after I get my card?

- Your temporary account is automatically converted to a permanent one at www.rblbank.com/YOUnique. To sign in, you now need to click the **Member Login** option instead of the **Get Started** button.
- Your anniversary year begins, and lasts for a period of one year from the date your card is issued.

How do I manage my card?

www.rblbank.com/YOUnique/manage is the only page you ever need to visit. There, you can do all of the things listed on this page.

How do I change my benefits every year?

By signing in to www.rblbank.com/YOUnique. Make sure to use the **Member Login** option, now that you have a permanent account.

When can I change my benefits for the next year?

You can add/remove benefits in the first 3 weeks of your 12th anniversary month. Any changes you make will apply to your card as soon as your new anniversary year begins. And, don't worry: we'll reach out when it's time for you to rebuild your card.

What happens if I don't change my benefits for the next year?

Then you get the same YOUnique benefits for your next anniversary year as well. BUT. Any of your benefits may have gone Out of Stock. When that happens, we just remove discontinued benefits from your card (& their corresponding prices from your annual fee), and renew everything else for 1 more year.

Can I get a partial refund? Just for this one benefit that I don't need anymore.

Once your card is issued, it behaves like a regular credit card for a year. It may come with multiple benefits, and you may not use them all. Benefits can't be removed from your card outside of your 3-week-long card rebuilding window. We can't issue any refunds for benefits either. But, hey, you can rebuild your card again next year!



Terms and Conditions

RBL Bank YOUnique Credit Card Terms & Conditions

1. INTRODUCTION

These Terms and Conditions “Terms” apply to Cardmembers who pay for and/or purchase YOUnique Credit Card issued by RBL Bank Limited (“RBL Bank”).

YOUnique Credit Card is a customizable credit card offered by RBL Bank to the Cardmembers. The Card can be availed by the Cardmembers depending on the eligibility criteria as may be prescribed by RBL Bank from time to time. The annual fees of the Card will vary depending on the selection of Offer/Product/Services by the Cardholder.

These Terms will apply in conjunction with any other terms and conditions as may be prescribed by RBL Bank for the Offer/Product/Services selected by the Cardmember in the Card.

In case of any conflict between these Terms or any other terms as may be prescribed by RBL Bank these Terms will prevail. However in case of any conflict between the Terms and the Cardmember Terms and Conditions of YOUnique Terms and Conditions, the terms of the Cardmember Terms and Conditions of YOUnique Terms and Conditions shall prevail over these Terms.

In case of any Offer/Product/Services provided by a third party (other than the Bank), terms and conditions prescribed by the third party for such products and/or services/ offer shall be applicable. Such other term and conditions shall be read together with these Terms.

2. DEFINITIONS AND INTERPRETATIONS:

- 2.1. “Reward Points” shall mean reward points offered under RBL Bank Rewards Programme.
- 2.2. “RBL Bank Rewards Programme” shall mean a loyalty programme for all RBL Bank Credit card members.
- 2.3. “Website”/“Microsite” shall mean the RBL MyCard mobile application, website of RBL Bank i.e., www.rblbank.com and the microsite of YOUnique Credit Card i.e., www.rblbank.com/YOUnique respectively.
- 2.4. “EMI” shall mean Equated Monthly Installments.
- 2.5. “GST” shall mean the Goods and Services Tax, as amended from time to time.
- 2.6. “Card or “YOUnique Credit Card” or “YOUnique Card” or “YOUnique” shall mean the YOUnique Credit Card offered by RBL Bank.
- 2.7. “Cardmember/s” shall mean such customer/s to whom a Card has been issued and who is authorised to hold the Card.
- 2.8. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.9. "Merchant Establishment" means merchant establishment wherever located which honor the Card and shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors or manufacturers) and shall also include establishments which honor the Card online.
- 2.10. "Merchant" means any person who owns or manages or operates the Merchant Establishment, and shall include its successors and permitted assigns.
- 2.11. “Offers/Product/Services” shall mean such goods/services those are subscribed and availed by the Cardmember by selecting them on Website/Microsite.

Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember’s Terms and Condition of YOUnique Terms and Conditions.

3. PRODUCT OFFERS (Default):

The Cardmember shall be entitled to the following Offers by default on issuance of the Card by RBL Bank. However, other Offers can be availed by the Cardmembers by subscribing them on the Microsite.

3.1. Reward Points on all spends:

The Cardmember shall be entitled to get 1 reward point on all INR 100/- spent, except on fuel. Identification of fuel spends: Fuel spends are based on Merchant Category Code “MCC” allotted by MasterCard. RBL Bank will honour the MCC and will not be responsible for providing any Reward Points for purchases made at merchant outlets / franchisees. The Reward Points are redeemable at www.rblrewards.com.

3.2. Fuel Surcharge Waiver:

The Cardmember shall be entitled to get 1 reward point on all INR 100/- spent, except on fuel. Identification of fuel spends: Fuel spends are based on Merchant Category Code “MCC” allotted by MasterCard. RBL Bank will honour the MCC and will not be responsible for providing any Reward Points for purchases made at merchant outlets / franchisees. The Reward Points are redeemable at www.rblrewards.com.

The Cardmember acknowledges and accepts that-

a) any fuel purchase transaction for an amount of INR 499 or lower shall not be eligible for the fuel surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount of INR 10.

b) any fuel purchase for an amount of INR 4,001 and above shall not be eligible for the fuel surcharge waiver and shall continue to be levied with a surcharge amount equivalent to 1% of the total transaction amount. Eligible fuel purchases made at fuel pumps will be levied with applicable surcharge amount at the time of the purchase and the same shall be reflected in the Cardmember’s billing statement. This surcharge will subsequently be reversed for the eligible transactions. The levied surcharge will not be reversed for transactions which are not eligible for the fuel surcharge waiver i.e. transactions worth INR 499 and below and INR 4,001 and above. A consolidated reversal of the surcharge amount will be reflected in the Cardmember’s billing statement.

c) GST shall be levied on the fuel purchase and shall not be reversed. The fuel surcharge waiver shall not be extended to delinquent or over-limit or closed YOUNIQUE Cards.

4. PRODUCT OFFERS (Optional):

The Cardmembers can avail the following Offers by subscribing/selecting them on the Microsite. The details of the Offers are listed below-

4.1. Free flight ticket, worth INR 5000:

Annual Fee: INR 599

Cardmember on making valid transactions of amount worth INR 5 lacs or more in an anniversary year, shall be rewarded with 25,000 Reward Points. The Reward Points are redeemable at www.rblrewards.com, towards a flight ticket.

4.2. Taj Experiences Gift Card, worth INR 10,000:

Annual Fee: INR 599

Cardmember can avail this offer at an annual fees of INR 599. The Cardmember on making valid transactions of any amount equal to or greater than INR 8,00,000 in an anniversary year, shall be entitled to avail Taj Experiences Gift Card of INR 10,000. However, the Cardmember agrees and understands that the abovementioned qualifying purchase value to avail the gift card shall be exclusive of all EMIs, cash withdrawals, fees (if any), GST, and any other charges as may be applicable. The process for redemption of gift card shall sent to the Cardmember through an e-mail on Cardmember's registered email address post settlement of the transactions with the Merchant.

4.3. 10% Cashback at MakeMyTrip:

Annual Fee: INR 399

The Cardmember on achieving the annual spends, and on making subsequent valid transactions of an amount equal to or greater than INR 3,00,000 in the respective anniversary year, forthwith shall be entitled to a 10% cashback for a maximum amount of INR 5,000 on first eligible transaction made on MakeMyTrip website or on MakeMyTrip mobile application. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the additional cashback shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount upon settlement of the transaction with the Merchant.

4.4. 2 complimentary domestic lounge visits every quarter:

Annual Fee: INR 799

The Cardmember on availing this offer shall be entitled to receive 2 complimentary domestic airport lounge visits per quarter. However it is clarified that the lounge benefit as provided under this offer shall be applicable only in select lounges in India, via MasterCard's service providers. Cardmember shall be given access to these lounges only upon successful authorization of the Card on the electronic terminals placed at the lounges. The Cardmember shall be entitled to access the lounge along with food & beverages as per the terms of the agreement between MasterCard and the lounge service provider. The Cardmember is further advised to check the services and facilities that are covered in the MasterCard lounge access program, the same can be referred at https://specials.priceless.com/enin/offers/Mastercard_India_Launch_Program?Oid=201902180040. Additionally, an authorization for an amount of INR 25 will be made on the Card for the purpose of validation purposes only. It is clarified that such authorization amount shall not be charged to Cardmember's Account. To avail the lounge benefit Cardmember is required to carrying a valid Card issued in India and only one entry into the domestic airport lounge per Cardmember shall be permitted. The Cardmember agrees and understands that this benefit can be modified, amended, changed or revoked anytime by MasterCard without any prior intimation and the access to the domestic airport lounge will be available to the Cardmember on first-come-first-serve basis.

4.5. 10% discount on movie tickets at BookMyShow, 15 times:

Annual Fee: INR 399

The Cardmember by availing this offer can avail a 10% discount by booking movie tickets on BookMyShow's mobile application or BookMyShow's website i.e. www.bookmyshow.com using the Card, for a maximum amount of INR 100 per transaction, 15 times in a calendar year. The Cardmember who receives this discount must purchase and pay in full for at least one full price ticket in the same purchase transaction. In Cardmember has applied for the benefit but the transaction is not successful, the Cardmember is requested to wait for 20 minutes before trying to avail the benefit again. The Cardmember availing the benefit is further advised to check other applicable terms and conditions as may be prescribed by BookMyShow at www.bookmyshow.com prior to availing the benefit. It is hereby clarified that the tickets once purchased either from the BookMyShow mobile application or BookMyShow website, shall be considered sold and cannot be cancelled, refunded or exchanged. BookMyShow will use best efforts to ensure the Offers are provided as described, but Cardmember shall not make any claim or seek compensation against BookMyShow or RBL Bank even in the event that the Offers are not provided or provided as described.

4.6. Buy 1 & get 1 free movie ticket at BookMyShow, once a month:

Annual Fee: INR 349

The Cardmember shall be entitled to avail a monthly benefit comprising of a discount of INR 200 or maximum number of one free ticket whichever is lower on booking movie tickets on BookMyShow's mobile application or BookMyShow's website i.e. www.bookmyshow.com using the Card. The Cardmember on receiving one free ticket under this benefit must purchase and pay in full for at least one full price ticket in the same purchase transaction. In case the Cardmember have applied for the benefit but the transaction is not successful, the Cardmember is requested to wait for 20 minutes before trying to avail the benefit again. The Cardmember for availing the benefit is advised to check the other applicable terms and conditions of BookMyShow available at www.bookmyshow.com before availing the benefit. It is hereby clarified that the tickets once purchased either from the BookMyShow mobile application or BookMyShow website, shall be considered sold and cannot be cancelled, refunded or exchanged. BookMyShow will use best efforts to ensure the Offers are provided as described, but Cardmember shall not make any claim or seek compensation against BookMyShow or RBL Bank even in the event that the Offers are not provided or provided as described.

4.7. 20 Reward Points on every INR 100 spent on dining:

Annual Fee: INR 399

The Cardmember shall be entitled for 20 Reward Points for every valid retail transaction amounting to INR 100 spent on dining. The Reward Points are redeemable at www.rblrewards.com. It is hereby clarified that the identification of dining transactions is based on MCCs ("Merchant Category Codes") as allotted by MasterCard. RBL Bank shall not be responsible for providing the 20 Reward Points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for dining, by MasterCard. Under this benefit, a Cardmember can earn up to maximum of 1000 Reward Points per month, on eligible transactions.

4.8. 20 Reward Points on every INR 100 spent on fuel:

Annual Fee: INR 399

The Cardmember shall be entitled to avail 20 Reward Points for every valid retail transaction amounting to INR 100 on fuel transactions. The Cardmember shall get 20 Reward Points for every

valid transaction worth INR 100 spent on fuel. The Reward Points are redeemable at www.rblrewards.com. It is hereby clarified that the identification of fuel transactions is based on MCCs (Merchant Category Codes) as allotted by MasterCard. RBL Bank shall not be responsible for providing the 20 Reward Points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for fuel, by MasterCard. Under this benefit, a Cardmember can earn up to maximum of 1000 Reward Points per month, on eligible transactions.

4.9. 20 Reward Points on every INR 100 spent at Amazon & Flipkart:

Annual Fee: INR 499

The Cardmember shall be entitled to 20 Reward Points for every valid retail transaction amounting to INR 100 at Amazon or Flipkart. The Cardmember shall get 20 Reward Points for every valid transaction worth INR 100 spent at Amazon or Flipkart. The Reward Points are redeemable at www.rblrewards.com. Under this benefit, a Cardmember can earn up to maximum of 1000 Reward Points per month, on eligible transactions.

4.10. 20 Reward Points on every INR 100 spent on groceries:

Annual Fee: INR 499

The Cardmember shall be entitled to 20 Reward Points for every valid retail transaction amounting to INR 100 on grocery transactions. The Cardmember will get 20 Reward Points for every valid transaction worth INR 100 spent on groceries. The Reward Points are redeemable at www.rblrewards.com. It is hereby clarified that the identification of grocery transactions is based on MCCs (Merchant Category Codes) as allotted by MasterCard. RBL Bank shall not be responsible for providing the 20 Reward Points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for groceries, by MasterCard. Under this benefit, a Cardmember can earn up to maximum of 1000 Reward Points per month, on eligible transactions.

4.11. 20 Reward Points on every INR 100 spent online:

Annual Fee: INR 599

The Cardmember shall be entitled for 20 Reward Points for every valid retail transaction amounting to INR 100. You get 20 Reward Points for every valid transaction worth INR 100 spent online. The Reward Points are redeemable at www.rblrewards.com. Under this benefit, a Cardmember can earn up to maximum of 1000 Reward Points per month, on eligible transactions.

4.12. 10% Cashback at Zomato:

Annual Fee: INR 199

The Cardmember on achieving the annual spends, and on subsequently making valid transactions equal to or greater than INR 30,000 in the respective anniversary year, shall be forthwith entitled to a 10% cashback for a maximum amount of INR 100 per transaction, on 10 valid transactions made on Zomato mobile application in the same anniversary year. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the additional cashback shall be exclusive of all EMI's, cash withdrawals, fees (if any), charges and GST. The offer is applicable only for payments made on Zomato mobile application after

unlocking the offer and shall not be valid at any restaurant affiliated with Zomato offline. The Cardmember understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount only upon settlement of the transaction with the Merchant.

4.13. 10% Cashback at Starbucks on Sundays:

Annual Fee: INR 299

The Cardmember shall be entitled to avail this offer at an annual fee of INR 299. The Cardmember is entitled to a 10% cashback for a maximum amount of INR 200 per calendar month, on valid transactions made only on Sundays at Starbucks in the same anniversary year. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the cashback shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount only upon settlement of the transaction with the Merchant.

4.14. 10% Cashback at Pizza Hut on Sundays:

Annual Fee: INR 299

The Cardmember shall be entitled to avail this offer at an annual fee of INR 299. The Cardmember is entitled to a 10% cashback for a maximum amount of INR 200 per calendar month, on valid transactions made only on Sundays at Pizza Hut store or on Pizza Hut website or mobile application in the same anniversary year. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the cashback shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount upon settlement of the transaction with the Merchant.

4.15. 10% Cashback on Utility Bill Payments:

Annual Fee: INR 249

The Cardmember on making valid transactions equal to or greater than INR 10,000 in the respective calendar month, the Cardmember shall forthwith be entitled to a 10% cashback for a maximum amount of INR 100 on all transactions made on utility bill payments using RBL MyCard mobile app, till remainder of the calendar month. The Cardmember agrees and understands that the said qualifying purchase value to avail the additional Cashback shall be exclusive of all EMI transactions, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount only upon settlement of the transaction with the Merchant. The Cardmember agrees and understands that the cashback for all utility bill payments made using RBL MyCard app shall be based on the Merchant Category Codes ("MCCs") allotted by MasterCard. RBL Bank shall not be responsible for providing cashback to all such transaction that do not harmonize with the MCCs.

4.16. 10% Cashback at Starbucks on Sundays:

Annual Fee: INR 299

The Cardmember on achieving the annual spends, and on subsequently making valid transactions equal to or greater than INR 75,000 in the respective anniversary year, shall be

instantly entitled to a 10% cashback for a maximum amount of INR 100 per transaction, on 10 valid transactions made on Uber mobile application in the same anniversary year. The Cardmember agrees and understands that the said qualifying purchase value to avail the additional cashback shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. Also, it is clarified that the offer is applicable only for payments made on Uber mobile application after unlocking the offer. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount only upon settlement of the transaction with the Merchant.

4.17. 10% Cashback at bigbasket:

Annual Fee: INR 299

The Cardmember upon achieving the annual spends, and on subsequently making valid transactions equal to or greater than INR 30,000 in the respective anniversary year, shall be instantly entitled to a 10% cashback for a maximum amount of INR 100 per transaction, on 10 valid transactions made on BigBasket website or mobile application in the same anniversary year. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the additional cashback shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. Also, it is clarified that the offer is applicable for payments made on BigBasket website or mobile application of BigBasket only after unlocking the offer. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount only upon settlement of the transaction with the Merchant.

4.18. 10% Cashback at 1mg:

Annual Fee: INR 349

The Cardmember upon achieving the annual spends, the Cardmember subsequently on making valid transactions equal to or greater than INR 30,000 in the respective anniversary year, the Cardmember shall forthwith be entitled to a 10% cashback for a maximum amount of INR 100 spent per transaction, on 10 valid transactions made on 1mg website or mobile application in the same anniversary year. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the additional cashback shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. Also, it is clarified that the offer is applicable for payments made on 1mg website or mobile application only after unlocking the offer. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount only upon settlement of the transaction with the Merchant.

4.19. 10% Cashback at Urban Company:

Annual Fee: INR 299

The Cardmember upon achieving the annual spends, and on subsequently making valid transactions equal to or greater than INR 75,000 in the respective anniversary year, shall be forthwith entitled to a 10% cashback for a maximum amount of INR 100 per transaction, on 10 valid transactions made on Urbancompany website or mobile application of Urban Company in the same anniversary year. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the additional cashback shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. Also, it is clarified that the offer is applicable for payments made on Urbancompany website or mobile application only after unlocking the offer. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's

account with the applicable cashback amount only upon settlement of the transaction with the Merchant.

4.20. 10% Cashback at Chaayos on Sundays:

Annual Fee: INR 299

The Cardmember shall be entitled to avail this offer at an annual fee of INR 299. The Cardmember shall further be entitled to a 10% cashback for a maximum amount of INR 200 per calendar month, on valid transactions made on only Sundays at Chaayos stores or website in the same anniversary year. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the Additional Cashback shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall directly credit the Cardmember's account with the applicable cashback amount upon settlement of the transaction with the Merchant.

4.21. Amazon Voucher, worth Rs.5,000:

Annual Fee: INR 499

The Cardmember shall be entitled to avail this offer at an annual fee of INR 499. If the Cardmember makes valid transactions equal to or greater than INR 500,000 in the anniversary year, the Cardmember shall be entitled to an Amazon voucher worth INR 5,000 shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall send process for redemption of voucher through e-mail to Cardmember's registered email address only upon settlement of the transactions with the Merchant.

4.22. Myntra Voucher, worth Rs.5,000:

Annual Fee: INR 499

The Cardmember shall be entitled to avail this offer at an annual fee of INR 499. The Cardmember on making valid transactions equal to or greater than INR 500,000 in the anniversary year, shall be entitled to a Myntra voucher worth Rupees INR 5,000. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the voucher shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall send process for redemption of voucher through e-mail to Cardmember's registered email address upon settlement of the transactions with the Merchant.

4.23. Flipkart Voucher, worth Rs.5,000:

Annual Fee: INR 499

The Cardmember shall be entitled to avail this offer at an annual fee of INR 499. The Cardmember on making valid transactions equal to or greater than INR 500,000 in the anniversary year, shall be entitled to a Flipkart voucher worth INR 5,000. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the voucher shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall send process for redemption of voucher through e-mail to Cardmember's registered email address upon settlement of the transactions with the Merchant.

4.24. Netmeds Voucher, worth Rs.2,000:

Annual Fee: INR 499

The Cardmember shall be entitled to avail this offer at an annual fee of INR 499. The Cardmember on making valid transactions equal to or greater than INR 300,000 in the anniversary year, shall be entitled to a Netmeds voucher worth INR 2,000. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the voucher shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall send process for redemption of voucher through e-mail to Cardmember's registered email address upon settlement of the transactions with the Merchant.

4.25. bigbasket Voucher, worth Rs.2,000:

Annual Fee: INR 499

he Cardmember shall be entitled to avail this offer at an annual fee of INR 499. The Cardmember on making valid transactions equal to or greater than INR 300,000 in the anniversary year, shall be entitled to a BigBasket voucher worth INR 2,000. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the voucher shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall send process for redemption of voucher through e-mail to Cardmember's registered email address upon settlement of the transactions with the Merchant.

4.26. Amazon Prime annual subscription:

Annual Fee: INR 399

The Cardmember shall be entitled to avail this offer at an annual fee of INR 399. The Cardmember on making valid transactions equal to or greater than INR 200,000 in the anniversary year, shall be entitled to an Amazon Prime annual membership voucher. However, the Cardmember agrees and understands that the said qualifying purchase value to avail the voucher shall be exclusive of all EMIs, cash withdrawals, fees (if any), charges and GST. The Cardmember further understands that RBL Bank shall send process for redemption of voucher through e-mail to Cardmember's registered email address upon settlement of the transactions with the Merchant.

Note: The above-mentioned offers are subject to change during the year. RBL does not guarantee continuity of any of the above-mentioned offer availed/ subscribed by a Cardmember for the subsequent year. However the offers selected by the Cardmember shall continue to remain valid for a year even if RBL withdraws the offer anytime during the year.

5. GENERAL TERMS AND CONDITIONS:

- 5.1. RBL Bank does not guarantee or make any representation about the usefulness, worthiness and/or character of the Offers/Product/Services provided on the Card.
- 5.2. The Cardmember shall be liable and borne to pay all or 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, Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember.
- 5.3. 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 as provided under the Offer or the assured gifts / prizes.
- 5.4. 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 or to replace, wholly or in part by another Offers, whether similar to these offers or not, or to extend or withdraw them altogether. The Cardholder shall be liable for all charges incurred and all other obligations under these revised Terms.
- 5.5. The offers provided on YOUNique are not transferable. These Offers are valid only for successful/approved transactions and not void transactions.
- 5.6. RBL Bank shall 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. The Cardmember shall be responsible at all times and shall indemnify the Bank in case of access of Offer by any third party 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.
- 5.7. All issues / queries / complaints / grievances relating to the Offer by third-party, if any, shall be addressed to the third party directly; without any reference to RBL Bank. The existence of a dispute, if any, regarding the Offer offered by third party shall not constitute a claim against the RBL Bank and shall be addressed directly by the third party merchants.
- 5.8. These Terms shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
- 5.9. These Terms shall be governed by the laws of India and any dispute arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts in Mumbai. These Terms shall be in addition to and not in derogation of the terms contained in the Cardmember Terms and Conditions of YOUNique Terms and Conditions.

6. INDEMNIFICATION:

- 6.1. To the full extent permitted by law, Cardmember agrees to indemnify and hold RBL Bank harmless all times against all and any losses, liability, actions, suites, proceedings, costs, demands and damages which arise directly or indirectly out of a breach of these Terms and/or any third party terms and conditions by the Cardmember or arising out of or in connection with the failure of Offer or your use of the Card , (including direct, indirect, special or consequential damages), and whether in an action based on contract, negligence or any other action, or the use of the Card.
- 6.2. Without affecting the generality of 6.1 above, RBL Bank shall not be liable to the Cardmember for any direct, indirect, punitive, incidental, special, consequential or exemplary damages, including without limitation damages for loss of profit, goodwill, use, data or other intangible losses that may result from the use of or inability of the third party service provider to provide the Offer and/or any action, omission and/or breach under any third party terms and conditions by such third party service provider, or a failure to perform any obligations as a result of technical problems relating to our network, termination of any license to operate or use the network, act of God, government control, restrictions or prohibitions or other government act or omission, whether local or national, act of default of any supplier, agent or sub-contractor, industrial disputes or any other cause beyond RBL Bank's control.

DISCLAIMER

RBL Bank Limited displays the Offers/ Services extended by third parties to RBL Bank's customers and RBL Bank is not rendering any of these Offers/ services. RBL Bank does not act as express or implied agent of the said third parties vis-a-vis the customers. RBL Bank does not guarantee nor make any representation with respect to the Offers/ services provided by the third parties. RBL Bank shall not be responsible for quality of the products/ services provided by the third parties. The Offers/ services may also be available at other platforms. The customer's participation to avail such Offers/ services is purely voluntary.

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