

Grand Hyatt Offer

(Terms and Conditions)

These Terms and Conditions ("**T&Cs**") shall be applicable to the Customer(s) of the Insignia Preferred Banking Business Program ("**Program**"). These T&Cs shall be in addition to and not in derogation of the terms and conditions applicable to Deposit Account/ Account Terms and Conditions ("**Primary Terms and Conditions**") available on RBL Bank's Website. In case of any inconsistency between the Primary Terms and Conditions and this T&Cs, the terms of this T&Cs shall prevail. All capitalised terms used but not defined herein shall have the respective meaning as ascribed under the Primary Terms and Conditions.

1. Definitions:

- (a) "**Offer**" shall mean such benefits provided by RBL Bank upon fulfilling the eligibility criteria as mentioned under Clause 2 of the T&Cs.
- (b) "**Offer Period**" shall refer to the period of one (1) year from the date of issuance of the Offer by RBL Bank to the Customer.
- (c) "**POS**" shall mean the Point of Sale used by the merchant on which the Customer can swipe, tap, insert the debit card for the purposes of making payment for the purchase made from the merchant.

2. Welcome Offer Details: Applicable for New to Bank customers/group only (one per group)

- (a) The Offer is applicable to the Customer(s) of Insignia Preferred banking Business subject to the fulfilment of the below two criteria:
 - (i) The Customer must actively use their debit card by performing transactions either at POS terminals or through e-commerce platforms within sixty (60) days of opening the Account under the Program,
 - (ii) The Customer is required to comply with all applicable requirements and provisions of the Program as stipulated by RBL Bank from time to time.
- (b) The Customer/group must not have any existing relationship with RBL Bank;
- (c) RBL Bank shall verify the Customer's compliance with the eligibility criteria at the conclusion of the **second calendar month** from the date of onboarding to the Program.
- (d) This Offer will be valid only for those Customer(s) who have received direct communication via SMS, e-mail, phone call, notification, or WhatsApp alert from RBL Bank.
- (e) Eligible Customer(s) will receive the voucher only on their registered email ID and mobile number within sixty (60) days from the fulfilment of the eligibility criteria of the Offer. By participating Customer(s) agree to be bound by the T&C of this Offer.
- (f) By participating in this Offer, the Customers hereby consent to the sharing of their personal information with the voucher issuing company for the sole purpose of issuing vouchers/rewards.
- (g) RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the benefit provided under this Offer.
- (h) 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 Customer(s) due to provision of the Offer, shall be the sole account of the Customer(s). Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Customer(s).
- (i) RBL Bank reserves the right to disqualify the Customer(s) from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under this Offer.

- (j) RBL Bank reserves the right, at any time whatsoever, to add/ alter/ modify/ change or vary these terms and conditions or to replace, wholly or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- (k) This Offer cannot be clubbed with any other offers that may be available to the Customer(s) by RBL Bank and the Offer is non- transferable and non-negotiable.
- (l) 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.
- (m) These T&Cs shall be governed by the laws of India and any dispute arising out of or in connection with these T&Cs shall be subject to the exclusive jurisdiction of the Courts in Mumbai and RBL Bank reserves the right to add, alter, modify, change or vary any of these T&Cs or to replace, wholly or in part, this Offer by another offer, whether similar or not, withdraw it altogether at any point in time, without any prior notice.
- (n) Please get in touch with Branch Manager / Relationship Manager or email at insignia@rblbank.com for any clarifications.

3. **Disclaimer:**

RBL Bank Limited displays the services extended by third parties to RBL Bank's Customers and RBL Bank is not rendering any of these 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 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 services may also be available at other platforms. The Customer's participation to avail such services is purely voluntary.