

# **RBL Bank Spends Based Rewards Offer**

## **Terms and Conditions**

### **Definitions:**

- "Card" means a physical or virtual valid and existing payment instrument including but not limited to the Visa/Master Credit Card(s) issued by RBL Bank that can be used to purchase goods and services.
- "Card member/s" means such customer/s to whom a card has been issued and who is authorized to hold the card.
- "Offer" shall mean the Vouchers given by the Alliance Partner and RBL Bank to the card member on making contactless transactions during the Offer Period.
- "Offer Period" shall mean the period from 17<sup>th</sup> July 2025 to 5<sup>th</sup> Aug 2025 both days inclusive within which the Card member shall make transaction.
- **"Void Transaction**" means any transaction wherein the transaction has taken place but has been reversed/cancelled/rejected/ unsuccessful by RBL Bank or its partner/third party.
- "Website" means the following website i.e. https://www.rblbank.com/offers-and-promotions

<u>Offer:</u> Make a minimum of transactions of ₹1,000 on your RBL bank credit card during the offer period to get a shopping voucher of your choice worth ₹500.

#### Steps to Redeem the Offer(s)/Voucher(s):

- Make a transaction worth ₹1,000 or more during the offer period.
- The card member who become eligible on crossing the **target spend** in the communication will get the ₹500 of your choice voucher.

#### **Terms & Conditions**

- The voucher will be issued within 60 days from the offer end date 5<sup>th</sup> Aug 2025.
- Redemption window will be one months from the voucher issuance date.
- Voucher details will be sent to card members through their registered mobile number.
- Offer is valid for select RBL Bank credit cardholders only.
- Customers will have to spend min ₹1,000 during the offer period
- Only transactions during the offer period are considered for eligibility.
- RBL Bank reserves the right to modify or withdraw the offer at any time without prior notice.
- Gift vouchers are non-transferable and cannot be exchanged for cash.
- The card members will not be able to redeem the Gift Vouchers over and above the amount as specified in the communication.



- The Offer shall be valid on transactions made during the Term for the calculation of total spends.
- The Gift Vouchers issued to the eligible card member will be governed by Terms & Conditions applicable for usage & redemption as specified by respective selected partner which will be sent along with the Gift Vouchers.
- The eligible card member will be sent a unique Promo Code for Gift Voucher on or before 6<sup>th</sup> Oct 2025 on registered mobile number.

### **Terms & Conditions prescribed by RBL Bank**

- This Offer is made available to the Card members at the sole discretion of RBL Bank.
- This Offer is available only for individual Card members and not Corporate Card members.
- This Offer is only available to Card member(s) who do not have any outstanding amount payable under the Card for more than 30 days
- The Offer cannot be clubbed with any other offers that may be available to the Card member by the RBL Bank, and the Offer is not transferable.
- The Offer shall not be valid on cash withdrawals, balance transfer, dial for cash or any other loan on Cards.
- The Offer is not valid and applicable for Void Transaction.
- This Offer shall be exclusive on spend of any rental payments or/and wallet load.
- This Offer shall be valid on the Total Spends of Card member during the Offer Period which should be equal and/or more than the Target Spend.
- The decision of RBL Bank shall be final and binding for selecting the eligible Card members.
- RBL Bank does not endorse any of the products or services or brands being offered under this Offer and will not accept any liability pertaining to the quality, delivery or after sales service of such products or services which shall be the sole liability to selected partner.
- Pictures of products shown in the communication sent to the Card member either through mailers or advertised on Website, are representative only and may not bear a resemblance to the actual products. RBL Bank under no circumstances shall be responsible towards the same.
- RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the products or services under the Offer.
- 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 Card member due to provision of the Offer, shall be to the sole account of the Card member. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Card member.



- RBL Bank reserves the right to disqualify the Card Member 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.
- The Card member indemnifies RBL Bank from and against all actions, suits, claims, liabilities and proceedings due to or arising out of any or all disputes between the Card member and third party by reason of RBL Bank acting in good faith and bona fide belief and for any loss, damages incurred by Card member on account of the following reasons:
  - o deficiency in quality or delivery of product or service.
  - o non delivery of product or services by third parties.
  - for any causes due to force majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of RBL Bank or its agents or third-party service providers.
- RBL Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the Card member under the Offer.
- RBL Bank will not entertain any correspondence or communication regarding the validity and acceptability of the Offer.
- 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.
- Card members are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made purely on a "best effort basis".
- RBL Bank reserves the right, at any time to modify and/or change any of the terms and conditions applicable to the Offer or to replace, wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether at any time without prior notice and without assigning any reason whatsoever.
- The Offer is by way of a special offer for Card members, 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. If the Card member does not receive the Gift voucher within 60 days after the Offer Period ends, the Card member can place their request to RBL Bank on helpline number 022-62327777 / 022 71190900 or write to us at CardServices@rblbank.com within 60 days after the expiration of the Offer Period.

#### Disclaimer

RBL Bank shall neither guarantee nor represent with respect to the products / services provided by the third parties. For any queries, complaints, issues and/ or feedback pertaining to products and services purchased from a third-party website, Card member shall directly deal with the third parties only. The Offers/ services may also be available at other platforms.