RBL Bank Crownit Credit Card - Offer Terms and Conditions:

Offers:

Sr. No.	Offer Details	Features & Conditions
1	Welcome Bonus of 500 crowns	Get 500 welcome crowns on fee payment and card usage within 60 days of card setup. 1. Card members will be eligible for welcome crowns only if: a. Payment has been received against the Joining/ Membership Fee and at least one transaction has been carried out using the RBL Bank Crownit Credit Card (the "Card") within 60 days of card setup b. Card members failing to make payment against Joining Fee/ Membership Fee and applicable taxes within 30 days of levy of fee or failing to use the card within 60 days of card setup will not be eligible for the Offer c. Welcome crowns will be credited to the account of the customer within 30 days of the first usage of card & payment of fees
2	Up to 5000 bonus crowns on achieving spend milestones	Earn bonus 1,500 crowns on achieving spends of Rs. 1.5 lacs in a year and additional 3,500 crowns on spends of 3.5 lacs in a year .i.e. up to 5,000 bonus crowns on achieving annual spends of Rs. 3.5 lacs once in a year. a. Maximum crowns that can be credited in this Offer is 5,000, only once in a year. b. Year is defined as 12 months from date of Card set up c. Billed spends under Primary & Additional Cards for the said period will be considered. d. Qualifying purchase value for bonus rewards will exclude all Equated Monthly Instalment (EMI) transactions, cash withdrawals, fees (if any), charges and service tax. e. Bonus crowns will be credited in the crownit account of the customer to the within 30 days of completion of 1 year. f. Bonus Crowns will be awarded to a Card member for valid charges incurred on a valid Card number. Further, only such Card

		Crowns shall not accrue on charges that are subsequently reversed.
3	Earn 1 crown per Rs. 100 spent on purchases on weekdays Earn 3 crowns per Rs. 200 spent on weekends	 a. Weekend is defined as Saturday and Sunday only b. Crowns will be awarded to a Cardmember for valid charges incurred on a valid Card Number. Further, only such Card members who are not delinquent on their Card payments shall be eligible for Crowns. Crowns shall not accrue on charges that are subsequently reversed.
4	Earn 5 crowns per Rs. 200 spent on fuel transactions	 a. Crown earning on fuel transactions subject to maximum of 100 crowns a month. b. Valid for transactions between Rs.500 and Rs. 4,000/ c. Crowns will be awarded to a Cardmember for valid charges incurred on a valid Card Number. Further, only such Card members who are not delinquent on their Card payments shall be eligible for Crowns. Crowns shall not accrue on charges that are subsequently reversed.
5	Earn one weekly rush ticket on every transaction of Rs. 100 and above, up to a maximum of 5 Rush Tickets a week	RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Crownit for crediting the weekly rush ticket for any loss whatsoever of any nature suffered by any Cardmember.

This Offer (''Offer'') is available on RBL Bank Crownit Credit Card which gives the benefits listed above on following terms and conditions.

General Terms and Conditions:

1. To avail this Offer download Crownit Application and apply for RBL Bank Crownit Credit Card.

- 2. Crownit app is available at Google Play Store, Apple store and Windows store.
- 3. Crownit Credit Card can only be applied through Crownit mobile app.
- 4. RBL Bank Crownit Credit Card members shall not be entitled to compensation / benefits in any form whatsoever in lieu of the Offer being availed. Offers cannot be exchanged or redeemed against cash.
- 5. The Offer is non-transferable, non-negotiable and cannot be en-cashed.
- 6. The Offer is not valid for Void Transactions.
- 7. No accumulation or redemption of Reward Points will be permissible if, on relevant date, the Card has been withdrawn or cancelled or is liable to be cancelled or if the account of the Cardmember is a delinquent account or if there is any breach of any clause of the detailed in the RBL Card Member Agreement RBL Bank's computation of Reward Points shall be final, conclusive and binding on Card members and will not be liable to be disputed or questioned, save and except in case of manifest error.
- 8. Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/Association (i.e. MasterCard). RBL Bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.
- 9. RBL Bank Crownit Credit Card members are not bound in any manner to participate in this Offer. Any participation by the Cardmember shall be voluntary. Card members shall not make any claim or seek compensation against RBL Bank, even in the event that the Offers are not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of Crownit.
- 10. Terms & Conditions of the Offer shall be in addition to and not in substitution of/derogation to, the Card Member Agreement.
- 11. RBL Bank shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of or otherwise howsoever from any refusal or failure on the part of Crownit to provide or honour the Offer, or benefits or privileges given under the Offer, for any reason whatsoever.
- 12. RBL Bank reserves the right at any time, without prior notice, to add / alter / modify / change or vary all of these terms & conditions or to replace wholly, or in part, the offer(s) provided with the Card from time to time by another offer(s), whether similar to the modified/deleted offer or not, or to withdraw the said offer(s) altogether.
- 13. In the event that the Offer, these terms and conditions, or any part thereof is prohibited or restricted under applicable law, the Offer and/or the terms and conditions (as the case may be) may be modified to the extent required to comply with the law.
- 14. The use of the card by the Cardmember will be deemed to be acceptance of these Terms and Conditions in addition to the Card Member Agreement governing the Card and the Cardmember understands and agrees to be unconditionally bound by the same. The Offer is valid only if the Card continues to be in good standing and the minimum payment due continues to reach us before the payment due date.

- 15. Any dispute relating to the offer or the terms and conditions shall be subject to the exclusive jurisdiction of the Courts in Mumbai.
- 16. In case of any queries/feedback/complaint/issues write directly to cardservices@rblbank.com or contact 1800 121 9050.

Disclaimer:

RBL Bank Limited (Formerly: The Ratnakar Bank Limited) display 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 is neither guaranteeing nor making any representation with respect to the offers/ services provided by the third parties. RBL Bank is not responsible for quality of the offers/ services provided by the third parties. For any queries, complaints, issues and/ or feedback shall be directly dealt with the third parties only. The offers/ services may also be available at other platforms. The Customer's participation to avail such offers/ services is purely voluntary.