

Terms and Conditions for Gift Vouchers

1. Terms and Conditions for offer from Flatworld Private Limited.

This Offer (“Offer”) is from Flatworld Trading Private Limited to **get any one of the FREE GIFT** i.e a Clayton Watch combo (Romeo Juliet Pair) worth Rs. 2,499/- or Tanz Solo HD headphones worth Rs. 1499/- or Bluetooth Speaker (Solo 10) worth Rs. 1499/- by paying applicable shipping Charges of Rs.399/-.

How to avail this offer:

1. The Offer is valid only for select RBL Bank NRI customer, selected at the sole discretion of RBL Bank and who have received communication about the Offer from RBL Bank, during the Offer Period.
2. The eligible customers will be sent the PROMO Code from RBL Bank within 30 working days through Email on the registered email id or through SMS on the registered mobile number to claim the FREE Gift of their choice (**Clayton watch or Tanz Solo HD headphones or SOLO 10 Bluetooth Speakers .**)
3. To redeem the product the Account holders has to visit the website <http://flatworldrewards.com/rblbank> and enter the PROMO CODE - communicated by RBL Bank.
4. Upon using the PROMO Code, the customer will be directed to the page displaying the FREE Gifts. Customer has to enter his/her details (name, address & contact details etc.)
5. Click on 'Place order now'. and pay the shipping and handling charges of Rs.399/- as applicable to clayton
6. Please read Terms and conditions before claiming the FREE gift.
7. Delivery will be in Selected Cities in India only. Please enter your pin code on checkout page to check availability.
8. Account holder can redeem the product only once with the PROMO CODE.

Eligibility

1. This is a limited period Offer valid upto 31st Jan 2017
2. This Offer is non-transferable, non-binding and non-en-cashable.
3. The Offer is valid till stocks last.
4. The PROMO CODE is necessary to avail the Offer.
5. This Offer cannot be clubbed with other Offers running on the <http://flatworldrewards.com/rblbank> or its associated websites/ RBL Bank’s website.
6. Free Gifts shall be delivered within 21 working days post after placing the order by the customer
7. Product color/design may slightly vary from the images due to photographic lighting sources or as per stock availability.
8. Delivery in all Kerala regions is not possible by courier due to Taxation.
9. This Offer is available and Orders will be delivered only within India.
10. Offer is valid only for Retail / Individual Account holders and not for Corporate / Bulk Bookings.
11. RBL Bank and Flatworld Trading Private Limited reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or

vary all of these terms and conditions or to replace, wholly or in part of this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether. The Account holders shall need to check the final offer from the website of RBL Bank and Flatworld Trading Private Limited only.

12. RBL Bank/ Flatworld Trading Private Limited shall not be liable for issues related to technical, human error whatsoever e.g. wrong promotion code being entered by the Account holders or Account holders being logged out of system.
13. Any and all taxes, including without any limitation income tax (if any) applicable on this Offer and the rewards / benefits thereto shall be borne by the Customers & shall deposit the applicable amount of taxes (if any) to applicable governmental authorities before user could avail any benefits, unless otherwise mandated under the applicable laws.
14. All disputes, if any, arising out of or in connection with or as a result of above Offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
15. The Offer is brought to you by Flatworld Trading Private Limited and RBL Bank is only communicating the Offer on behalf of Flatworld Trading Private Limited.
16. RBL Bank does not guarantee and make any representation about the quality, delivery, usefulness, worthiness and/or character of the discount / benefit or of the Products/ Services under the Offer provided by Flatworld Trading Private Limited.
17. All issues / queries / complaints / grievances relating to the Offer/ Products/ Services, if any, shall be addressed to Flatworld Trading Private Limited directly to support@flatworld.bz or Ph: +91-22-26785272 without any reference to RBL Bank. The same shall be addressed by Flatworld Trading Private Limited.
18. The existence of a dispute, if any, regarding to the Offer shall not constitute a claim against RBL Bank and shall be addressed directly by Flatworld Trading Private Limited.
19. RBL Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of the Offer availed by the Account Holder/s.
20. RBL Bank reserves the right to disqualify Account Holder/s from the benefits of the alliance if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the alliance or otherwise by use of the Account.
21. RBL Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services.
22. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services/ sale/ quality/ features rendered by Flatworld Trading Private Limited, its agents or representatives and the Account holders hereby agrees not to hold RBL Bank responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses etc. that he/she may suffer on account of the Offer. RBL Bank is not responsible for any loss, damage, cost etc. that you may incur in the event of failure or disruption of Third Party's website, or from any other cause relating to your access to, inability to access, or use of the Third Party's website.

2. Terms & Conditions of Luxehues vouchers

1. The E-Discount Voucher can be used online on the website www.luxehues.com
2. The E-Discount Voucher will be applicable on a minimum purchase of Rs.2500 and above
3. To redeem the E-Discount Voucher, the customer must use the E-Voucher code shared by the Bank at the time of checkout and avail the Discount within its validity
4. The maximum discount applicable by use of the voucher code will be Rs.500/-
5. Use of Discount Voucher by the RBL Bank customer/s is on a voluntary basis
6. The Discount Voucher is valid till 28th February. 2017
7. Discount Voucher can be redeemed only during its validity period
8. The discount voucher will be applied on the cart value

9. The Discount Voucher may not be applicable on purchase of certain items such as Gold and Silver coins
 10. This Discount Voucher Offer cannot be clubbed with any other Offer other than the Flatworld offer mentioned above
 11. The Discount Voucher is non-transferable, non-binding and non-encashable.
 12. The Discount Voucher is not valid for Void Transactions
 13. Luxehues will not be liable for the failure of the customer to apply the Discount voucher code at the time of purchase.
 14. All matters of dispute will be a subject to final decision of luxehues.com
3. Additional Terms and Conditions applicable to both the above offers (Flatworld Private Limited and Luxehues vouchers)
1. This Offer (“Offer”) is from RBL Bank on opening an NRE/NRO account with RBL Bank.
 2. Any person participating in this Offer shall be deemed to have read, understood and accepted these Terms and Conditions. “Users” for the purpose of these Terms and Conditions shall mean such people who receive a communication directly from RBL Bank about the campaign via SMS, e-mailer or phone call and who open an account with RBL Bank from October 1st, 2016 upto January 31, 2017 (both days inclusive).
 3. One customer will be provided only one Flatworld and Luxehues voucher irrespective of the number of accounts opened by the customer.
 4. Customers opening accounts while they are overseas and hence have not been met by any branch official shall be eligible for these vouchers.
 5. Accounts wherein Monthly Average Balance requirement is waived will not be eligible for the offer.
 6. Offer cannot be combined with any other promotion/ offer/ accounts running on the website of RBL Bank ie http://www.rblbank.com/Offer_and_Deals.aspx
 7. This combined offer cannot be exchanged for any other promotional gift offered by the Bank for any other campaign.
 8. RBL Bank do not give guarantee / warranty and shall not be responsible for any defect or damage/ usability of these vouchers/ gifts.
 9. Users are not bound in any manner to avail the Offer. Participation by the User is purely voluntary and on participation or utilizing the Offer, the User agrees to abide by the Terms and conditions mentioned herein.
 10. RBL Bank reserves the right at any time without prior notice, without assigning any reason to add/ alter/ change or vary any or all these terms and conditions or replace entire or in part of, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
 11. RBL Bank reserves the right to disqualify any User 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 services.
 12. RBL Bank will not be responsible for any errors and /or omissions in the terms and conditions contained herein. All information is provided on "as is" basis without warranty of any kind. RBL Bank makes no representation and disclaims all express, implied, and statutory warranties of any kind to the User and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
 13. The Offer is void where prohibited by law. All relevant national and local laws will apply. In the event of any conflict or inconsistency regarding any instructions, rules and conditions on any advertising or promotional material relating to the Offer, these Terms and Conditions shall prevail over all such other instructions, rules and conditions.

14. Failure by RBL Bank to enforce any of its right at any stage does not constitute a waiver of those rights.
15. These Terms and Conditions shall be governed by the laws of India. The decision made by RBL Bank in relation to this Offer and matter incidental there to shall be final and binding on the User.
16. Any disputes arising out of this Offer shall be subject to the exclusive jurisdiction of courts in Mumbai only.
17. Images displayed on the website, in the mail or anywhere else are indicative of the quality and style of the product and not the exact replica.

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.