

DCB Rupay Platinum Debit Card
Features and
Terms & Conditions

DCB BANK

DCB Rupay Platinum Debit Card - Features and Terms & Conditions

I/We say that we have read, understood and accepted the term and conditions of DCB Rupay Platinum Debit Card.

1. I/We understand and agree that, DCB Bank shall at its sole discretion and in accordance with the banking history of its customers, shall identify/select the limited DCB Rupay Platinum Debit Card which shall be eligible for this offer ("Eligible Cards").
2. I/We understand and agree that, the offers under DCB Rupay Platinum Debit Card are applicable in select domestic and international airports. I/We here by acknowledge and accept that, the permission/s for the complimentary access and complimentary food at select domestic and international airports to me/us shall entirely be governed by the sole discretion, rules, regulations, policies of the respective airport authority or airport lounge authority. I/We say that, the DCB Bank will not be liable for any deficiency of service/s, any direct/indirect claim/s, loss, damages.

Salient features:

1. Complimentary Airport Lounge Program:

- a. I/We understand and agree that, DCB Rupay Platinum Debit Card holder "Cardholder" can get the free access of select domestic and international airport lounges by paying just INR 2 at the time of entry or any other amount decided by the respective airport lounge authority.
- b. I/We understand and agree that, only one person is allowed with one valid DCB Rupay Platinum Debit Card, fellow traveller/s has/have to pay charges according to the airport lounge charges structure.
- c. I/We understand and agree that, I/we being Cardholder will get complimentary food (breakfast, lunch and/or dinner) basis the timing and availability, which is governed at the sole discretion, rules, regulations, policies of the respective airport lounge authority.
- d. I/We being a Cardholder will ensure, understand and agree that, I/we will check and ensure the complimentary access at the time of check in/entry at the respective airport lounge/s.
- e. I/We hereby understand, agree, will abide and act as per the rules, regulations, policies of the respective airport lounge authority. Hence I/we have no objection if the airport lounge authority stop or amend the free access program to any Rupay Platinum Card holder any point in time with or without prior intimation. I/We say that, DCB Bank will not be liable for any deficiency of service/s, any indirect claim/s, loss or damage.
- f. I/We hereby agree that I/we being a Cardholder will ensure to carry the valid DCB Rupay Platinum Debit Card at the time of availing the complimentary airport lounge facility at the respective airport/s.
- g. I/We hereby understand, agree and accept that, I/we being a Card holder can avail complimentary airport lounge access twice in a calendar quarter at the domestic lounges (within India) and twice in calendar year at international airport lounges at the respective airport/s.
- h. I/We here by agree and acknowledge that, post free access at domestic or international airport lounges, I/we being a Cardholder accept to pay according to the airport lounge fees/charge structure which is governed by the sole discretion, rules, regulations, policies of the respective Airport Lounge Authority.
- i. I/We hereby understand, agree that due to COVID-19 pandemic there are restrictions imposed by government authorities for the access to domestic/international airport/s. In the event of any visit/access to domestic/international airport/s during this COVID-19 pandemic situation, I/we hereby agree that such visit/s will be my/our own desire to visit/access the domestic/international airport/s and I/we will take every safety precaution to prevent any infection or accident/s. I/We agree and acknowledge that, under no circumstances DCB Bank induces, invites me/us to visit/s or access to domestic/international airport/s during the COVID-19 pandemic situation. I/We will be responsible for my/our safety during such COVID-19 pandemic situation travel and visit/s to domestic/international airport lounges. I/We hereby accept that DCB Bank has provided the list of currently operational airport lounges (both domestic and international) for my/our reference in Annexure I. DCB Bank will not be

liable to me/us for any exposure to COVID-19 infection during my/our access to any airport and their respective lounges, direct/indirect loss, damages, claims and/or any other charges, cost, penalties suffered by me/us.

- j. I/We say that, considering the situation due to COVID-19 pandemic, I/we being a cardholder it's my/our responsibility to check the complimentary accessibility and functionality of the desired airport lounge at the respective airport/s.

2. Exclusive and exiting shopping offers for Online, in-store or dine in:

- a. I/We understand that, these are promotional offers for DCB Rupay Platinum Debit Card holder ("Cardholder"). I/We understand and agree that I/we being the Cardholder can avail the mentioned discounts/benefits upon making payments with a valid DCB Rupay Platinum Debit Card.
- b. I/We understand and accept that, the respective discounts will be automatically applied or post entering the appropriate promotional (promo) code when payment is made through a valid DCB Rupay Platinum Debit Card.
- c. I/We being the Cardholder understand and agree that I/we have to present a valid DCB Rupay Platinum Debit Card to the respective merchant outlet and state the intention at the respective merchant outlet to use the offer/s under DCB Rupay Platinum Debit Card before billing any purchase or before swiping DCB Rupay Platinum Debit Card at any Point of Sale (POS) or making any online purchase / payment/s on website, mobile applications (app) or online payment portals.
- d. I/We hereby understand and agree that the benefits as mentioned in the offer construct cannot be used or redeemed in combination with any other discounts or promotions or vouchers or 'Sunday Brunches' or 'Happy Hours' or any other such promotions offered at the respective merchant outlet or website or mobile app or Online Portals.
- e. I/We understand and agree that, the offers are subject to change/ withdrawal without prior notice. Hence DCB Bank will not be liable to me/us for any loss, claim, damages, charges, cost suffered by me/us.
- f. I/We understand and agree that, these offers have no monetary value, is/are not transferable, is/are not for sale or re-sale nor redeemable for cash.
- g. I/We understand and agree that, any applicable taxes have to be paid by the me/us being the Cardholder.
- h. I/We understand and agree that, in the event of any dispute, I/we will mandatorily retain/preserve/produce a copy of the bill.
- i. I/We understand, agree that, the offer is valid until the date specified by DCB Bank. I/We will avail the benefit of the offer during the validity period of the offer as specified or published by DCB Bank on it's website www.dcbbank.com and/or communicated to us/me by any other means.
- j. I/We understand, agree and accept that, the offer doesn't guarantee the reservations and admission at participating restaurants (Dining Partner). Hence I/we hereby agree to directly contact the respective restaurant and confirm about the applicability of the offer before visiting the desired restaurant.
- k. I/We understand and acknowledge that, despite the offer on DCB Rupay Platinum Debit Card, the individual merchant's terms and conditions will apply for my/our transaction at merchant's outlet/website/mobile app.
- l. I/We understand and acknowledge that, the offers shall not constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/services of any third party and is not intended to create any rights and obligations. Hence DCB Bank will not be liable to me/us for any loss, claim, damages, charges, cost suffered by me/us.

Additional Terms and Conditions of DCB Bank Limited:

- 1. I/We understand and acknowledge that, the offers and details are based on information provided by merchants. No warranties are made by DCB Bank that the information is correct. Please check directly with the merchant to confirm availability and validity of the offer. Hence DCB Bank will not be liable to me/us for any loss, claim, damages, charges, cost suffered by me/us if any transaction is carried-out based on information provided by merchant/s.

2. I/We understand, agree and accept that, the merchant is the sole service provider of all goods and/or services under these offers. Accordingly, I/we being Cardholder understand, acknowledge and agree that the procurement by me/us of any goods and/or services under any of the mentioned offers shall constitute a contract solely between the merchant and me/us, and DCB Bank is a third party to the transaction made between me/us and the merchant and DCB Bank will not become a party thereto. I/We further say that, DCB Bank will not be liable to me/us for any loss, claim, damages, charges, cost suffered by me/us for any transaction carried-out/effected/concluded/attempted between me/us and the merchant/s.
3. By utilising or attempting to utilise any good/s and service/s under this offer, I/we being the Cardholder understand, acknowledge and agree that:
- I/We being the Cardholder understands, acknowledges and agrees that, any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by me/us being the Cardholder of any goods and/or services under any of these offers ("Claim") shall be settled by the me/us being Cardholder directly with the merchant and I/we being the Cardholder shall not make any claim against DCB Bank.
 - I/We being the Cardholder understands, acknowledges and agrees that, without prejudice to the foregoing, and to the fullest extent permitted by law, DCB Bank shall not be liable to any person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of the offer or goods and/or services provided by the merchant under any of the mentioned offers.
 - I/We being the Cardholder understand, acknowledge and agree that, DCB Bank will not be liable for following:
 - Any deficiency or deficiencies of service/s and/or sale of any defective goods sold by the merchant to me/us being the Cardholder,
 - Any purchase of goods and/or service/s, facility/ies availed by me/us being Cardholder from the merchant under any of these offers.
 - Withdrawal of any of the mentioned offer provided to me/us being the Cardholder for availing any service/s and/or facilities provided by the merchant/dining partner.
 - DCB Bank will not be in any contractual obligation/s and/or party to any transaction made under this offer between me/us being Cardholder and the merchant.

Fees and Charges for DCB Rupay Platinum Debit Card

Fees Type	Fees Amount
Card Issuance Fee	₹500
Annual Card Fee	₹500
Replacement / Reissue Fee	₹500
Damaged Card Replacement Fee	₹500
Card Renewal Fee	Free

Note:

Charges specified are exclusive of GST.
Terms and conditions apply.