

## RBL Bank Ring Credit Card Terms and Conditions

### 1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provision of the Ring credit card as offered by RBL Bank Limited ("RBL Bank"). In an event of conflict between these Terms and terms as prescribed under the Cardmember Agreement, the provision of the Cardmember Agreement shall prevail.

### 2. DEFINITIONS AND INTERPRETATION:

- 2.1. "Account" or "Card Account" shall mean an account maintained by RBL Bank under these terms and conditions, in the name of the Cardmember.
- 2.2. "Card" or "Ring Card" shall mean the credit card offered by RBL Bank.
- 2.3. "Cardmember/s" or "Primary Cardmember/s" shall mean such customers to whom a Card has been issued and who is authorized to hold the Card. The use of terms 'you' and 'your' shall mean the Cardmember wherein the context admits.
- 2.4. "INR" shall mean Indian National Rupee.
- 2.5. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.6. "Statement" shall mean the Card statement sent by RBL Bank to its Cardmembers at periodic intervals indicating the payment credited and the transaction debited to the Account and the charges (if any) as applicable along with the payment required by the payment due date as applicable
- 2.7. "Website" shall mean [www.rblbank.com](http://www.rblbank.com).
- 2.8. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.9. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember's Agreement.

### 3. PRODUCT OFFER:

#### 3.1. Movie discount of INR 200 on BookMyShow movie tickets:

The Cardmember availing the Ring Card shall be given a discount of up to Rs.200 on booking movie tickets on the website of BookMyShow i.e. [www.bookmyshow.com](http://www.bookmyshow.com) or using the BookMyShow mobile application 12 times in a calendar year. This Offer shall be applicable and valid for movie shows screened on weekends (Saturday/Sunday) of the week. It is hereby clarified that 'the movie discount' is applicable only on primary Card, and not on add-on Cards with effect from June 01,2020. The Cardmember agrees and understands that the 'movie discount' will not be applicable if the tickets are booked using add-on Cards on BookMyShow mobile application and of BookMyShow website i.e. [www.bookmyshow.com](http://www.bookmyshow.com). Furthermore, in an event you have applied for the discount as mentioned herein above, however the transaction is not successful, kindly wait for twenty (20) minutes before attempting to re-avail the discount. It is advised to the Cardmember to ensure all other applicable terms and conditions, if any prescribed by BookMyShow on its website i.e.

www.bookmyshow.com must be adhered to. The Cardmember agrees and understands that the tickets once bought online, shall be considered sold and cannot be cancelled, refunded or exchanged.

The Cardmember also agrees and understands that this offer cannot be combined with any other offers/discounts/promotions/encash as displayed on the website or mobile application of BookMyShow. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by BookMyShow for any loss whatsoever of any nature suffered by any Cardmember. The Cardmember understands that BookMyShow will use best efforts to ensure the offer is provided as described hereinabove, however the Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the 'monthly benefit' are not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of BookMyShow or RBL Bank)

### 3.2. Reward points on the Ring Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 1 reward point for every valid retail transaction worth INR 100 spent and 2 reward points for every valid online transaction worth INR 100 spent. The Cardmembers can redeem the reward points at [www.rblrewards.com](http://www.rblrewards.com)

Transactions made on fuel, railways, rental, cash, quasi-cash, insurance, wallet, government services and utilities payments are not eligible to earn reward points. Starting from August 15, 2022, a reward redemption fee of INR 99+GST is applicable on the redemption of your available reward points earned on RBL Bank Credit Cards. Reward redemption fee will be levied one time for redemptions made in a single day.

It is clarified that 'one month' is defined as one billing cycle assigned to the Card. The spends made on the Card will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard/VISA). The Cardmember agrees and understand, that in an event the merchant establishment submits the transaction date as different from the actual date when the transaction was done. RBL Bank will not be held responsible or liable for the same.

W.e.f. October 09, 2023, reward points will not be accrued on EMI conversion of retail transactions. This includes converting retail transactions to EMI (Split-N-Pay) and EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App.

Categories/MCCs will be defined as per VISA & Mastercard guidelines:

Category	MCCs
Railways	4112, 4011, 4111
Petrol	9752, 5541, 5983, 5172, 5542
Utilities	4900
Wallet Load	6540
Rent	6513
Government Services	9399, 9402, 9405
Insurance	6300
Cash	6010, 6011
Quasi Cash	6051, 4829, 6529, 6050, 6530, 6534

### **3.3. The Cardmember can avail exciting rewards arising from the 'milestone program':**

If the Cardmember makes valid transactions worth INR 2 lacs or more in one year, the Cardmember will be rewarded with 2,000 reward points. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com). Starting from August 15, 2022, a reward redemption fee of INR 99+GST is applicable on the redemption of your available reward points earned on RBL Bank Credit Cards. Reward redemption fee will be levied one time for redemptions made in a single day.

## **4. Terms and conditions prescribed by RBL Bank:**

- 4.1.** RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Cardmember due to provision of the offer, shall be to the sole account of the Cardmember. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember. RBL Bank reserves the right to disqualify the Cardmember from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the Card. RBL Bank shall not be held liable for any delay or loss that may be caused in delivery of the product and services or the assured gifts / prizes.
- 4.2.** RBL Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part by another offer, whether similar to this offer or not, or to extend or withdraw it altogether. The Offer provided on the Ring Card cannot be clubbed with any other offers that may be available to the Cardmember by RBL Bank and the offers there under not transferable. The Offer is not valid and applicable for Void Transaction. The Offer's cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/or Website. This Offer is valid only for successful/approved transactions and not void transactions.
- 4.3.** RBL Bank will also not be liable for any consequences connected with the use/ misuse of the Card by any third party due to the Card falling in the hands of any third party or the PIN coming to the knowledge of any third party. If any third parties gain access to the services, including the Card Account, the Cardmember 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.

### **DISCLAIMER:**

RBL Bank 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 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 products/ 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.