CARDMEMBER DECLARATION

1. I confirm that all the particulars and information given in the application form is true, correct and complete and no material information has been withheld / suppressed from RBL Bank Limited ("RBL Bank"). I shall furnish such additional writings as may be required in connection with the financial assistance/s required by me. I also authorize RBL Bank to check reference about me from any bank/persons. I shall/advise RBL Bank in writing of any change in my/our residential or employment/business address or any such change which may affect my creditworthiness.

2. I understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me. I understand that the grant of credit card is at the sole discretion of RBL Bank and upon my executing and submitting necessary documents and other formalities as required by RBL Bank.

3. I confirm that no bankruptcy proceedings are pending against me nor have I ever been adjudicated bankrupt. I am not a relative of director of other banks*; not a firm in which a director or a relative of directors or other banks* are interested partner/guarantor; not a director/senior officer/relative of director or senior officer of the bank*. I am not a politically exposed person/not related to politically exposed persons (as defined and amended by Reserve bank of India from time to time).
*includes directors of scheduled co-operative banks and their relatives, directors of subsidiaries/trustees of mutual funds/venture capital funds set up by the financing banks or other banks. If the above declaration is found to be false then the Bank will be entitled to revoke and/or recall the Credit Card Facility.

4. I hereby authorize and give consent to RBL Bank to disclose, without notice to me, information furnished by me in application form(s)/related documents executed in relation to the credit card from RBL Bank, to RBL Bank's other branches/subsidiaries/affiliates/Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit.

5. I understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reason (unless required by applicable law), to reject me/our application and that RBL shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection, any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me of such rejection of my application.

6. I agree and understand that the credit limit on my Card is fixed by RBL Bank basis various parameters and its sole discretion and I have not been promised any credit limit.

7. I confirm that:

i. I shall furnish any additional documents as and when required by RBL Bank.
ii. I do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise. RBL reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/us.
iii. I understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
iv. No commitments have been made to me/us by Bank or any of its representatives regarding the credit limit on the credit card. Further we have not given/made any payment in cash, bearer cheque or kind along with or in connection with this application to any representative of RBL Bank (or) to any other third party.

8. I hereby submit voluntarily at my own discretion for KYC purposes, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing identity/address proofs. I further authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/services opted by me. I also agree to be contacted for availing products such as deposit account/s, loans, pre-paid cards and/or any other financial products and services provided by RBL bank and its group companies, subsidiaries, affiliates and/or associates.

9. I hereby agree, declare and confirm that I shall not open any other account and/or obtain any other financial assistance nor I have opened or availed any financial assistance as on date of this declaration, using OTP based KYC in non-face-to-face mode with any other bank or financial institution.

10. I authorize RBL Bank Ltd. to download C-KYC details pertaining to me from the CKYC Registry(CERSAI) database to complete the KYC towards my RBL Bank Credit Card application. I hereby provide consent to receive information from Central KYC Registry through SMS/Email on the registered number/email address.

11. I agree and understand that in an event I do not make payment of the amount due as per the previous statement by the payment due date interest at the rate of 3.5% per month or 42% per annum ('Finance Charges') shall be payable on such unpaid e amount . I also understand that in cases full amount is due and payable, the applicable Finance Charges on such delayed payment will be charged by RBL Bank on my usage of the Card from the date of such transaction.

12. I understand and confirm that for credit cards issued to Non-Resident Indian (NRIs), all payment(s) towards credit card account are necessarily to be made through linked non-resident banking accounts. For such accounts, alternative payments through cash, cheque and/or fund-transfers from any other non-NRI banking channel can be rejected by RBL Bank at its sole discretion.