

## Terms & Conditions – Card Authorization Controls

1. Definitions:

- a. **Card** shall mean an Visa/Master Credit or Debit card issued by RBL Bank.
  - b. **Cardmember** mean such customer/s to whom a Card has been issued and who is authorized to hold the Card.
  - c. **POS Transactions** means all chip/magnetic strip and PIN based transactions made at merchant point of sale terminals (POS) either in Indian Rupee or any foreign currency by the Cardmember excluding contactless transactions (otherwise referred to as tap & pay) and tokenized transactions (e.g.: Samsung Pay)
  - d. **Online Transactions** means all transactions made online through merchant website, application or vide any payment gateway either in Indian Rupee or in foreign currency including all standing instructions active on the Credit Card.
  - e. **Cash Withdrawals** means all transactions where cash is withdrawn from any ATM either in Indian Rupee or in foreign currency.
  - f. **International Purchases** shall mean and include all transactions made online or on POS terminals in foreign currency (all currencies excluding Indian Rupee), irrespective of the current location of Cardmember.
  - g. **Card Limit** means the credit limit available for all transactions including POS, online, international, contactless, tokenized and Cash on the Card.
  - h. **Cash Withdrawal limit** means credit limit available for cash withdrawal transactions made through the Card.
2. By using this utility to switch on or switch off certain categories of transactions, Cardmember agrees that RBL Bank can block or allow transactions as per preferences selected by the Cardmember at the time of transaction.
3. By switching on or off online transactions, Cardmember agrees that RBL Bank can block or allow any standing instructions active on the Credit Card based on the preference selected by Cardmember at the time of execution of Standing instruction.
4. By setting Card Limit, Cardmember agrees that all transactions over and above the limit set by Cardmember will be declined by the Bank.
5. By setting Cash withdrawal Limit, Cardmember agrees that all cash withdrawal transactions over and above the limit set by Cardmember will be declined by the Bank.
6. Cardmember understands that contactless transactions and tokenized transactions can be switched off only by switching off the Card.
7. Cardmember understands and agrees that upon acting on the instructions of the Cardmember, RBL Bank is not liable for any liability arising through declined or unsuccessful transaction(s).
8. Cardmember understands that the utility is provided by RBL Bank to solely enable Cardmember to secure the Card based on preferences or usage by the Cardmember.
9. Cardmember understands that switching on or switching off any category is completely voluntary based on Cardmember's preference.
10. Cardmember understands that the Card will be delivered to Cardmember in switched off state for all transactions except domestic POS and Cash Withdrawals as per mandate by RBI, unless preferences are changed by Cardmember prior to the delivery of Credit Card.