

## Terms & Conditions – Register for Offer on International Purchases

1. This Offer ('Offer') from 'RBL Bank' is open to select Cardmembers holding a valid and current RBL Bank Credit Card ('Card') or Bajaj Finserv RBL Bank SuperCard (BFL SuperCard) with no outstanding payment pending for more than 30 days ('Cardmember').
2. Registrations for this Campaign will be as specified (Opt-In to Register/Registration period), from 8<sup>th</sup> Day of November to 15<sup>th</sup> November 2017 and the offer period is defined as a period between 16 November 2017 to 31 January 2018 both days included ('Term') unless extended by the RBL Bank. This Offer is made available to the selected Cardmembers at the sole discretion of RBL Bank.
3. To register for the offer, please refer to the registration guidelines as specified in the communication. Cardmembers are required to register only from their registered mobile number. The registration will be accepted when the Cardmember is responding from his/her registered mobile number, as updated only in the Bank records, within the specified 'Opt In period'
4. Cardmembers will not be eligible for the offer if the registration is received from a non-registered mobile number or landline number but not the registered mobile number
5. Customers who intend to register post the end date of registration i.e. post 15 November 2017 can do so, however the offer shall be applicable only post confirmation of registration sent to the customer by RBL Bank. This will take up to 3 working days post the registration request received. Offer will be applicable on purchases made post the registration communication. For such customers the offer dates will NOT apply from the date of the offer launch date and instead from the date as communicated at the time of successful registration.
6. All Cardmembers who register for the offer will receive a confirmation of registration post successful registration.
7. As a part of the offer, Card member shall be levied a reduced foreign transaction fee of 2.5% instead of 3.5% on all purchases made in foreign currency during the 'offer period'. Cardmembers shall also be eligible for 10% Cashback on select duty free stores in India and abroad, up to a maximum of Rs. 1000 per Cardmember.
8. Eligible purchases need to be in foreign currency, i.e. non INR transactions made using Dynamic Currency Conversion i.e. where the billing currency for international purchase has been opted as INR will not qualify as eligible transaction.
9. GST will be levied for revised charges of 2.5%. Customer availing this offer will have to pay GST as specified in the Card statement.
10. Offer related communication will only be sent to those Cardmembers who will register for the same during the registration period specified above.
11. If a Cardmember has more than one RBL Credit Card, he/she must confirm the specific RBL Credit Card for availing Cashback on Duty Free shopping by validating the last 4 digits of Card number as specified in the offer communication. Purchases made on multiple Cards cannot be clubbed by the RBL Bank Cardmembers for the said offer.
12. Cardmembers should validate the list of duty free shops before making a purchase. 10% Cashback for the purchases at duty free shops will be credited to eligible Cardmembers by 28<sup>th</sup> Feb 2018. A communication will be sent to the eligible Cardmembers once Cashback is credited to the Cardmembers account
13. The offers will only be valid on making retail purchases in foreign currency i.e. all purchases made in foreign currency including purchases made on international websites online as well as merchant locations abroad. Offer is not valid on Cash withdrawals or Dial for Cash (Loan on Card).

14. Returned purchases/transactions, disputed and/or unauthorized/fraudulent transactions, fees/charges will not be considered for this offer. Cash withdrawal and Service Tax charges are not eligible for offer.
15. All decisions of RBL Bank about eligibility of Cardmembers for benefits under this Programme are final, absolute and binding on all Cardmembers.
16. Cardmembers are requested to ensure and update latest mobile number and registered e-mail ID to receive periodic communication related to this offer.
17. RBL Bank shall not be responsible for email bounces, wrong email id/mobile number updation or incomplete email ID/mobile number updation in the system. Email/SMS will be sent to the email ID and mobile number updated in our system.
18. Standard RBL Bank Most Important Terms and Conditions (MITC) shall govern this Offer.

## Standard Terms & Conditions

19. Any person availing this offer shall be deemed to have accepted these Terms and Conditions.
20. This Offer is a standalone Offer and the benefits offered under this Offer cannot be clubbed together and/or in any way be cumulated with any other offer of RBL Bank in any manner, or form.
21. Any disputes arising out of this Offer shall be subject to arbitration under the Indian Arbitration and Conciliation Act, 1996 including any statutory amendments carried thereof. Arbitration shall be conducted by a sole arbitrator appointed by RBL BANK for this purpose and the award of the arbitrator shall be final and binding on the Cardmember and RBL BANK. The place of arbitration shall be at New Delhi and the language of arbitration shall be English. Existence of a dispute, if any, shall not constitute a claim against RBL BANK. This offer will be governed by and construed in accordance with Indian law
22. In case of any dispute, the decision of RBL Bank shall final and binding.
23. If any term of this offer is held by a court of competent jurisdiction to be invalid or unenforceable, then this offer, including all of the remaining terms, will remain in full force and effect as if such invalid or unenforceable term had never been included.
24. Cardmembers are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made available purely on a 'best effort basis'.
25. RBL BANK reserves the right to modify or change any of the terms and conditions applicable to the Offer at any time its sole discretion with/without prior notice.
26. The above offer is by way of a special offer for select RBL BANK Credit Cardmembers only and nothing contained herein shall prejudice or affect the terms and conditions of the Cardmember agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.

## Disclaimer:

RBL Bank Limited displays the Offers/ services extended by third parties to RBL Bank's Cardmembers 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 Cardmembers. 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 products/ 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 Cardmembers's participation to avail such Offers/ services is purely voluntary.