

## RBL BANK BANKBAZAAR SAVEMAX PRO CREDIT CARD TERMS AND CONDITIONS

### 1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provision of the RBL Bank BankBazaar SaveMax Pro Credit Card as issued by RBL Bank Limited (“RBL Bank”), offered in association with A & A Dukaan Financial Pvt Ltd (Bank Bazaar) and should be read in conjunction with the Cardmember Agreement.. 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 “RBL Bank BankBazaar SaveMax Pro Credit 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. “EMI” shall mean any transaction converted to equated monthly instalment
- 2.6. “Merchant Establishment” shall mean any company, corporation, establishment, firm, association, individual or any such entity which is designated as a network partner (MasterCard/VISA/RuPay) and/or with whom there is an arrangement for a Cardmember to obtain goods, services or cash advances using the Card or Card Number. Establishment shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including “ATMs and mail order advertisers (whether retailers, distributors or manufacturers).
- 2.7. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns."
- 2.8. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.9. “Website” shall mean [www.rblbank.com](http://www.rblbank.com).
- 2.10. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.11. 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 100 on BookMyShow movie tickets:

The Cardmember availing the RBL Bank BankBazaar SaveMax Pro Credit Card shall be given a 10% discount (up to a maximum INR 100) on booking movie tickets on the website of BookMyShow i.e. [www.bookmyshow.com](http://www.bookmyshow.com) or using the BookMyShow mobile application once in a month in a calendar month. This Offer shall be applicable and valid for movie shows screened on any day 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](http://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. Monthly benefit of cashback of 10% (upto INR 100) on Zomato orders:

The Cardmember can avail a cashback of 10% of the total value of their orders on Zomato in the month, up to a maximum of Rs. 100 cashback in the month. Cashback will be awarded to their card accounts within 10 days of making their transactions for their Zomato purchases. The above cashback offer is inclusive of transactions on add-on cards, if any, and there will be no exclusive offer on add-on cards.

### 3.3. Reward points on the RBL Bank BankBazaar SaveMax Pro Credit Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 10 reward points for every valid retail transaction worth INR 100 spent on all grocery shopping. You get 5 reward points for every valid retail transaction worth INR 100 spent on fuel. The Cardmember can earn up to a maximum of 1000 rewards points each on Grocery and Fuel categories in one month. You get 2 reward points ( Base reward points ) for every valid retail transaction worth INR 100 spent on every other transaction except excluded\* MCC/categories - Utilities, Insurance, Railways, Real Estate / Rental,

Wallet/Service Providers, Government Services and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App).

Additionally W.e.f. October 15, 2024, purchases made on select merchant categories: Cash, Quasi Cash, Education, Contracted Services, Miscellaneous & Bills2Pay will not be considered for base reward points accrual. The Cardmembers can redeem the reward points at [www.rblrewards.com](http://www.rblrewards.com). 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/Rupay). 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.

Do refer to the list of exclusion Merchant Category and their respective Merchant category codes (MCCs) in the Section 3.3.1

3.3.1. \*Excluded Categories/MCCs for base reward points will be defined as per VISA, Mastercard and Rupay guidelines.

<u>Category</u>	<u>MCC</u>
<u>Railways</u>	<u>0066, 4011, 4112</u>
<u>Utilities</u>	<u>4900</u>
<u>Wallet/Service Providers</u>	<u>6540</u>
<u>Quasi-Cash</u>	<u>6050, 6051, 4829</u>
<u>Real Estate/Rental</u>	<u>6513</u>
<u>Insurance</u>	<u>6300, 6310</u>
<u>Education</u>	<u>8220, 8244, 8249, 8211, 8241, 8299</u>
<u>Government Services</u>	<u>9400, 1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399, 9211, 9402, 9401, 9311, 9223</u>
<u>Contracted Services</u>	<u>1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780</u>
<u>Cash</u>	<u>6011, 6010</u>
<u>Miscellaneous</u>	<u>5960</u>
<u>Bills2Pay</u>	NA
<u>EMI</u>	NA

#### 3.4. Welcome Benefit of Reward Points

The Cardmember applying for RBL Bank BankBazaar SaveMax Pro Credit Card is entitled to a one time 'welcome benefit' of 5,000 reward points upon making a valid retail transaction within 30 days from the date of issuance of Card by RBL Bank and upon paying the joining fees as reflected in the first Statement by the payment due date. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com). It is hereby clarified

that upon the successful valid retail transaction and the payment of the joining fees by the Cardmember,

the 'welcome benefit' will be credited to the Cardmember's Account within 60 days from the date of the Card issuance.

### 3.5. Milestone Benefit of Reward Points

The Cardmember can avail up to 6,000 reward points under 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. If you make valid transaction worth INR 4 lacs or more in one year, you will be rewarded with additional 4,000 reward points. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com).

W.e.f. October 15, 2024, Qualifying transactions value for Milestone benefits shall be exclusive of all transactions made on Utilities (4900), Insurance (6300,6310), Quasi-Cash (6050,6051,4829), Railways (0066, 4011, 4112), Real Estate/Rental (6513), Education (8220,8244, 8249, 8211, 8241, 8299), Wallet/Service Providers (6540), Government Services (9400,1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399, 9211, 9402, 9401, 9311, 9223), Contracted Services (1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780) & Miscellaneous (5960), Cash (6011, 6010), Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App).

Purchases in your current anniversary year till 14th October 2024 will not be affected by this change. However, the above exclusions are applicable on purchases done from 15th October 2024 till the card renewal date.

Do refer to the list of exclusion Merchant Category and their respective Merchant category codes (MCCs) in the Section 3.3.1

## 4. GENERAL TERMS AND CONDITIONS:

- 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 RBL Bank BankBazaar SaveMax Pro Credit 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.
- 4.4. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority. These terms and conditions shall be governed by the laws of India and any dispute arising out of or in connection with these terms and conditions shall be subject to the exclusive jurisdiction of the courts in Mumbai & RBL Bank reserves the right to add, alter, modify, change or vary any of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar or not, or to withdraw it altogether at any point in time, without any prior notice. The above Offer is by way of a special offer for Cardmembers and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the Card member agreement.

#### **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.