

RBL BANK LIMITED PREPAID GIFT CARD - TERMS AND CONDITIONS

The terms and conditions (hereinafter referred to as “Terms and Conditions”) mentioned herein is applicable to the usage of the “Prepaid Gift Card”, and required to be agreed to and accepted before its usage. The Terms and Conditions, specified below govern and constitute the entire agreement and/or arrangement between you and RBL Bank in relation to the “Prepaid Gift Card”, as amended from time to time at the sole discretion of the RBL Bank. By completing the sign-up process for availing the “Prepaid Gift Card”, you are deemed to have expressly read, understood and accepted each and every Terms and Conditions mentioned herein. You agree to be bound by all the Terms and Conditions mentioned herein, as may be amended from time to time, at the sole discretion of the RBL Bank

This Prepaid Gift Card is issued to you by RBL Bank Limited, having its Registered and Corporate office at One India Bulls Center, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013 (“Bank”)

Terms & Conditions:

These Terms and Conditions shall govern the purchase and usage of the RBL Bank’s Prepaid Gift Card (“Card/the Card”). The Corporate and the Cardholder, (which shall have the meaning as defined below) hereby agree to abide by and shall observe compliance with these Terms and Conditions “Terms and Conditions” at all times.

Cardholder and Corporate shall be together referred to as “User(s)”. Users undertake to comply with all the relevant notifications/guidelines/circulars issued by the Reserve Bank of India or any other competent authority/statutory or regulatory body/ies governing the issue and use of the Card. The Bank disclaims all liability on account of any breach by the User or the Corporate of the applicable notifications/ guidelines / circulars governing usage of the Cards in force and from time to time. If the Terms and Conditions are not acceptable, the User must not use the Card and immediately return the Card to the Bank.

Applicability:

The User (s) shall be deemed to have unconditionally agreed to and accepted these Terms and Conditions by submitting the Application for the Card and/or designating any individual to receive the Card and/or by any such individual signing, or using or accepting the Card, in the form and manner prescribed by the Bank from time to time. The Cardholder shall be deemed to have unconditionally agreed to and accepted the Terms and Conditions by acknowledging the receipt of the Card in writing, and/or signing on the reverse of the Card, and/or by performing a transaction with the Card. The usage of the products and services available through various channels of the Bank, including but not limited to internet banking and phone banking facilities, with the use of Card, shall be subject to such primary terms and conditions as applicable for such channels/products/services and as specified by RBL Bank from time to time

These Terms and Conditions are in addition to Applicable Law, and any other terms and conditions (related to Prepaid Instruments or services offered by the Bank and therefore, these Terms and Conditions must be read in conjunction with and in addition to such other terms and conditions.

Definitions

Applicable Law means any relevant statute, law (including common law), regulation, ordinance, rule, notification, bye-law, guideline, treaties, judgment, order, decree, approval, directive, requirement or other restriction issued by any regulatory, judicial, statutory authority, or NPCI or any agreements entered into with any Governmental Authority or NPCI, or any similar form of decision of, or determination by, or any interpretation, policy or administration or order issued by any Governmental Authority of any of the foregoing, in each case having the force of law and whether in effect as of the date of the Terms and Conditions or thereafter.

Application shall mean and include the application submitted/required to be submitted by the Corporate to the Bank in the form and manner stipulated by Bank from time to time.

Account Statement means a statement of account issued by the Bank to a Cardholder setting out the transactions carried out and balance in the Card as on a given date, and any other information the Bank may deem fit to include. Account Statement includes e-statement.

ATM means any Automated Teller Machine in India, whether of the Bank or of a specified Shared Network, at which, amongst others, the Cardholder can use his Card with permitted access.

Bank means The RBL Bank Limited.

Corporate shall mean and include any company, partnership firm and sole proprietorship firm that desires to provide the Card to its employees / consultants / agents / distributors and in connection thereto, who makes an Application for the issuance of the Card and nominates all or any of its employees / consultants / agents / distributors to use the Card subject to such terms and conditions as may be specified by the Bank

Card means Bank's Prepaid Gift Card.

Cardholder shall mean such individuals, to whom the Card has been issued by the Bank on the request of the Corporate and who are authorized to hold and use the Card.

Card Account shall mean the account opened in the name of the Cardholder and maintained by the Bank for the purpose of usage of the Card as per the Terms and Conditions contained herein.

Charge means a charge incurred by the Cardholder for purchase of goods or services on the Card or any other charge as may be included by the Bank from time to time.

Merchant Establishment (ME) means commercial establishments of any nature, wherever located, which honour the Card for transactions done with them.

Merchant means any person / firm / organization who owns or manages or operates at the Merchant establishment.

Personal Identification Number (PIN) is a four digit confidential number given to the Cardholder by the Bank, while issuing the Card or subsequently reset by him from time to time, which is used to identify the Cardholder at an ATM or a terminal for putting through transactions.

PoS Terminal means Point of Sale electronic terminal at ME in India capable of processing the transactions.

Shared Network means MasterCard/ Visa / RuPay Card networks, or any other networks like NFS or any other Bank's private network called by any name.

Transaction means any instruction given by Cardholder while using the Card directly or indirectly, to the Bank to effect a transaction.

Network Regulations means regulations issued by NPCI/Visa/MasterCard to its franchisee/ member banks/sub-member banks.

Interpretation

All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation".

Words importing any gender include the other gender.

Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.

All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of the Terms and Conditions.

References to VISA/ MasterCard/ Rupay regulations pertain to the guidelines issued by VISA/ MasterCard/ Rupay to all the member banks of its network.

Issuance of the Card and Eligibility Criteria

The Bank may issue the Card to the individuals on the request of the Corporate and pursuant to Corporate filling the required Application, providing the list of individuals (containing their names and any other details that the Bank may require) to whom the Card is to be issued. The Card shall be activated subject to the desired amount (inclusive of the charges, if any) being credited to the Card Account by the Corporate as the case may be by means of debit mandate/ cheque/ pay order/demand draft / funds transfer acceptable to the Bank. The Card Account can be credited only once at the time of issuance subject to a minimum value of Rs.500/- (Rupees Five Hundred) and maximum value of Rs.10,000/-(Rupees Ten Thousand). The Cardholder shall use the Card to the extent of the amount credited to the Card Account. The Cardholder and the Corporate shall be bound to comply with the Terms and Conditions and all the policies stipulated by the Bank from time to time in relation to the Card. In order to procure Cards for further distributions, a Corporate must submit certain personal information including but not limited to name, mobile number, address, date of birth, preferred language of communication etc. to the Bank. Corporate confirms that it has obtained necessary consents from individuals for sharing the said information with the Bank. In order to register, create and use the Card, the Bank requires the Corporate to submit certain personal information, including but not limited to the name, address, mobile phone number, e-mail address, date of birth, preferred language of communication, etc. of such Cardholders to the Bank. Corporate shall be responsible for sharing of such information to the Bank as may be requested by the Bank from time to time. The Bank shall activate the Card only on obtaining and basis such personal information by the Corporate. Corporate is authorised to submit the personal data of the Cardholder for issuance of the Card. The Bank shall activate the card only on obtaining and validating basis such personal information provided by the User. The User should be authorized to submit the personal data of the Cardholder to the Bank for issuance of the Card. No individual or entity shall misrepresent its identity, age, other demographic, parental, residence, ownership, nature of business information or other such information required to enforce any laws and regulations of India, intentionally or accidentally, and wrongfully use PPIs.

Only Cardholders having attained the age of at least 18 years may use Card for transactions in India in Indian Rupee denominations only.

The Bank may make further enquiries to verify/authenticate the identity of the Corporate or the Cardholder. In this regard, the Corporate is responsible to ensure that the personal information provided is, at all times, true, accurate, correct and complete. If the Corporate fails to provide information or if the information provided is found to be incorrect, the Bank may at its sole discretion refuse to activate the Card.

Usage of the Card

The Card issued is valid for use only in India and for the purchase of goods/services in Indian currency only and shall be valid for a period of 2 years from the date of issuance.

The issue and use of the Card shall be subject to the rules and regulations as issued by Bank/regulators/Network regulations from time to time.

This Card cannot be used for withdrawal of cash at any ATM and Cash at POS transactions.

Maximum value of each prepaid gift instrument shall not exceed Rs.10,000/- or such other limit as may be specified by RBI from time to time

This Card cannot be used for any foreign currency transactions.

No interest is payable on the Card Balance to the Cardholder.

Gift card is a non-reloadable prepaid instrument

Card once loaded, Cash-out or refund or funds transfer shall not be permitted

Number of gift card instruments to be issued to a Corporate will be determined basis the Bank's internal policy

The Cardholder is advised to transact only upto the requisite amount as mentioned above in point (d) loaded on the Card for purchase /availing services including applicable charges otherwise the transaction may not be honoured.

The Card is not transferable or assignable by the Cardholder under any circumstances.

It is responsibility of Corporate that details of ultimate beneficiary/ Cardholder should be submitted to Card issuing branch of the Bank during the issuance of the Card. The Cardholder shall only use the Card for lawful purposes in a lawful manner and in accordance with the Terms and Conditions.

Bank and the Merchant Establishment concerned, reserve the right, at any time, to refuse the use of the Card. Any charge levied by the Merchant Establishment on the purchase made by the Cardholder using the Card, shall be paid by the Cardholder with the Merchant Establishment directly and Bank shall not be responsible for the same. Any dispute pertaining to such charges levied shall be settled between the Cardholder and the concerned Merchant Establishment. Bank shall not be liable in any manner, whatsoever, for the same.

The Cardholder undertakes to act in good faith at all times in relation to all dealings with the Card and Bank. User accepts full responsibility for wrongful use of the Card or any use of the Card in contravention of the Terms and Conditions contained herein and, undertakes and agrees to indemnify the Bank to make good any loss, damage, interest, conversion, any other financial charge that Bank may incur and/or suffer, whether directly or indirectly, as a result of the Cardholder violating the provisions thereof.

The Cardholder agrees that he/she will not use the Card as payment for any illegal purchase and will be used only at the specified Merchant Establishments. The Card cannot be used for making purchases of prohibited items/services under the applicable laws of India including for any kind of gambling, purchase of lottery tickets, banned or prescribed magazines/services, participation in sweepstakes, payment for call-back services, etc. Bank reserves the right to modify such limits at its sole discretion from time to time based on then prevailing regulatory guidelines and its internal policies.

Bank reserves unto itself the absolute discretion and liberty to decline or honour the authorisation requests on the Card, without assigning any reason thereof. The Bank shall not be liable in any manner whatsoever for decline any transaction.

Bank may, at its sole discretion, utilize the services of external service provider/s or agents and on such terms as required or necessary, in relation to the Cards.

The Cardholder accepts and acknowledges that Bank shall not be liable for the services provided by Merchant Establishment to the Cardholder.

Accessing Card Account Detail

The information concerning the Card, including the available balance (“Card Balance”) can be accessed by calling to the Cardholder Service Centre (“Cardholder Service Centre”) at +91 22 7120 9091.

Changes in Card Balance

The Cardholder may be entitled at the sole discretion of the Bank for refund in case of reversal of transaction. The refund will reflect in the Card Balance and under no circumstances cash shall be refunded to the Cardholder. Bank shall recover applicable charges imposed by the respective Merchant while refunding the money.

Statement and Records:

The Cardholder shall accept the Bank's record of the Transactions as conclusive and binding for all purposes.

Irregularities

The Cardholder will inform for any irregularities or discrepancies that exist in the transaction details at a Merchant Establishment within 07 days of the transaction processed. If no such notice is received during this time, will assume the same is correct. All records maintained by the Bank, in electronic or

documentary form of the instructions of the Cardholder and such other details (including, but not limited to payments made or received) pursuant to this Terms and Conditions, shall as against the Cardholder, be deemed to be conclusive evidence of such instructions and such other details.

Grievance Redressal Mechanism and Escalation:

Level 1 – Please call on our toll free number - +91 22 7120 9091 for any queries / complaints

Level 2 – In case the User is not satisfied with the response of the Bank, User can write to any of our regional nodal officers mentioned below. The Bank will respond within 10 days.

Nodal Officer Name	Location / Zone	Address	Contact Number	Email ID
Ms Preethi Vijaygopal	South & Goa	RBL Bank Limited (Formerly: The Ratnakar Bank Limited) First Floor, Rashmi Towers , No.1, Valluvarkottam High Road, Nungambakkam, Chennai – 600 034	044-40431529	regionalnodalofficersouth@rblbank.com
Mr. Zaheerul Hasan	Delhi, NCR, Uttar Pradesh, Gujarat, Rajasthan, Punjab	RBL Bank Limited Upper Ground Floor, Hansalaya Building, 15, Barakhamba Road, New Delhi, 110001.	011-49386421	regionalnodalofficernorth@rblbank.com
Ms. Michelle Alistair	MP & Kolkata	RBL Bank Limited Thapar House, 25 Brabourne Road, 1st Floor, Kolkata – 700 001.	033-40330168	regionalnodalofficereast@rblbank.com
Ms. Sejal Rajput	Maharashtra	RBL Bank Limited India Bulls Centre, Tower 2B, 9th Floor,	022-43020781	regionalnodalofficewest@rblbank.com

		841 Senapati Bapat Marg, Lower Parel – 400 013.		
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Level 3 - In case you are still not satisfied with the response of the Bank, the same can be escalated to the Principal Nodal officer at “principalnodalofficer@rblbank.com”

The Principal Nodal Officer will respond within 10 days.

Banking Ombudsman

If the reply from Principal Nodal Officer fails to address the said grievance, User may write to the Banking Ombudsman. Please follow the link to reach the Banking Ombudsman - <https://www.rbi.org.in/commonman/English/Scripts/AgainstBankABO.aspx>

7. Usage of Pin

To enable usage of Card at Merchant Establishment and Online, a Personal Identification Number (“PIN”) will initially be issued to Cardholder by the Bank. The Cardholder shall ensure that the PIN is received by him/her in a sealed mailer. The Cardholder should immediately upon receipt of the PIN, shall memorise the PIN and destroy the PIN mailer immediately. The PIN should be used by the Cardholder for all future transactions till the Cardholder changes the PIN again. Under any circumstances the Cardholder should not disclose the PIN to anyone. The Cardholder shall be solely responsible for the consequences arising out of the disclosure of his/her PIN, including any unauthorized use of the Card. Any instructions given by means of the Card and the PIN, whether in conjunction or independently, shall be deemed to be instructions given by the Cardholder, and the Bank shall be entitled to assume that those instructions are given by the Cardholder.

8. Restriction on Usage by Third Parties

To protect the interest of the Cardholder from an un-authorized use it is advised that shall keep the Card under the Cardholders personal custody at all the times, and shall under no circumstances whatsoever allow the Card to be used by any other individual. The Cardholder will sign on the reverse of the Card in the signature panel immediately upon receipt of the Card from the Bank.

9. Lost and Stolen Cards

User agrees that the obligation of the safety and security of the Card shall solely rest with the Corporate or the Cardholder as the case maybe. If the Card or its PIN is lost, stolen or misused Corporate or the Cardholder as the case maybe shall immediately contact the Customer Service Centre on the telephone numbers listed on the backside of the Card. The Corporate or the Cardholder as the case maybe must file a report with the local police and send a copy of the same to the Bank. The Bank upon adequate verification of information will suspend the Card temporarily. The Corporate or Cardholder as the case may be is solely liable for any transaction or loss incurred due to the loss of the Card, up to the time where the Card is suspended by the Bank. The Card shall be blocked immediately after reporting. Bank shall not be liable for any loss by the misuse of the Card. The charges for usage of such services shall be borne by the Corporate or Cardholder as the case may be. The Corporate or Cardholder as the case may be will be liable for all charges incurred on the Card until the Card is hot listed /cancelled. Bank shall not be liable for the misuse, loss or theft of Cards. Bank will re-issue a gift card in case the card is lost or stolen, post due diligence at Bank’s end. A replacement card can only be issued post due diligence by the bank in its sole discretion.

10. Replacement of Card:

The Card issued to the Cardholder shall remain the property of the Bank and shall be surrendered to the Bank, on request. The Corporate shall return the Card to the Bank for cancellation in the event the services are no longer required or if the services are withdrawn by the Bank for any reason whatsoever.

In case of loss of the Card, the Card may be blocked by Corporate or Cardholder as the case may be by calling up the Bank's 24-Hour Customer Care Centres and furnishing the required information for blocking the Card and as more specifically provided for under clause titled as "Lost or Stolen Cards". The Bank may

issue a replacement Card to the Corporate upon a request being made by the Corporate in this regard and at its sole discretion. The replacement Card shall be sent to the address of the Cardholder, as is registered and available with The Bank.

In the event of the death of the Cardholder, a new replacement Card may be issued to the legal heir of the Cardholder by the Bank, upon a request for the same being made by the Cardholder on the same Terms and Conditions or such other terms and conditions as the Bank may deem fit and subject to producing the required documents evidencing the legal heir status and any other document as required by the Bank in this regard.

11. Disclosure

The Cardholder acknowledges that the information on his/her usage of Card is exchanged amongst banks and financial entities that provide corporate facilities. Acceptance of an Application for Card is based on no adverse reports of the individual's creditworthiness and compliance of KYC norms. Bank may report to other banks or financial entities any delinquencies or suspicious activities and/or transactions done on the Card, and/or withdrawal of the Cardholder's facility to use the card.

Based on the receipt of adverse reports, Bank may, cancel the Card. Bank shall not be obliged to disclose to the Cardholder the name of the bank or financial entity, from where it received, or to which it disclosed information. The Corporate or the Cardholder shall forthwith notify Bank of any change in Cardholder's address for communication as stated in the application form for the Card. Bank reserves the right to change the Cardholder's address in its records if such change in address comes to the notice of Bank. The responsibility shall be solely of the User to ensure that Bank has been informed of the correct address for communication, and Bank disclaims all liability in case of an incorrect address resulting in any loss or liability for the Cardholder.

The Cardholder hereby irrevocably authorizes the Bank to disclose, exchange, share or part with all or any information or documents relating to the Cardholder's details and payment history information pertaining to and contained in these Terms and Conditions, or as expressed in the Application made for the Card or in the dealings between the Cardholder and the Bank for any purpose to

- (i) Bank's Head office or to any other branches, subsidiaries or associated or affiliated companies of the Bank;
- (ii) Professional advisers of the Bank;
- (iii) Any potential or actual purchaser/assignee of the Bank or of any of its businesses, rights, assets or obligations; or
- (iv) to any other person where disclosure is required under Applicable Laws

The Cardholder agrees to adhere to and comply with all such Terms and Conditions as Bank or its affiliates may prescribe, from time to time, for facilities/services availed of by the Cardholder.

Expiration, Cancellation and Termination

The Cardholder shall be intimated prior to the expiry date of the instrument to utilize the balance amount remaining in the card by SMS or email.

User is expected to provide the Bank the correct contact details for the validity and redemption.

The Bank shall terminate, withdraw, suspend or cancel the Card with immediate effect upon the occurrence of any of the following events:

The Cardholder intimating the loss of the Card;

- (ii) Any breach of Terms and Conditions by the Cardholder;
- (iii) Upon specific request from the Cardholder to cancel or suspend the Card;
- (iv) Bank is unable or otherwise prevented from processing payments in relation to the Card for reasons beyond its reasonable control (including but not limited to restrictions imposed by law or regulation);
- (v) Demise of the Cardholder;
- (vi) Reported lunacy/insanity/unsound mind of the Cardholder;
- (vii) If the Bank deems that the facility is being misused / improperly used in anyway; and
- (viii) If any adverse report is received from any of the Banks/ Branches in the network or from any governing or monitoring authority.
- (ix) For any reason at the discretion of the Bank

Indemnity

In consideration of the Bank providing the Cardholder with the facility of the Card, the Cardholder and the Corporate hereby severally indemnify and hold the Bank, along with its authorised representatives, employees, agents and subcontractors, harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which the Bank, along with its authorised representatives, employees, agents and subcontractors, may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising indirectly or directly out of:

Providing the Card to the Cardholder;

Providing any of the services hereunder or due to any negligence/mistake/misconduct, directly or indirectly, on Cardholders' part; or

Breach or non-compliance of any of the Terms and Conditions and/or Applicable Laws

Any fault, error, failure of the Card at Shared Networks and/or Merchant Establishment; or

By reason of the Bank acting in good faith taking or refusing to take action on any instruction given by the Cardholder; or

Any breach of the representations, warranties, and covenants made by the Cardholder.

Fraud or dishonesty relating to any Transaction by the Cardholder

14. Liability

14.1 Notwithstanding anything to the contrary the Bank, or its successors, assigns, and each of their directors, officers, employees, associates, agents, and representatives shall, in no event be liable, directly or indirectly, to the User or any other person for any direct, indirect, incidental, special, consequential, punitive or economic loss, expense, damage or any downtime costs, loss of revenue or business opportunities, loss of profit, loss of anticipated savings or business, loss of data, loss of goodwill or loss of value of any equipment including software in case of:

arising from or in connection with any access, use or the inability to access or use of Card, howsoever caused and regardless of the form of action (including tort or strict liability);

as a result of improper usage, virus, corruption, or malfunction of any computer or mobile phone or other telecommunications equipment used to access Card or any technical breakdown of the payment system, downtime, mechanical failure, ATM or POS Terminal which is beyond its reasonable control or in case the breakdown of the payment system was recognisable for the Cardholder, by a message on the display of the device or device/ website or otherwise known to the Cardholder;

for any service failures or disruptions (including but not limited to, loss of data) attributable to a systems or equipment failure or due to reliance by Bank on third party products or interdependencies including but not limited to, electricity or telecommunications.

for non-availability of the funds credited to the Card due to restrictions on convertibility or transferability, requisitions, involuntary transfers, acts of war or civil strike or other similar causes beyond Bank's control, in which circumstance no other branch, subsidiary or affiliate of the Bank shall be responsible thereof.

for the consequences arising out of the interruption of its business by Acts of God, riots, civil commotions, insurrections, epidemics, wars, or any other causes beyond its control, , or by any strikes or lockouts.

by reason of any failure to comply with the Cardholder's instructions, when such failure is caused due to reason beyond the control of RBL Bank, the opinion of RBL Bank being final in this regard.

the Cardholder fails to promptly inform the Bank in case of:

any change in details maintained with the Bank or the payment details;

any incorrect or inaccurate details provided by the Cardholder or the Corporate and the instructions undertaken and executed by the Bank; or

Amendment, revocation or termination of or alteration of the information contained in the Application.

Any misstatement, misrepresentation, error or omission by the Cardholder in any details disclosed to Bank; Act or omission of any Merchant Establishment or any Third Party, including but not limited to, any equipment or software providers, any service providers, any network providers (including but not limited to telecommunications providers, internet browser providers and internet access providers), or any agent or subcontractor of any of the foregoing, including refusal in honouring or accepting the Card or any malfunction of systems;

The Cardholder's inability to effect or complete any Transaction due to system maintenance or breakdown/non-availability of the Cardholder Portal or any network;

Non receipt of any communication/SMS/Transaction from the Bank due to reasons not attributable to the Bank

Misplacement of Card or PIN by the courier, or loss-in-transit of the Card/PIN mailer

The Cardholder shall be liable:

in case of any breach of these Terms and Conditions by her/him or in the event of her/his non-compliance with the Applicable Law;

to immediately notify the Bank in case of any unauthorised use of the Card . In such cases, the Cardholder shall bear the loss sustained by it up to the time of notification to the Bank subject to any limits stipulated by the Bank, except in cases where the Cardholder has acted fraudulently, knowingly or with negligence.

Handing over of the Card by the Cardholder to anybody other than the designated employees of Bank at RBL Bank's premises

Effecting Transaction instructions other than by a Cardholder

Any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the re-possession of the Card and/or,

Any request for its return or the refusal of any Merchant Establishment to honour or accept the Card

The exercise by Bank of its right to demand and procure the surrender of the Card prior to the expiry date exposed on its face or termination by the Bank of the services and Card.

14.2 The Cardholder's liability for the loss incurred in case of any unauthorised transaction undertaken through the account shall be subject to the Bank's compensation policy, updated from time to time, in accordance with the Applicable Law and available on the Bank's website.

14.3 The Bank is under no obligation to monitor the Merchant Establishment's service/products used by the Cardholder. The Merchant Establishment alone will be responsible for all obligations under the contract including (without limitation) warranties or guarantees. Any dispute with or complaint against any Merchant Establishment must be directly resolved by the Cardholder with the Merchant Establishment. It is clarified that the Bank shall not be responsible or liable for any deficiency in goods and/or services purchased using the Card.

14.4 The Cardholders are instructed to satisfy themselves regarding the quality, quantity and fitness of any good and/or service before purchasing the same including but not limited to any defect in quality of goods or services supplied.

15. Disclaimer of Warranties

The Bank disclaims all warranties, express or implied, regarding correspondence with description, satisfactory quality, fitness for a particular purpose and non-infringement of any services or any goods provided or incidental to the services provided under this Agreement Subject to the aforesaid the Bank disclaims all warranties, express or implied, other than those specifically agreed by it.

16. Responsibility for Disputes with ME or Shared Network

Bank shall not in any manner be responsible for any disputes regarding goods and services received by the Cardholder including the quality, value warranty, delay of delivery, non-delivery, non-receipt of any goods or services. It must be clearly understood that the Card is only a facility to the Cardholder to avail facilities and the Bank holds out no warranty or makes no representation about quality, quantity, value, delivery or otherwise, howsoever regarding goods or services, and any such disputes should be resolved by the Cardholder with the merchant directly Any dispute in respect of a Shared Network will be resolved as per VISA / MasterCard/ Rupaya regulations. Bank does not accept responsibility for any dealings the Cardholder may have with Shared Networks. Should the Cardholder have any complaints concerning any Shared Network ATM, the matter should be resolved by the Cardholder with the Shared Network, and failure to do so will not relieve him from any obligations to Bank. However, the Cardholder should notify RBL Bank of the complaint immediately

17. Fees and Applicable Taxes

Any fees for the Card will be debited to the balance available on the Card on application/renewal at the Bank's prevailing rate. The said fees are not refundable. Bank reserves the right at any time, to charge the Cardholder, for the issue or reissue of a Card and/or any fees/charges for the transactions carried out by the Cardholder on the Card. Any government charges, duty or debits, or tax payable as a result of the use of the Card shall be the Cardholder's responsibility and if imposed upon Bank (either directly or indirectly), Bank

shall debit such charges, duty or tax against the balance available on Card. In addition, operators of Shared Networks may impose an additional charge for each use of their POS Terminal/other device, and any such charge along with other applicable fees/charges will be deducted from the balance available on Card. There will be separate service charges levied for such facilities as may be announced by the Bank from time to time and deducted from the balance available on Card. In the situation that the balance available on Card is not sufficient to deduct such fees, the Bank reserves the right to deny any further Transactions. The Cardholder also authorizes Bank to deduct from the balance available on his Card, and indemnifies Bank against any expenses it may incur in collecting money owed to it by the Cardholder in connection with the Card. (including without limitation reasonable legal fees). Bank may levy service and other charges for use of the Card, which will be updated from time to time in this Terms and Conditions page. The Cardholder authorises Bank to recover all charges related to the Card as determined by Bank from time to time by debiting the balance available on the Card.

Details of the applicable fees and charges as stipulated by Bank shall be displayed on the website and / or at the branches. The details of the charges are attached herewith

Card Joining Fee shall refer to the onetime fee/s, which is required to be paid by the Corporate, at the time of making the Application of the Gift card and shall be agreed between purchaser and bank from time to time.

Card Replacement Fee shall refer to the fee/s to be paid by the Corporate for the replacement Card and shall amount to Rs. 350 and applicable taxes.

Charge Slip Request/Retrieval Fee shall refer to the fees to be paid by the Cardholder with respect to the request for the retrieval of a Charge Slip and shall amount to Rs. 250 and applicable taxes

For Railway booking: "Cost of railway tickets will be recovered along with charges and taxes levied if any by the acquiring bank at actual.

For Fuel Surcharge: "Cost of fuel will be recovered along with charges and taxes levied if any by the acquiring bank at actual

18. Banks Authority

The Bank has the absolute discretion to withdraw the Card and/or the services thereby provided or amend or supplement any of the above Terms and Condition and condition at any time without prior notice to the User.

All authorizations and power conferred on the Bank by regulatory or statutory authority and in accordance with Applicable Law are irrevocable.

The Card is the property of the Bank and must be returned to an authorized person of the Bank on request or surrender the Card to the Bank in the event of the Cardholder no longer requiring the services or is directed to do so by the Bank.

In the event of any disagreement or dispute between Bank and the User regarding the materiality of any matter including of any event, occurrence, circumstance, change, fact, information, document, authorisation, proceeding, act, omission, claims, breach, default or otherwise, the decision of the Bank as to the materiality of any of the foregoing shall be final and binding on the User.. User shall be bound by these Terms and Conditions and policies stipulated by Bank, from time to time, in this regard.

19. Amendment of Terms and Conditions:

Bank reserves the right to change, at any time, these Terms and Conditions, features and benefits offered on the card including, without limitation to, changes which affect existing balances or rates. The Cardholder shall be liable for all charges incurred and all other obligations under these revised Terms and Conditions.

Bank may communicate the amended Terms and Conditions by hosting the same on its website or in any other manner as decided by the Bank. The Cardholder shall be responsible for regularly reviewing these Terms and Conditions including amendments thereto as may be posted on the website of Bank and shall be deemed to have accepted the amended Terms and Conditions by continuing to use the Card.

Bank may, at any time and subject to applicable law, change or delete or any provision, add or change to, these Terms and Conditions. This includes the right to add or change (including to increase or decrease) any charges. Revised Terms and Conditions shall be updated on www.rblbank.com from time to time.

20. Governing Law and Jurisdiction:

The laws of India govern these Terms and Conditions as also the use of the Card services by the User is also subject to Applicable Laws of India. User hereby agrees that any claim, legal action or proceeding arising out of these Terms and Conditions for the services availed by the User (and/or any persons claiming through or under the Cardholder) shall be brought in the courts at Mumbai in India or as prescribed under Applicable Laws and all relevant parties shall irrevocably submit themselves to the jurisdiction of such courts/authorities.

21. Severability and Waiver

Each of the provisions of these Terms and Condition is severable and distinct from the others and if at any time, one or more of such provisions is or becomes illegal or unenforceable in any respect under the laws of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way. No act, delay or omission by the Bank shall affect its rights, powers and remedies under these Terms and Conditions or other further exercise of such rights, powers or remedies. The rights and remedies under these Terms and Condition are cumulative and not exclusive of other rights and remedies provided by law.

22. Notices

The Bank may provide the Cardholder with notices and communications in relation to the Card by e-mail, SMS, push notifications, regular postal mail or postings on its Cardholder Portal or by any other reasonable means, at the registered contact details provided by the Corporate at the time of the Application. All notices in connection with the Card addressed to the Bank shall be in writing and sent to the address as provided below and all notices shall be deemed to be received by the Bank only upon acknowledgment of receipt of the same in writing by the Bank, as the case may be.

RBL Bank Limited

1st Floor, Umang Towers, Unit No. 101,
Bldg # 1, Mindspace, Malad West, Mumbai - 400064

23. Help Line

Call us at our Cardholder Care Centre No. +91 22 7120 9091 or Email us at ppihelpdesk@rblbank.com. You can also write to us at RBL Bank Limited, 1st Floor, Umang Towers, Unit No. 101, Bldg # 1, Mindspace, Malad West, Mumbai - 400064
