

## **RBL BANK HUMSAFAR PREPAID CARD - TERMS AND CONDITIONS**

These Terms and Conditions (“**T&Cs**”) are applicable to the usage of RBL Bank Humsafar Prepaid Card (“**Card**”) offered by RBL Bank Limited (“**RBL Bank**”). The Cardholder (*defined hereinafter*) acknowledges and agrees that RBL Bank may at its sole discretion add, modify or amend these T&Cs from time to time. The Cardholder unconditionally and irrevocably confirms and agrees and undertakes to be bound by the following T&Cs for availing the Card. These T&Cs form a contract between the Cardholder and RBL Bank and shall remain valid unless modified by RBL Bank and accepted by the Cardholder or accepted by the Cardholder by conduct by deciding to continue availing and using the Card after such amendment/modification.

### **1. Definitions:**

- (a) “**Applicable Laws**” shall mean all laws, statutes, enactments, acts of legislature, rules, regulations, ordinances, notifications, circulars, guidelines, directives, and orders issued or passed by Authority in India, which have the force of law and are applicable from time to time.
- (b) “**Application Form**” shall mean electronic or physical application submitted by the Cardholder containing necessary information, particulars etc. for the purposes of applying for and/or availing the Card.
- (c) “**ATMs**” means Automated Teller Machine.
- (d) “**Authority**” shall mean RBI, NPCI, IBA, Central or State Government, Municipality, Judicial, Quasi-judicial or any Tribunal in India.
- (e) “**Available Amount**” shall mean the total balance available on the Card at any given point in time, representing the sum of all amounts loaded or deposited onto the Card, reduced by: (i) any amounts already utilized through transactions made using the Card; and (ii) any applicable fees, charges, costs, or expenses levied RBL Bank to the Cardholder in connection with the use or maintenance of the Card (iii) any Transactions initiated using the Card that are pending clearance.
- (f) “**Cardholder**” shall mean the individual to whom RBL Bank has issued the Card pursuant to the submission of a duly completed Application Form by such individual for the purposes of purchase of goods and services against the value stored on the Card.
- (g) “**Card Association**” means each and any of the regional or national payment card networks through which the Valid Card shall be accepted and processed from time to time, such as MasterCard, VISA, Rupay, AMEX etc.
- (h) “**Charges**” shall mean all costs, fees, charges etc. levied by RBL Bank for the usage of the Card, excluding Taxes.
- (i) “**DPDPA**” means the Digital Personal Data Protection Act, 2023.
- (j) “**GST**” means the Goods and Services Tax.
- (k) “**IBA**” means Indian Banks’ Association.
- (l) “**INR**” means the Indian Rupees.
- (m) “**KYC**” shall mean as referred to in RBI Master Direction bearing reference No. DBR.AML.BC.No.81/14.01.001/2015-16 dated February 14, 2016 titled “*Master Directions – Know Your Customer (KYC) Direction 2016*”, as amended from time to time.
- (n) “**Merchants**” shall mean vendors/ suppliers/ sellers who provide Products(s) to the Cardholders at its physical stores or through its own website, mobile application etc.
- (o) “**NPCI**” means the National Payment Corporation of India.
- (p) “**OTP**” or “**One-Time Password**” shall mean a unique, time sensitive numeric or alphanumeric code sent to the Cardholder’s Registered Mobile Number or email address, which is required to authenticate and authorize specific Transactions or actions related to the Card.
- (q) “**Personal Information**” shall have the meaning ascribed to such term in the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011, DPDPA or any other applicable law, as amended from time to time, of the Cardholder(s), which, either directly or indirectly, in combination with other information available or likely to be available with RBL Bank is capable of identifying such person and which consists of information relating to: (i) passwords; (ii) financial information such as credit card details; (iii) physical, physiological and mental health condition; (iv) sexual orientation; (v) medical records and history; (vi) biometric information; (vii) any detail relating to the above types of data provided to a body corporate for providing services; and (viii) any information received under any of the above heads by a body corporate for processing or storing under a lawful contract or otherwise
- (r) “**PIN**” or “**Personal Identification Number**” shall mean four-six digits secure numeric code used to verify the identity of the Cardholder and authorize Transactions.
- (s) “**POS**” shall mean the Point of Sale used by the Merchant on which the Cardholder can swipe, tap, insert the Card for the purposes of making payment for the purchase made from the Merchant.
- (t) “**Products(s)**” shall mean goods and/or services offered for sale and/or marketed by the Merchants to the Cardholder.

- (u) **“Registered Mobile Number”** shall mean the mobile phone number provided by the Cardholder at the time of registration and/or subsequently updated and recorded with RBL Bank, which is linked to the Card and shall be used as the primary contact number for all communications, alerts, and notifications pertaining to the Card.
- (v) **“RBI”** means the Reserve Bank of India.
- (w) **“RBL Bank Prepaid Card App”** shall refer to the mobile banking application of RBL Bank for managing and accessing RBL Bank issued prepaid cards.
- (x) **“RBI Guidelines”** shall mean the guidelines issued by RBI titled Master Direction on Prepaid Instruments (PPIs) dated August 27, 2021 and as amended from time to time.
- (y) **“SMS”** shall mean the Short Message Service
- (z) **“Taxes”** shall mean all present and future central, state and local levies, taxes, duties, fines, penalties, cess if any, (including without limitation sales taxes, value added taxes, excise duties, customs duties, or GST) levied, imposed or collected by any Authority.
- (aa) **“Transaction”** shall mean any purchase or avilment of Products by a Cardholder using the Card, whether at an ATM, POS terminal, e-commerce platform, mobile application, or through any other electronic method or digital payment channel.
- (bb) **“UPI”** means Unified Payment Interface owned and operated by NPCI.
- (cc) **“Website”** shall mean the website owned, established and maintained by RBL Bank located at [www.rbl.bank.in](http://www.rbl.bank.in).

## 2. Interpretation:

All references to singular include plural and vice versa and the word “includes” should be construed as “without limitation”. References to any statutory provision includes any amended or re-enacted version of such provision with effect from the date on which it comes into force. Headings are inserted for convenience only and shall not affect the interpretation or construction of these T&Cs. The words “hereof”, “herein” and “hereunder” and words of similar import, when used in these Terms shall refer to these Terms as a whole and not to any particular provision of these Terms. The words “include”, “includes” and “including” when used in these Terms are deemed to be followed by the phrase “without limitation” or “but not limited to”.

## 3. Applicability of the T&Cs:

- (a) Humsafar Prepaid Card shall be issued by RBL Bank, subject to the Cardholder fulfilling the eligibility requirements as stipulated by RBL Bank from time to time.
- (b) The Card shall not be transferable to any other individual or any other third party.
- (c) The maximum credit balance which can be uploaded on the Card shall be limited in accordance with RBI Guidelines.
- (d) The Card shall be valid only within the jurisdiction of India and for Transactions undertaken in INR only. No Transactions can be undertaken in foreign denomination.
- (e) The Humsafar Prepaid Card is the exclusive property of RBL Bank.
- (f) The Card can be used at an ATM for withdrawal of cash by the Cardholder within the credit limit specified for the Humsafar Card.
- (g) The Humsafar Prepaid Card is a non-interest bearing Card and does not accrue any interest at any time.

## 4. Eligibility Criteria:

- (a) In connection with the issuance of the Humsafar Prepaid Card, the Cardholder shall submit a duly completed Application Form along with all required information and documents as prescribed by RBL Bank, including those relating to the Cardholder, in accordance with RBL Bank’s policies, RBI guidelines, and Applicable Laws.
- (b) Only individuals who have completed the age of at least 18 years are permitted to use the Card.
- (c) RBL Bank reserves the right to reject the Application Form if RBL Bank determines that the individual has provided any false, misleading, or misrepresented information, including but not limited to details relating to identity, age, demographic data, parentage, residence, or any other information required for compliance with Applicable Laws, RBI Guidelines, or internal policies.
- (d) RBL Bank reserves the right to conduct additional inquiries or take necessary steps to verify and authenticate the identity of the Cardholder at any time.
- (e) The Cardholder shall be solely responsible for ensuring that all Personal Information provided to RBL Bank is true, accurate, complete, and up to date at all times.

## 5. Activation of the Humsafar Prepaid Card:

- (a) The Cardholder hereby expressly agrees that the Humsafar Prepaid Card, upon issuance, shall remain in a deactivated state and shall not be valid for use until duly activated in accordance with the T&Cs set forth herein.

- (b) The Humsafar Prepaid Card shall be activated to the successful completion of the KYC checks of the Cardholder by RBL Bank.
- (c) The Cardholder shall activate the Card through the RBL Bank Prepaid Card App or Website by selecting the activation option and entering the OTP received, prior to using the Card for any transaction or activity.

#### **6. Loading and Reloading Process on the Humsafar Prepaid Card:**

- (a) The Cardholder hereby acknowledges and agrees that the Humsafar Prepaid Card as on the date of issuance, shall have no assigned value and shall be in a de-activated form. The process for loading value onto such Card shall be in the form and manner as prescribed by RBL Bank from time to time.
- (b) The Cardholder may load or reload the Card through the Website using electronic payment methods, including UPI, net banking, or debit/credit cards. Reloading shall be permitted only to the extent that the available balance on the Card Balance does not exceed the limits prescribed for the respective variant of the Card, as set forth under the RBI Guidelines. The Cardholder understands and agrees that the Card shall not be loadable/reloadable by way of cash.

#### **7. Issuance and Usage of the Humsafar Prepaid Card:**

- (a) The Cardholder acknowledges and agrees that the Humsafar Prepaid Card shall be used in compliance with Applicable Laws and RBI Guidelines.
- (b) The Humsafar Prepaid Card shall be valid for use in all kinds of Transactions, including but not limited to POS terminal purchases, cash withdrawals at ATMs (if Full KYC), and online or e-commerce Transactions.
- (c) The Cardholder shall be required to authenticate all transactions using the PIN assigned to the Card for the purpose of using the Card.
- (d) In order to safeguard the Cardholder against unauthorised use of the Card, it is strongly advised that the Cardholder retains the Card in their personal custody at all times and does not, under any circumstances, permit its use by any other individual.
- (e) RBL Bank and the Merchants reserve the right to refuse the acceptance of the Humsafar Prepaid Card at any time for any reasons whatsoever, without any prior intimation to the Cardholder.
- (f) The Cardholder acknowledges and agrees that RBL Bank shall not be held liable in any manner whatsoever for the quality, merchantability, delivery, or any other aspect of the Product(s) and/or services provided by any Merchant. Any disputes or issues arising in this regard shall be settled directly between the Cardholder and the respective Merchant.
- (g) The Cardholder agrees and acknowledges that no claims pertaining to fraud or any liability arising in respect of the purchase of Product(s) using the Humsafar Prepaid Card shall be accepted by RBL Bank. On such a request being made by the Cardholder for issuance of replacement of Humsafar Prepaid Card, RBL Bank, in its sole discretion, issue the Humsafar Prepaid Card on the terms and conditions that it deems fit.
- (h) Any charge or cost levied by the Merchant in relation to any Transaction shall be settled directly by the Cardholder with the Merchant. RBL Bank shall neither be liable nor responsible, either directly or indirectly, for any act or omission on part of the Merchant or the charges or cost levied by them in relation to the Transaction.
- (i) The Cardholder acknowledges that all refunds in case of failed, returned, rejected or cancelled Transactions done by the Cardholder using any other payment instrument cannot be credited in the Humsafar Prepaid Card.
- (j) The Cardholder accepts full responsibility for any illegal or wrongful use of the Humsafar Prepaid Card in contravention to the T&Cs contained herein and, undertakes and agrees to indemnify RBL Bank against any loss, damage, interest, conversion, any other financial charge that RBL Bank may incur and/or suffer, whether directly or indirectly, as a result of the Cardholder committing any violations of the T&Cs contained herein.
- (k) The Cardholder agrees that he/she will not use the Humsafar Prepaid Card for making payment(s) of any Product(s) or services, which is illegal under the Applicable laws. The Humsafar Prepaid Card cannot be used for making purchases of prohibited or contraband products or services, for instance in lottery tickets, banned or prohibited magazines, participation in sweepstakes, purchase of bitcoins, payment for call-back services, etc.
- (l) The Cardholder hereby acknowledges and agrees that if no transaction is conducted on the Humsafar Prepaid Card for a consecutive period of one (1) year, subject to the Card's validity, RBL Bank shall deactivate the Card after providing prior notice to the Cardholder. Reactivation of the Card shall be at the sole discretion of RBL Bank and will be subject to necessary validations and due diligence as prescribed by the Bank from time to time.
- (m) The Cardholder hereby agrees to receive SMS or emailing alerts from RBL Bank for all Transactions done using the Humsafar Prepaid Card. The SMS or emailing alerts from RBL Bank shall stipulate debit and credit Transactions, balance available or remaining on the Humsafar Prepaid Card or such other information or details as stipulated by RBL Bank, from time to time.
- (n) The Cardholder agrees and confirms that the PIN shall under no circumstances should be revealed by the Cardholder to any relative or family members or third party. The Cardholder shall be solely responsible and liable for the consequences arising out of such unauthorized disclosure of PIN and/or unauthorized usage of the Humsafar Prepaid Card.

- (o) If the Cardholder forgets or misplaces the PIN, the Cardholder should make an application in writing or contact the customer care center for a new PIN immediately. The new PIN will be sent to the Cardholder registered email address, provided to or available with RBL Bank.
- (p) The Cardholder agrees that RBL Bank may, at its sole discretion, utilize the services of external service provider(s) or agent(s) and on such terms as required or necessary, in relation to its services.
- (q) The Cardholder understands that the financial limits indicated against the Humsafar Prepaid Card shall be strictly adhered to by the Cardholder.
- (r) Notwithstanding anything to the contrary herein, these T&Cs shall be subject to change from time to time in accordance with the internal parameters and rules of RBL Bank as well as the RBI Guidelines or other Applicable Law. Such changes shall be binding on the Cardholder, including in relation to various credit, debit, transfer, payment, loading limits etc. It shall be the duty of the Cardholder to keep itself apprised of the changes in the RBI Guidelines and/or Applicable Law as also these T&Cs which shall also be available on the Website and shall be deemed as accepted by the Cardholder by conduct by continued usage of the Card after such amendment/modification.

#### **8. Refunds:**

- (a) Subject to the T&Cs contained herein, refunds to the extent received in case of failed, returned, rejected, cancelled Transactions shall be applied to the Card within such time as RBL Bank may determine, to the extent that payment was made initially by debit to the Card. Provided however that nothing herein shall be construed to mean RBL Bank has the responsibility or liability to ensure to get such refund or make a demand therefore on the Merchants or other persons and RBL Bank shall only be required to ensure that the refund when it is actually received from the Card Association is credited to the outstanding balance of the Humsafar Prepaid Card.

#### **9. Cash Withdrawal:**

The Cardholder can use the Humsafar Prepaid Card to access emergency cash withdrawal from an ATM including that of RBL Bank's. However, the total amount which may be withdrawn at any point of time, shall not exceed the available balance in the Humsafar Prepaid Card or such limits as may be stipulated by RBI from time to time.

#### **10. Term and Termination:**

- (a) The Humsafar Prepaid Card shall be valid for a period of three (3) years from the date of issuance of the Humsafar Prepaid Card.
- (b) The Cardholder may at any point of time, request for termination of the Humsafar Prepaid Card or for hot listing or blocking the Humsafar Prepaid Card, in which case the Humsafar Prepaid Card shall be terminated and/or cancelled with immediate effect.
- (c) RBL Bank shall terminate the Humsafar Prepaid Card with immediate effect upon the occurrence of any of the following events:
  - (i) The Cardholder intimating the loss of the Card.
  - (ii) In the event the Cardholder committing breach of any of the T&Cs.
  - (iii) In the case of demise or insolvency of the Cardholder.
  - (iv) Upon a written request from the Cardholder to cancel or suspend the Card.
  - (v) If RBL Bank, at its sole discretion, determines that the facility is being misused or improperly utilized in any manner.
  - (vi) There has been no activity on the Card for ninety (90) days post its issuance by the Cardholder.
  - (vii) In the event of any restriction imposed on the Cardholder by an order of a competent Court or order issued by an Authority in India.
  - (viii) In the event the entire Humsafar Prepaid Card Program is terminated by RBL Bank.

#### **11. Lost, Stolen, or Misuse of Humsafar Prepaid Card:**

- (a) If the Humsafar Prepaid Card is lost or stolen, the Cardholder must immediately report such loss or theft to customer care centre and request for immediate suspension of the Humsafar Prepaid Card.
- (b) The Cardholder acknowledges that once the Humsafar Prepaid Card is reported lost, stolen or damaged, such Humsafar Prepaid Card cannot be used again, even if found subsequently.
- (c) The Cardholder is responsible for the security of the Humsafar Prepaid Card and shall take all steps towards ensuring that the Humsafar Prepaid Card is not misused.

## **12. Disputed Transactions:**

- (a) Any charge or Transaction slip or other payment requisition received by RBL Bank for payment shall be conclusive proof of such charge.
- (b) All disputed Transactions in relation to the Humsafar Prepaid Card shall be required to be raised with the customer care centre of RBL Bank, within 90 days from the date of the disputed Transaction. The Cardholder agrees that any Transaction dispute raised after this period shall be deemed final and cannot be disputed..

## **13. Charges:**

Charges shall include:

- (a) Any fees charged by RBL Bank in respect of the Humsafar Prepaid Card, including replacement, renewal, handling and other fees, if any. These fees are non-refundable, non-transferrable and non-assignable in nature.
- (b) The Charges will be as notified by RBL Bank from time to time on its Website.
- (c) The Cardholder shall be solely responsible for the payment of all Taxes, duties, stamp duties, registration charges, and any other levies, fees, or charges imposed by the Government or any other Authority from time to time in connection with or relating to the Humsafar Prepaid Card. The Cardholder hereby irrevocably authorizes RBL Bank to recover such amounts by debiting the balance available on the Humsafar Prepaid Card, without requiring any prior notice to the Cardholder.

## **14. Disclosure:**

- (a) The Cardholder hereby acknowledges and provides explicit consent for RBL Bank to disclose or share information related to the Cardholder, including but not limited to Personal Information and Transaction details pertaining to the usage of the Humsafar Prepaid Card, with other banks, financial institutions, statutory bodies, or regulatory Authorities, as may be required or deemed necessary by RBL Bank.
- (b) The Cardholder expressly authorizes RBL Bank and its authorized representatives or agents to exchange, share, or disclose any information relating to the Cardholder's identity, contact details, and payment history with RBL Bank's group companies, affiliates, subsidiaries, service providers, vendors for the purposes of account maintenance, risk assessment, credit evaluation, or such other lawful purposes as may be deemed appropriate by RBL Bank.

## **15. Indemnity:**

- (a) The Cardholder agrees and understands that in consideration of RBL Bank providing the Humsafar Prepaid Card to the Cardholder, the Cardholder hereby agrees and undertakes to indemnify and keep RBL Bank, its directors, employees, representatives, agents, and / or Affiliates as the case may be, indemnified and saved harmless against all liabilities, claims, compensation, damages, losses and all costs, charges, and expenses (including actual attorney and law firm fees and costs) (hereinafter collectively referred to as "**Claims**") which RBL Bank may incur, sustain, suffer or is likely to incur, sustain, or suffer arising out of, or in connection with, or in relation to :
  - (i) RBL Bank providing the Card to the Cardholder;
  - (ii) incorrect/ incomplete / erroneous submission of the details, information including but not limited to KYC, Personal Information by the Cardholder to RBL Bank;
  - (iii) any penalties, charges, fines, duties etc. levied on RBL Bank by any Authority upon the Cardholder's improper use of the Card;
  - (iv) execution of any action undertaken by RBL Bank, and/or any omission by RBL Bank and/or its Affiliates, officers, employees, or agents, upon the instructions of the Cardholder;
  - (v) breach of T&Cs contained herein;
  - (vi) any misrepresentation contained herein by the Cardholder;
  - (vii) occurrence of any fraud, negligence, or misconduct on the part of Cardholder;
  - (viii) non-compliance with RBI Guidelines, Applicable Laws, or order of any Authority;
  - (ix) any claim by any beneficiary or third parties in relation to the Humsafar Prepaid Card;
  - (x) on account of any Claim raised by the Cardholder, or third party in respect of Transaction made through the Card.
- (b) The Cardholder agrees and understands that the written demand by RBL Bank as to the loss / damages shall be final, conclusive and binding on the Cardholder and the Cardholder shall be liable to pay on demand, without any contestation / demur the amount of such loss /damages to RBL Bank. All indemnities given by the Cardholder to RBL Bank shall survive the termination of the Humsafar Card.

## **16. Limitation of Liability:**

Notwithstanding anything to the contrary contained herein, RBL Bank, its successors and assigns, and each of their respective directors, officers, employees, affiliates, agents, and representatives shall under no circumstances be liable, whether directly or indirectly, to the Cardholder or to any third party, for any losses, damages, claims, liabilities, costs, or expenses of any kind, whether direct, indirect, incidental, special, consequential, punitive, exemplary, or economic in nature, including, but not limited to, loss of revenue, business opportunities, anticipated profits or goodwill, or value of any equipment (including software), downtime costs, damages, arising out of or related to the use or inability to use the Humsafar Prepaid Card, in the following circumstances:

- (a) Any inability to access, use, or operate the Humsafar Prepaid Card;
- (b) Any unauthorized, improper, or negligent use of the Card, or any virus, system corruption, malware, or malfunction of the Cardholder's computer, mobile device, or telecommunications equipment used in connection with the Card;
- (c) Any technical failure, error, or downtime of any ATM, POS terminal, payment gateway, or other payment infrastructure not within the reasonable control of RBL Bank, including but not limited to system maintenance, scheduled downtime, or outages;
- (d) Any disruption, delay, failure, or loss (including data loss) resulting from system errors, equipment failure, or the use of third-party infrastructure or services such as power supply, internet, telecommunications, or cloud platforms;
- (e) Any failure or delay in acting upon instructions from the Cardholder due to circumstances beyond the reasonable control of RBL Bank, and any such determination by RBL Bank shall be final and binding;
- (f) Any failure arising from the Cardholder's omission to promptly notify RBL Bank of:
  - (i) any change in personal, contact, or payment information maintained with RBL Bank;
  - (ii) any incorrect, outdated, or inaccurate information provided by the Cardholder;
  - (iii) any amendment, revocation, or alteration to the information provided in the Application Form;
- (g) Any misstatement, misrepresentation, error, or omission made by the Cardholder in any documentation, declaration, or communication submitted to RBL Bank;
- (h) Any act, omission, or negligence on the part of any Merchant, service provider, or third party, including providers of hardware, software, Card Association, or telecommunication services, including any refusal by a Merchant to honour or accept the Card;
- (i) The Cardholder's inability to complete a Transaction due to maintenance, unavailability, or failure of systems, networks, or services, whether operated by RBL Bank or third parties;
- (j) Non-receipt of any communication, SMS, email, or transaction alert due to technical reasons or events not attributable to RBL Bank;
- (k) Misplacement, loss, or delay in delivery of the Card or PIN mailer in transit, including any mishandling by courier, postal, or delivery services; and
- (l) Any loss, damage, or liability resulting from:
  - (i) unauthorized use of the Humsafar Prepaid Card; or
  - (ii) the Cardholder disclosing or handing over the Card and/or PIN to any person other than an authorized representative of RBL Bank.

## **17. Disclaimer of Warranties:**

- (a) The Cardholder expressly agrees that use of the Humsafar Prepaid Card is at their sole risk and that RBL Bank:
  - (i) expressly disclaims all warranties of any kind, whether express or implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, data accuracy and completeness, and any warranties relating to the non-infringement in relation to the Humsafar Prepaid Card;
  - (ii) shall not be liable for any computer/ cyber-crimes such as hacking and shall not be liable for any unauthorized Transactions and/or any Transactions carried out by using illegal and fraudulent methods on the Humsafar Prepaid Card.

## **18. Force Majeure:**

The Cardholder acknowledges and agrees that RBL Bank's performance of its obligations under these T&Cs shall be subject to any event beyond its reasonable control that prevents, delays, or interrupts such performance. This includes, but is not limited to, civil unrest, sabotage, lockouts, strikes or labor disturbances affecting RBL Bank's operations, disruptions in clearance or transmission systems, accidents, fires, floods, explosions, epidemics, pandemics, quarantine restrictions, lockdowns, damage to relevant facilities, lack of usual communication or transportation means, or any other cause, whether similar or dissimilar, foreseeable or unforeseeable, that is unavoidable or beyond RBL Bank's control. RBL Bank shall not be considered in breach or default for as long as

such events or their effects continue, including a reasonable period thereafter necessary to resume normal performance of its obligations.

#### **19. Notices:**

The Cardholder acknowledges and agrees that any notices or communications required to be given or served by the Cardholder to RBL Bank in respect of Humsafar Prepaid Card shall be given in writing in English, and shall be deemed to have been duly served, if sent on the below address of RBL Bank or by email to the contacts given herein:

To RBL Bank

Address: Techniplex Tower 1, 8th Floor, Phase – 1, Liliya Nagar, Goregaon West, Mumbai – 400 064

Kind Attn: PPI Help desk Team

Email: [ppihelpdesk@rbl.bank.in](mailto:ppihelpdesk@rbl.bank.in)

Phone: 022-7120 9091

The Cardholder acknowledges and agrees that any notice or communication from RBL Bank to the Cardholder shall be deemed duly delivered if sent to the Cardholder's designated email address.

The Cardholder acknowledges and agrees that all notices shall be deemed to have been validly given on (i) the expiry of ten (10) days after posting if sent by registered post, or (iii) the Business Day of receipt, if sent by courier, or (iv) the Business Day, if transmitted by email, within the close of business, and delivery not failed. If the transmission by email is outside business hours, then the next Business Day, if delivery not failed.

#### **20. Governing Law and Jurisdiction:**

The Cardholder acknowledges and agrees the T&Cs shall be governed by the laws of India and subject to the exclusive jurisdiction of the Court of Mumbai.

#### **21. Assignment:**

RBL Bank shall be entitled to transfer or assign RBL Bank's rights and obligations under these T&Cs to any person in whole or in part and in such manner as RBL Bank may decide at its sole discretion. Any such transfer or assignment shall conclusively bind the Cardholder(s). The Cardholder(s) shall not be entitled to transfer or assign any of its rights and obligations under these T&Cs.

#### **22. Waiver:**

The Cardholder acknowledges and agrees that no failure or delay by RBL Bank in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power or privilege. The rights and remedies of RBL Bank hereunder are cumulative and not exclusive of any rights or remedies available in law.

#### **23. Further Assurances:**

The Cardholder acknowledges and agrees that in connection with the Humsafar Prepaid Card, the Cardholder agrees to execute and deliver such additional documents and perform actions as may be necessary or reasonably requested by RBL Bank to carry out or evidence the Transactions on the Card.

#### **24. Severability:**

The Cardholder acknowledges and agrees that if any provision of these Terms and Conditions is held to be invalid, illegal, or unenforceable, such provision shall be ineffective only to the extent of such invalidity, illegality, or unenforceability, without affecting the validity, legality, or enforceability of the remaining provisions of these Terms and Conditions.

## 25. Grievance Redressal Mechanism:

The Cardholder acknowledges that any complaints regarding the Card can be directed to the grievance redressal cell within RBL Bank via RBL Bank's Website for resolution. If the Cardholder does not receive a satisfactory response within thirty (30) days of lodging the complaint, the Cardholder may then escalate the matter to the Ombudsman appointed by RBI, as per the Banking Ombudsman Scheme, 2021. Details of the Ombudsman for the region where the Cardholder holds the account are available at [www.bankingombudsman.rbi.org.in](http://www.bankingombudsman.rbi.org.in).

### Annexure Tariff (Standard)

SN	Fee Type	Type	Charges**
1	One Time Issuance Fee	Per Card	INR 199.00 (Including GST)
2	Annual Card Fee	Per Card p.a.	INR 199.00 (Including GST)
3	Card Replacement Fee	Per Card	INR 249.00 (Including GST)
4	Fund Transfer	Per Request	INR 5.00 + 18% GST
5	Cash Withdrawal Charges - RBL Bank & Other Bank ATM	Per Txn	INR 20.00 + 18% GST
6	Balance Inquiry - RBL Bank & Other Bank ATM	Per Txn	INR 20.00 + 18% GST
7	Add Money via Payment Gateway	In Percentage	1.85%
8	Fuel Surcharge	In Percentage	1.18%

\* Applicable taxes will be charged extra where mentioned.

\*\* RBL bank offers Prepaid cards / wallets in co-branding arrangement with various fintechs and corporates under mutually agreed revenue sharing model comprising of interchange & other service-related fee