

## Terms & Conditions

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1. This Offer ('Offer') from RBL Bank Ltd is open to select cardmembers holding a valid and current RBL Bank Credit Card ('Card') with no outstanding payment pending for more than 30 days ('Card member').
2. As a part of the offer, Cardmember can apply for supplementary / additional Card linked to his/her primary Credit Card.
3. The Credit Limit of an Supplementary Card will be the same as of the primary card. However, the credit limit is a combined limit of both Primary and Supplementary Card.
4. Cardmember is required to share their complete KYC documents of Supplementary Cardmember applicant at [cardservices@rblbank.com](mailto:cardservices@rblbank.com) in order for the bank to process. The documents should be sent from the registered e-mail address as updated in Bank's records. Alternatively, Cardmember can also send the documents at the address –The Ratnakar Bank Ltd., Department-KYC, 1<sup>st</sup> Floor, Building No. 1, Modi Mills Compound, Okhla Industrial Estate Phase-3, New Delhi-110020
5. The KYC documents needs to be self-attested by the applicant who would receive and use the Supplementary Credit Card. Refer to the list of KYC Documents as below.
6. Cardmember is required to mention the last 5 digits of his Card Number on the KYC documents of the applicant.
7. Supplementary Credit Card can only be processed for an applicant who age is more than 18 years.
8. Supplementary Credit Card can be issued to immediate family members like Spouse, Children, Siblings, and Parents.
9. A maximum of 5 Supplementary credit cards can be issued against one primary credit card.
10. The Supplementary Credit Card will be dispatched at the residence address of the existing primary cardmember.
11. Cardmember to ensure and update latest mobile number and registered e-mail ID to receive periodic communication related to this offer.
12. RBL Bank shall not be responsible for email bounces, wrong email id/mobile number updation or incomplete email ID/mobile number updation in the system. Email/SMS will be sent to the email ID and mobile number updated in our system.

### Standard Terms & Conditions

13. Any person availing this offer shall be deemed to have accepted these Terms and Conditions.
14. This Offer is a standalone Offer and the benefits offered under this Offer cannot be clubbed together and/or in any way be cumulated with any other offer of RBL Bank in any manner, or form.
15. Any disputes arising out of this Offer shall be subject to arbitration under the Indian Arbitration and Conciliation Act, 1996 including any statutory amendments carried thereof. Arbitration shall be conducted by a sole arbitrator appointed by RBL BANK for this purpose and the award of the arbitrator shall be final and binding on the cardmember and RBL BANK. The place of arbitration shall be at New Delhi and the language of arbitration shall be English. Existence of a dispute, if any, shall not constitute a claim against RBL BANK. This offer will be governed by and construed in accordance with Indian law.
16. In case of any dispute, the decision of RBL Bank shall be final and binding.

17. If any term of this offer is held by a court of competent jurisdiction to be invalid or unenforceable, then this offer, including all of the remaining terms, will remain in full force and effect as if such invalid or unenforceable term had never been included.
18. Cardmembers are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made available purely on a 'best effort basis'.
19. RBL BANK reserves the right to modify or change any of the terms and conditions applicable to the Offer at any time its sole discretion with/without prior notice.
20. The above offer is by way of a special offer for select RBL BANK Credit Cardmembers only and nothing contained herein shall prejudice or affect the terms and conditions of the Cardmember 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.

List of KYC Documents as  
below –

Identity Proof (any one)	Address Proof (any one)
<ul style="list-style-type: none"> <li>▪ PAN card</li> <li>▪ Driving License</li> <li>▪ Passport</li> <li>▪ Voter ID</li> <li>▪ Aadhaar Card</li> <li>▪ Any Government issued photo identity card</li> </ul>	<ul style="list-style-type: none"> <li>▪ Driving license</li> <li>▪ Passport</li> <li>▪ Voter ID</li> <li>▪ Aadhaar card</li> <li>▪ Utility Bills</li> <li>▪ Bank /Credit Card Statement</li> </ul>