

## Terms and Conditions:

This program ("Program") from RBL Bank Limited ("RBL Bank") is conducted in partnership with Samsung India Electronic Private Limited ("Samsung") and is open to select residents of India holding, a valid and current RBL Bank Credit Card, a valid Bajaj Finserv RBL Bank SuperCard or a valid RBL Bank Corporate Card (jointly referred to as "Card"), identified as "Cardmember". These terms and conditions apply to and regulate the provisions of the specified products and services provided by RBL Bank through the 'Samsung Pay' Application.

1. For purposes of this Program, Samsung Pay is a mobile device based payment service by Samsung India Electronics Limited that will enable Cardmembers to make secure payments at retail stores using Card. These terms and conditions are in addition to the terms and conditions as may be specified by RBL Bank from time to time as mentioned in:

<https://www.rblbank.com/api/v1/doc/document/Credit%20Cards/RBL-MITC-final.pdf> and, [https://www.rblbank.com/api/v1/doc/document/Credit%20Cards/SUPERCARD-Most-Important-Terms-and-Conditions-\(MITC\).pdf](https://www.rblbank.com/api/v1/doc/document/Credit%20Cards/SUPERCARD-Most-Important-Terms-and-Conditions-(MITC).pdf)

2. The following terms and conditions govern the use of Cards with Samsung Pay on Samsung Pay compatible devices made available from time to time ("Devices").

3. The use of Samsung Pay by Cardmember is completely voluntary. Cardmembers agree to have understood the technology of Samsung Pay, its use and associated risks.

4. These terms and conditions are solely between Cardmember and RBL Bank. Samsung, your wireless carrier, mobile service provider/internet service provider, and other third party services, applications or websites incorporated in Samsung Pay may have their own terms and conditions and privacy policies ("Third Party Agreements") and Cardmember will become subject to these agreements when they give third parties your personal information, use their services or visit their applications or websites.

### 5. Privacy and Security:

i) When adding Card in Samsung Pay, RBL Bank collects from Samsung, and shares with Samsung certain information (such as Cardmember name and card information) to verify Cardmember identity, to enable usage of Card in Samsung Pay, to manage fraud and security risk, and to facilitate Cardmember participation in Samsung Pay. By activating or using Card in Samsung Pay, Cardmember consents to the collection, use and sharing of such information for these purposes and in accordance with RBL Bank's Privacy Code which may be updated from time to time.

ii) To facilitate participation in Samsung Pay, RBL Bank may make certain account information related to your Card available for display including your most recent transaction data. However, your full Card number will not be displayed.

iii) Cardmember agrees that we may also periodically collect and use technical data and related information such as technical information about your Enabled Samsung Device (for example, the version of your Enabled Samsung Device) or IP address to manage fraud and security risks.

iv) Any information that Cardmember directly provides to Samsung through use of Samsung Pay that is collected or accessed by Samsung from your use of your Card in Samsung Pay or from any other third party related to Samsung Pay (such as transactional data), is subject to Third Party Agreements, is not governed by our Privacy Policies or these Terms and RBL Bank is not liable for the same.

6. Samsung Pay and your Samsung Device may have certain security features and procedures to protect against unauthorized use of any of your Cards in Samsung Pay, such as your biometric identifier (i.e. fingerprint, iris or face). These features and procedures are the sole responsibility of Samsung. You agree not to disable any of these security features and to use these security features and procedures to safeguard your Card. If your biometric identifier (i.e. fingerprint, iris or face) or Samsung PIN are removed or changed to an unsupported method, all activated Cards in Samsung Pay will be deactivated.

7. Any person who has a fingerprint or irises registered to your enabled Samsung Device (if applicable) will be able to access your Card in Samsung Pay. RBL Bank does not have access to your biometric identifier (i.e. fingerprint, iris or face). Cardmember will be solely liable for unauthorized use of such identifiers or devices and RBL Bank will not be liable for any loss, fraud incurred by Cardmember on account of misuse of such identifier.

8. RBL Bank reserves the right to discontinue supporting the use of any Card with Samsung Pay at any time without assigning any reasons thereof. Except as otherwise required by applicable law, RBL Bank may block, restrict, suspend, disqualify or terminate use of Card with Samsung Pay at any time without notice and for any reason, including in case of violations of terms of the Cardmember Agreement if any fraudulent activity is suspected or as a result of the cancellation or suspension of your Card.

9. In case of loss of your Samsung Pay eligible device, Samsung Pay PIN, Samsung account credentials or other means to access Samsung Pay or your Card credentials have been or may be lost, stolen or compromised in any way, you are advised to change your credentials immediately to avoid any unauthorized use of an Card or of your personal information.

10. In case you purchase a new Samsung Pay enabled device, and wish you add your Card to enable Samsung Pay program, Cardmember is advised to delete all your Card and other personal information from your prior devices.

11. Pursuant to the Cardmember Agreement, Cardmember is responsible for all transactions made using your Card in Samsung Pay.

12. By adding a Card to Samsung Pay, Cardmember consents to receive certain messages (i.e., SMS, MMS) from RBL Bank on the mobile device or at the mobile number you provided when you enrolled your Card with Samsung Pay. You also agree to receive notices and other communications from us by e-mail / SMS to the e-mail address registered with us for the relevant Card account.

13. RBL Bank will not be responsible for, and will not provide, any support or assistance for any third party hardware, software or other products or services (including any technology-related questions you may have in connection with Samsung Pay or your Device). If you have any issues or questions with a third party product or service, including issues

pertaining to the operation of your Device, please contact the appropriate third party in accordance with that third party's procedures for customer support and assistance. If you have any issues or questions related to Samsung Pay but not related to your Cards, including questions pertaining to Devices that support Samsung Pay or the Magnetic Secure Transmission (MST) technology, please refer to the general information and documentation made available by Samsung.

14. RBL Bank will not be liable for any loss incurred by Cardmember on account of usage of Card on Samsung Pay, incurred on account of technology or device related issues.

15. Purchases or transactions you make with your Card in Samsung Pay (or any problem arising with the product or service purchased through use of the Card in Samsung Pay) are governed by the Cardmember Agreement for the Card used.

16. Cardmember agrees that upon an account transfer or upgrade, Samsung Pay may be automatically updated or upgraded without notice to Cardmember.

17. At any time, RBL Bank retains the sole discretion and without prior notice, to change the type of transaction allowed through your Card on Samsung Pay or change the amounts of transactions allowed using your Card in Samsung Pay.

18. RBL Bank retains the right to change the enrollment process of Cards on Samsung Pay.

19. These Terms and Conditions only address the terms and conditions that apply to your use of your Card in Samsung Pay. Samsung, your wireless carrier, and other third party websites or services related to Samsung Pay have their own Third Party Agreements and you are subject to those Third Party Agreements when you give them your personal information, use their services or visit their respective sites. RBL Bank is not responsible for the security, accuracy, legality, appropriateness or any other aspect of the content or function of Samsung's or any third party's products or services.

20. RBL Bank does not currently charge any fee for activating and using your Card in Samsung Pay. However, third parties or Third Party Agreements may contemplate fees, limitations and restrictions which might affect the use of your Card (such as data usage or text messaging charges imposed on you by your wireless carrier). You agree to be solely responsible for all such fees and agree to comply with any associated limitations and restrictions.

21. RBL Bank disclaims all warranties and conditions, either express, implied or statutory, in connection with the use of your Card in Samsung Pay. RBL Bank does not guarantee the information shown in Samsung Pay. Authorised Transactions made through Card will reflect in RBL My Card App and your monthly billing Credit Card statement.

22. Access, use and maintenance of a Card in Samsung Pay depend on Samsung Pay and the networks of wireless carriers, over which RBL Bank does not have control. RBL Bank will not be responsible for any circumstances that interrupt, prevent or affect the functioning of your Card in Samsung Pay. RBL Bank will not be responsible for Samsung Pay, your

---

Enabled Samsung Device or the software and hardware it contains, or any wireless service used to access, use or maintain your Card in Samsung Pay.

23. RBL Bank will not be responsible and does not guarantee the privacy or security of the electronic transmission of personal information through third party connections and networks. Cardmember is advised to check with Samsung or your wireless carrier for information about their privacy and security practices.

24. The Cardmember indemnifies and holds RBL Bank, its licensors, sponsors, agencies and its parents, subsidiaries, affiliates, officers and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of: (i) your use of any Card with Samsung Pay; or (ii) any breach of the terms and conditions set forth in these Terms and Conditions by you, or other users of Samsung Pay using your Card credentials. You must use your best efforts to cooperate with us in the prosecution or defense of any such claim.