

Terms and Conditions

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

I. Definitions:

- (i) "**Banking Account**" shall mean Customers who hold a savings account and salary account with RBL Bank.
- (ii) "**Customers**" shall mean resident individuals who hold and maintain a Banking Account with RBL Bank.
- (iii) "**Offer**" shall mean Rewards provided by RBL Bank upon fulfilling the eligibility criteria as mentioned herein in the T&Cs.
- (iv) "**Offer Period**" shall mean the period commencing from September 01, 2025 to September 30, 2025, both days inclusive.
- (v) "**Rewards**" shall mean duffle bag on fulfilment of the eligibility criteria.

II. Eligibility Criteria:

- (i) Customer(s) are required to deposit INR 25,000 ("**Amount**") or more in their Savings Account within the Offer Period and maintain incremental amount for a minimum period of ten (10) days after funding of such Savings Bank account, for availing the reward mentioned in the table below:

To Fund (in INR)	Reward
25,000	Duffle Bag

- (ii) Day end balance of August 31, 2025 will be considered to calculate the incremental balance.
- (iii) The Customer(s) has to make a single deposit of the said Amount to be eligible for the Offer (excluding any bank-initiated debits). Multiple deposits adding up to the said Amount will not be considered.
- (iv) Customer(s) with common registered email ID and/or phone numbers for multiple accounts/Customer Identification Forms (CIF) will be eligible for the account number communicated via SMS, email, WhatsApp alerts/ notifications.
- (v) The funds transferred from one RBL Bank account to another RBL Bank account will not be considered.

- (vi) The Customer(s) may deposit the said Amount using any of the following channels: Demand draft, cheque, cash, or NEFT/RTGS/ IMPS/UPI from non- RBL Bank account.

III. Additional Terms and Conditions:

- (i) This Offer is available only to those Customer(s) who have an existing active Account with RBL Bank.
- (ii) 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.
- (iii) Only one (1) Reward will be given per Customer upon fulfilling of the eligibility criteria.
- (iv) Eligible Customer(s) will receive the Reward on their registered address within ninety (90) days from the expiry of the Offer Period.
- (v) Eligible Customer(s) can only raise a complain about non-receival of the Reward before March 31, 2026.
- (vi) RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/ or character of the benefit provided under this Offer.
- (vii) 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).
- (viii) 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.
- (ix) 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.
- (x) Offer is only valid for the Customer(s) who receives the communication and cannot be extended to family, friends or otherwise.
- (xi) 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.
- (xii) 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.
- (xiii) 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.
- (xiv) Please get in touch with Branch Manager / Relationship Manager or email at customercare@rblbank.com or call @ +91 22 61156300 for any clarifications.
- (xv) If any provision of this Terms and Conditions is held to be illegal, invalid, or unenforceable in whole or in part, the Terms and Conditions shall continue to be valid as to its other provisions and remainder of such affected provision.

- (xvi) In the event of any conflict or inconsistency regarding any instructions, rules and conditions on any advertising or promotional material relating to the Offer, the final decision will be RBL Bank's discretion.
- (xvii) Failure by RBL Bank to enforce any of its right at any stage does not constitute a waiver of those rights.
- (xviii) Images shown in the marketing campaigns or in the mail are indicative of the quality and style of the product and not the exact replica.

Disclaimer:

RBL Bank is neither guaranteeing nor making any representation with respect to the product/ services provided by the third parties. For any queries, complaints, issues and/ or feedback pertaining to products and services purchased from a third-party website, Customer(s) shall directly deal with the third parties only. The Offer may also be available on other platforms. The Customer(s)' participation to avail such Offer is purely voluntary.

