

IRCTC RBL Bank Credit Card

Introduction

This document provides detailed Terms & Conditions and claim process for the Cardmember to avail the Complimentary Train Cancellation Protection cover as part of the IRCTC RBL Bank Credit Card issued by RBL Bank in association with IRCTC and it is to be read in conjunction With the Terms & Conditions and Cardmember Agreement.

The Complimentary Insurance Coverage for Train Cancellation of up to INR 5000 will be applicable only on the trains cancelled by the Indian Railways within 24 hours or less, from the date of the journey and the scheduled train time. Terms and conditions may be revised as required by the Insurance Company and RBL Bank.

Claim Process

Cardmember may initiate the claim request by sharing the below mentioned documents (in PDF format) on cardservices@rblbank.com through primary Cardholder's registered email ID only-

- i. IRCTC RBL Bank Credit Card statement / screenshot from MyCard App with original train ticket transaction & alternate booking transaction
- ii. Copy of the Cancelled Train ticket
- iii. Mail from IRCTC of train cancellation (timestamp, Train PNR must be visible)
- iv. Mail from IRCTC of cancellation refund amount (Train PNR must be visible)
- v. Copy of the alternate mode of travel booking ticket (departure time should be within 48 hrs from departure time of original train booking)
- vi. Proof of alternate booking journey completion as per mode of travel (must have departure and arrival timestamp)-
 - Train: Rebooked ticket PDF
 - Bus: Rebooked ticket PDF
 - Flight: Rebooked ticket boarding Pass PDF
 - Cab: Ride history screenshot from App/website

Eligibility

a.	Cardmember must be a primary Cardholder of IRCTC RBL Bank Credit Card.
b.	The Train Ticket Booking should be made from primary IRCTC RBL Bank Credit Card only.
c.	Train ticket must be booked in the name of IRCTC RBL Bank Credit Card primary Card holder via IRCTC portals – website & app only.
d.	Cancellation from IRCTC on confirmed bookings (Fully confirmed or RAC at the time booking) will only be admissible for claims within 24 hours from actual train departure time.

e.	An alternate mode of travel must be booked and time of the journey of that alternative mode should not be more than 48 hrs from the original scheduled departure train time.
f.	The rebooked amount will only be considered eligible for the insurance claim if: <ul style="list-style-type: none"> a. Successful completion of journey through alternate booking b. Alternate booking must be paid using the primary IRCTC RBL Bank Credit Card c. Rebooked ticket should be in name of primary Cardholder

Additional Terms & Conditions

a.	A Maximum of 1 claim will be covered in 6 months.
b.	Claim should be raised within 7 days of alternate journey completion.
c.	In case the claim is approved, amount will reflect in 7 working days from 2nd billing cycle date from claim approval date.
d.	In an event of cancellation, only one-way alternate ticket rebooking will be eligible & the same must be booked for the same source & destination and under name of primary Cardholder.
e.	Cases where the alternate booking has been made and no refund has been issued till the actual date of journey will only be considered as "Completion of journey".
f.	Booking under a single PNR will only be covered under the policy.
g.	The claim will be reimbursed only to the IRCTC RBL Bank Credit Card account.
h.	Only Domestic Travel of Train will be covered.
i.	Local Trains, Goods carrier Trains are excluded.
j.	Bookings made under General Category will be excluded from coverage, ie. claims against AC (Air Conditioned) Coaches [AC First Class (1A), AC 2-Tier (2A), and AC 3-Tier (3A)] and Chair Car bookings will be admissible only.
k.	Taxes/Convenience fee incurred on booking of alternative mode of transport is not covered.

Grievance Redressal

In case of any grievance, you may contact us through:

- Call us at 022 62327777
- Email us at cardservices@rblbank.com

Important points to Note

- Subject to internal checks, there could be a possibility of seeking more information / documents from the Claimant concerned, without prejudice to his/her interest and the same shall be requested by any means of recognized communication channels. However, if requested clarification is received by the Bank within mentioned timelines, the request is subject to rejection as per Bank's discretion.
- RBL Bank reserve rights, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace,

S

wholly or in part, this Offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.

- The decision of RBL Bank with respect to claim eligibility & approved claim amount shall be final and binding on the Cardmember and any correspondence in this regard shall not be entertained.

