

RBL BANK PAISABAZAAR DUET CREDIT CARD TERMS AND CONDITIONS

1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provision of the RBL Bank Paisabazaar Duet Credit Card as issued by RBL Bank Limited ("RBL Bank") offered in association with Paisabazaar Marketing and Consulting Private Limited (Paisabazaar) and is to be read in conjunction with the Cardmember Agreement. In an event of conflict between these terms and terms as prescribed under the Cardmember Agreement, the provision of the Cardmember Agreement shall prevail.

2. DEFINITIONS AND INTERPRETATION:

- 2.1. "Account" or "Card Account" shall mean an account maintained by RBL Bank under these terms and conditions, in the name of the Cardmember.
- 2.2. "Card" or "RBL Bank Paisabazaar Duet Credit Card" shall mean the credit card issued by RBL Bank.
- 2.3. "Cardmember/s" or "Primary Cardmember/s" shall mean such customers to whom a Card has been issued and who is authorized to hold the Card. The use of terms 'you' and 'your' shall mean the Cardmember wherein the context admits.
- 2.4. "EMI" shall mean Equated Monthly Instalments.
- 2.5. "INR" shall mean Indian Rupee.
- 2.6. "Membership Year" shall mean the 12-month period commencing from the date of the credit card issuance.
- 2.7. "Merchant Establishment" shall mean any company, corporation, establishment, firm, association, individual or any such entity which is designated as a network partner (Mastercard/VISA/RuPay) and/or with whom there is an arrangement for a Cardmember to obtain goods, services or cash advances using the Card or Card Number. Establishment shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including "ATMs and mail order advertisers (whether retailers, distributors or manufacturers).
- 2.8. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns."
- 2.9. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.10. "Website" shall mean www.rbl.bank.in.
- 2.11. "Statement" shall mean the Credit Card statement sent by RBL Bank to its Cardmembers at periodic intervals indicating the payment credited and the transaction debited to the Account and the charges (if any) as applicable along with the payment required by the payment due date as applicable
- 2.12. "Retail Transaction" shall mean any purchase of goods or services made by a cardmember at a merchant, whether online or in a physical store. These transactions exclude cash withdrawals, fund transfers, or other non-purchase activities.
- 2.13. "Eligible Transaction" shall mean any successful retail transaction which qualifies for the card benefits.
- 2.14. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.

Unless otherwise defined, the capitalized terms used in these Terms will have the same meaning as ascribed to them in the Cardmember's Agreement.

3. PRODUCT OFFER:

3.1. Cashback benefit

The Cardmember can avail cashback benefit of 1% of eligible transaction amount on Retail outlets & Online transactions on the Credit Card. Benefit is capped at INR 500 per calendar month. Cashback will be credited within 2 weeks from the date of transaction settlement. Benefited credited can be viewed in monthly credit card statement. Minimum eligible transaction for earning cashback is INR 100.

Transactions/Purchases made in following categories shall not be eligible to earn cashback:
 (Fuel&Auto, Railways , Utilities , Wallet/Service Providers, Real Estate/Rental, Government Services , Insurance , Cash ,Quasi Cash, Education, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App). Refer below table for details on select Merchant Categories (MCC's)not eligible to earn cashback:

MCC Category	MCC Code*
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900
Insurance	6300, 6310
Quasi-Cash	6050, 6051, 4829
Railways	0066, 4011, 4112
Real Estate/Rental	6513
Education	8220, 8244, 8249, 8211, 8241, 8299
Wallets/Service Providers	6540
Government Services	9400, 1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399,9211, 9402, 9401, 9311,9223
Contracted Services	1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780
Cash	6011, 6010
Miscellaneous	5960
Bills2Pay	NA

*All Categories (MCC's) defined as per Card Networks

The Cardmember agrees and understands that the value of purchases will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard ,VISA & RuPay).. RBL Bank shall not be held responsible if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

Illustration 1:

Transaction Date	Settlement Date	Spends on	Amount	Earned Cashback
20th October	21st October	Fuel	5,000	Not Eligible
21st October	23rd October	Groceries	10,000	100
26th October	28th October	Electricity Bill	4,000	Not Eligible
Monthly Cashback (October)				100
30th October	1st November	Education fee	10,000	Not Eligible
4th November	6th November	Dining at a restaurant	25,000	250
11th November	12th November	Flight Booking (EMI)	2,500	Not Eligible
15th November	16th November	Hotel spends during travel	15,000	150
17th November	17th November	Groceries	105	10
19th November	Unsettled- issue at merchant's end	Apparels	10,000	None

Monthly Cashback (November)	400
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In Illustration 1 provided above, total cashback earned is INR 100 for October and INR 400 for November:

- No Cashback on select merchant category codes as defined in the table under section 3.1
- 1% cashback on eligible categories
- No Cashback on unsettled transaction (Hence no cashback earned on 19th November spend in above illustration)
- Cashback amount will be rounded down in case of decimal earning. Refer transaction dated 17th November

3.2. Fund Transfer Using Xpress Cash Facility with RBL Bank

The Cardmember can avail Fund Transfer using 'Xpress Cash' facility available on RBL MyBank Mobile App.

To enjoy benefits of Xpress Cash facility, visit RBL MyBank Mobile App & follow below steps:

1. Click on the banner "Get Instant Cash"
2. Enter details like Loan amount, tenure etc.
3. View EMI, Interest rate, proc fee etc.
4. Customer enters bank account details (A/c no. & IFSC code)
5. Get the amount credited within 3-4 working days

For detailed information on the facility, refer to [Xpress Cash Terms & Conditions](#).

4. GENERAL TERMS AND CONDITIONS:

4.1 RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.

4.2 Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Cardmember due to provision of the Offer, shall be to the sole account of the Cardmember. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember.

4.3 RBL Bank reserves the right to disqualify the Cardmember from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the Card. RBL Bank shall not be held liable for any delay or loss that may be caused in delivery of the product and services or the assured gifts / prizes.

4.4 RBL Bank reserves the right, 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, wholly or in part by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.

4.5 The Offer is valid only for successful/approved transactions and not applicable for Void Transaction. The Offer's cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/or Website.

4.6 RBL Bank will also not be liable for any consequences connected with the use/ misuse of the Card by any third party due to the Card falling in the hands of any third party or the PIN coming to the knowledge of any third party. If any third parties gain access to the services, including the Card Account, the Cardmember will be responsible and shall indemnify RBL Bank against any liability, costs or damages arising out of such misuse / use by third parties based upon or relating to such access and use, or otherwise.

4.7 This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.

4.8 These terms and conditions shall be governed by the laws of India and any dispute arising out of or in connection with these terms and conditions shall be subject to the exclusive jurisdiction of the courts in Mumbai & RBL Bank reserves the right to add, alter, modify, change or vary any of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar or not, or to withdraw it altogether at any point in time, without any prior notice.

4.9 The above Offer is by way of a special offer for Cardmembers and nothing contained herein shall prejudice or affect the terms and conditions of the card member 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.

5. DISCLAIMER

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