MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Dear Cardholder,

We welcome you to the BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited) family and thank you for giving us an opportunity to serve you.

The following pages contain the "Most Important Terms & Conditions" (MITC) for your Credit Card. The terms and conditions are subject to change at the discretion of BOBCARD LIMITED and/ or as per the guidelines issued by the regulators from time to time. The updated MITC with such changes would be uploaded on our website. The MITC are also available at www.bobcard.co.in

The MITC are to be read and understood in conjunction with the Cardholder Agreement as communicated on www.bobcard.co.in

Details of product features applicable on your credit card along with important terms and conditions are provided on respective product page available on our website www.bobcard.co.in

Assuring you of our best services and looking forward for a long-lasting relationship

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

1. FEES AND CHARGES (Subject to change from time to time at the sole discretion of BOBCARD LIMITED)

a. **First year Fees & Annual Fees:** There are first year fees and annual fees applicable on the various credit cards issued by BOBCARD LIMITED for primary as well as add- on cards, subject to revision from time to time. First year fee is a one-time charge and Annual fee is charged every year for renewal. These fees/charges vary for different cards. The applicable fee is communicated to the Cardholder at the time of applying for the credit card. Further, fee as applicable is directly charged to the Cardholder's credit card account and is indicated in the bill. (Details under "TARIFF OF CHARGES" section). Any reductions or waivers in the fees may be offered at the sole discretion of BOBCARD LIMITED.

b. **Cash Withdrawal/Advance Fees:** The Cardholder can use the credit card to withdraw cash from ATMs/cash dispensing locations in India or overseas in accordance with the compatibility of the credit card at the said ATM(s)/cash dispensing locations. A transaction fee shall be levied on all such withdrawals and would be billed to the cardholder in the next/forthcoming statement. (Details under "TARIFF OF CHARGES" section). Further, cash withdrawal transactions shall also carry finance charge from the date of transaction till the date of full payment.

c. **Finance Charges**
   i. Finance Charges at applicable rates, are payable by Cardholder towards the services provided by BOBCARD LIMITED to the Cardholder(s) and/or for defaults/ delays committed in payments with reference to the card account.
   ii. BOBCARD LIMITED exclusively retains the right to alter any/all charges or fees from time to time or introduce any new charges or fees, as it may deem appropriate, by issuing at least 30 days prior notice to the Cardholder/s of such change in the charges or fees. It is clarified that the said change may be intimated to the Cardholders through BOBCARD LIMITED website exclusively
   iii. Finance Charges also accrue on
      1. Cash withdrawal from the day of cash withdrawal
      2. New Purchases, if the total outstanding is not paid by due date.
      3. Exceeding limit - the charge will be applicable on the outstanding exceeding the sanctioned credit limit or on total outstanding balance in case of cancelled/ surrendered card.
   iv. Finance Charge payable is debited to card account on the last date of each statement period and is indicated in bill.
   v. The finance charges will continue to be levied till card outstanding is cleared in full.
   vi. For the finance charges applicable refer "TARIFF OF CHARGES" section.

TARIFF OF CHARGES

Subject to change at the sole discretion of BOBCARD Limited from time to time. For latest rates/ charges applicable, please refer to www.bobcard.co.in

i. Joining Fee / First Year Fee

Product	***Joining Fee***	***Fee waiver Criteria***
Fee levied in the third statement cycle if spends criteria are not met		
Easy	₹ 500	₹ 6,000 in first 60 days
Select	₹ 700	₹ 7,500 in first 60 days
Premier	₹ 1,000	₹ 10,000 in first 60 days
Eterna/Eterna (FD Backed)	₹ 2,499	₹ 25,000 in first 60 days
Tiara	₹ 2,499	₹ 25,000 in first 60 days
Fee levied in the first statement cycle and waived once the spends criteria are met		
Swavlamban	₹ 250	₹ 2,500 in first 60 days
Easy/Select/Premier (FD Backed)	NIL	NIL
ConQR	NIL	NIL
Empower Business Card	NIL	
Corporate Global	NIL	
PRAGATI	NIL	NIL
Renaissance	NIL	NIL
IRCTC	₹ 500	NIL
HPCL Energie	₹ 499	NIL
Snapdeal	₹ 249	NIL
ICMAI One	₹ 1	NIL
ICSI Dimond	NIL	NIL
ICAI Exclusive	NIL	NIL
Yoddha	NIL	NIL
The Sentinel	NIL	NIL
Rakshamah	NIL	NIL
Vikram	NIL	NIL
Varunah Premium	₹ 2,499	₹ 25,000 in 180 days
Varunah Plus	₹ 1,499	₹ 15,000 in 180 days
Varunah	NIL	NIL

ii. Annual Fees

Product	***Annual Fee***	***Fee waiver Criteria***
Easy	₹ 500	₹ 35,000 in a anniversary year
Select	₹ 700	₹ 70,000 in a anniversary year
Premier	₹ 1,000	₹ 1,20,000 in a anniversary year
Eterna/Eterna (FD Backed)	₹ 2,499	₹ 2,50,000 in a anniversary year
Tiara	₹ 2,499	₹ 2,50,000 in a anniversary year
Swavlamban	₹ 250	₹ 12,000 in a anniversary Year
Easy/Select/Premier (FD Backed)	NIL	NIL
ConQR	NIL	NIL
Empower Business Card	₹ 500	₹ 50,000 in anniversary year
Corporate Global	₹ 1000	₹ 100,000 in anniversary year
PRAGATI	₹ 250	₹ 25,000 in a anniversary year
Renaissance	₹ 250	₹ 25,000 in a anniversary year
IRCTC	₹ 350	NIL
HPCL Energie	₹ 499	₹ 50,000 in anniversary year
Snapdeal	₹ 249	NIL
ICMAI One	NIL	NIL
ICSI Dimond	NIL	NIL
ICAI Exclusive	NIL	NIL
Yoddha	NIL	NIL
The Sentinel	NIL	NIL
Rakshamah	NIL	NIL
Vikram	NIL	NIL
Varunah Premium	₹ 2,499	₹ 150,000 in anniversary year
Varunah Plus	₹ 1,499	₹ 150,000 in anniversary year
Varunah	NIL	NIL

No joining/annual fee is applicable for add-on Card. Card Anniversary year is considered from the Card issuance date.

Interest Free Period	20 to 50 Days in case there is no previous outstanding
Total Amount Due (Total Outstanding / outstanding balance)	Total Amount Due is the total amount (net of credit received during the billing cycle, if any) payable by the cardholder as per the credit card statement generated at the end of a billing cycle
Minimum amount due	5% of outstanding balance or ₹ 200 whichever is higher (in case of regular cards) Minimum amount due may vary in case of irregular payments
Cash Withdrawal Charges	2.50% of the withdrawn amount or ₹500 whichever is higher
Finance Charges	Eterna, Tiara: 3.25% per month i.e. 39% per annum All other Credit Cards: 3.75% per month i.e. 45% per annum
Duplicate Bill	₹25 per bill
Surcharge on usage at Petrol outlets*	IRCTC Cobrand Credit Card: 1% of fuel transaction amount surcharge waived for fuel transactions between ₹500 to ₹3000 (subject to maximum of ₹100 per statement) Varunah (base variant): 1% of fuel transaction amount surcharge waived for fuel transactions between ₹400 to ₹5000 (subject to maximum of ₹100 per statement) HPCL Energie Cobrand Credit card: 1% of fuel transaction amount surcharge waived for fuel transactions done only at HPCL fuel stations between ₹400 to ₹5000 (subject to maximum of ₹100 per statement) All other credit cards: 1% of fuel transaction amount surcharge waived for fuel transactions between ₹400 to ₹5000 (subject to maximum of ₹250 per statement)
Cheque Return charges	2% of the payment amount subject to min of ₹500
Auto Debit/SI Bounce Fee **	2% of the payment amount subject to min of ₹500
Cash Payment Processing Fee	₹250 for every Cash payment
Cheque Payment Processing Fee	₹100 for every Cheque payment
Goods & Services Tax (GST)	18%## (applicable on all fees, interest & other charges)
Exceeding Credit Limit Charges	2.5% of the amount over & above the sanctioned credit limit or ₹600, whichever is higher
Card Replacement Charges	₹100/- per card
Charge Slip Retrieval charges	₹250/- per Charge Slip

Foreign Currency Transaction Fee	Eterna, Tiara, Varunah Premium, ICAI, ICSI, CMA: 2% of transaction amount Varunah Plus: 2.5% of transaction amount Yoddha, The Sentinel, Rakshamah, Vikram: 3.00% of transaction amount All other credit cards: 3.5% of transaction amount	
Limit Enhancement	No Fee	
Late Payment Charges	Statement Balance	Charges
	Less than ₹100	NIL
	₹100 to ₹500	₹100
	₹501 to ₹1,000	₹400
	₹1,001 to ₹10,000	₹750
	₹10,001 to ₹25,000	₹950
	₹25,001 to ₹50,000	₹1100
	More than ₹50,000	₹1300
Processing Fee on Rent Payments	A fee of 1% of the total transaction amount will be levied on all rent payment transactions (Merchant Category Code or MCC 6513) done using your BOBCARD Card. If you do a rent payment transaction of ₹10,500 using your BOBCARD, a fee of 1% of ₹10,500 i.e. ₹105.00 will be levied on this transaction.	
Processing Fee on Wallet Loading Transactions	1% processing fees will be levied on Wallet loading Transactions (MCC's 6539, 6540, 6541,6542)	
Processing Fee on Utility Transaction	1% (Maximum ₹3000 per transaction) Processing fee will be levied to Utility transactions (MCC 4900) where transaction amount is ₹50,000 or higher. If you do a Utility payment transaction of ₹50,500 using your BOBCARD, a fee of 1% of ₹50,500 i.e. ₹505.00 will be levied on this transaction.	
Processing Fee on Fuel Transaction	1% processing fee per transaction will be levied on fuel transactions (MCC 5172, 5541, 5542,5983) where transaction amount is ₹10,000 or higher. Please note, this change is not applicable to HPCL ENERGIE BOBCARD. If you do a Fuel payment transaction of ₹11,000 using your BOBCARD, a fee of 1% of ₹11,000 i.e. ₹110.00 will be levied on this transaction.	

** The GST component is not reversed. Fuel transactions eligible for surcharge waiver do not earn Reward Points. Please note that the rate of fuel surcharge may vary depending on the fuel station and their acquiring bank. The surcharge is levied by the acquiring bank providing the terminal to the merchant. Please also note that the value of fuel transaction on charge slip will differ from the credit card statement since the fuel surcharge and GST on the same are levied by the acquiring bank after the transaction.*

***Applicable only once per Statement cycle per card & only in case Auto debit/Standing instruction fails due to insufficient balance in the Customer's Account*

 # All terms and conditions governing QR acceptance will be as per Merchant agreement.

As per prevailing government guideline

d. Interest Free Grace Period: The interest free grace period could range from 20 to 50 days, depending upon date of transactions, provided there are no previous outstanding on the card. Example: This means that a customer who has a billing date of 1st of the month can spend on his Card from 1st April to 30th April, his bill will be generated on 1st May and his Payment Due Date will be 20th May. Hence a purchase made on 14th April will have interest free grace period of 37 days, while a purchase made on 20th April will have interest free grace period of 31 days. However, this is not applicable if the Previous month's balance has not been cleared in full or if the Card member has availed of cash from ATM.

e. Computation of Finance Charges

i. The interest free period for a purchase (and any related debited charge) in any statement period will apply, if the Outstanding balance on the Card Account for the previous statement period (if any) is paid in full by its due date.

ii. Finance charges are payable at the monthly interest rate on all transactions including unpaid EMI installments from the date of transaction in the event of the Cardholder choosing not to pay his balance in full, till they are paid back in full.

iii. If the Outstanding balance on the Card Account is not paid in full by its due date, a finance charge will be levied on any new purchase (and any related debited charge) from the day on which the purchase (and any related debited charge) is debited to the Card Account and on the Outstanding account balance on the Card Account from the first day of the last statement period.

iv. Finance charges for both revolving credit and cash advances: Finance charges are calculated on the balance outstanding (purchase balance + cash advance) on the Card Account on a daily basis by applying the current daily percentage rate to the amount of the balance outstanding (purchase balance + cash advance) at the end of each day.

v. Finance charges on overdue amount: The current rate of finance charges is up to 3.75% monthly i.e. 45% per annum from the transaction date and is subject to change at the discretion of BOBCARD LIMITED.

vi. The Cardholder pays finance charges when he/she does not pay off the full dues by the payment due date.

vii. The Cardholder does not have to pay finance charges in the following scenarios:
   1. Opening balance is zero.
   2. Has an outstanding and pays off 100% of the full outstanding by the due date.

Example:

i. Card statement date: If you statement date is 1st of every month, transactions done between 1st July and 31st July.

ii. Retail Purchase of ₹1,000 on July 25th: Assuming no previous balance carried forward from 1st July, the statement will be generated on 1st August showing outstanding balance of ₹1,000 with due date of 20th August.
   1. If full payment is made within the due date, no finance charges shall be levied.
   2. If there is no payment made in the account or the payment made is less than minimum amount due, company will charge @ 3.25% finance charge from date of transaction + ₹400 late payment charges. So the dues will be ₹1000 + ₹40.60 (finance charges @ 3.25% on ₹1000 from Jul 25th) + ₹400 + ₹39.65 + ₹39.65 (SGST @ 9% + CGST @ 9% = total 18% GST will be applicable) = ₹1519.91 for which the cardholder will receive in the bill dated 1st September.
   3. If minimum payment ₹200/- (minimum payment amount is 5% of total dues or ₹200/ whichever is more) is made on 11th August (within the due date), the dues will be ₹1000 - ₹200 = ₹800 + ₹36.12 (finance charges @3.25% on ₹1000 for 17 days from July 25 - August 10 and finance charges @ 3.25% on ₹800 for 21 days from August 11 - 31) + ₹3.25 + ₹3.25 (SGST @ 9% + CGST @ 9%= total 18% GST will be applicable) = ₹842.62 for which the cardholder will receive the bill dated 1st September.

f. Late Payment Charges (Charges in case of default) : Will be applicable if the minimum amount due is not paid by the payment due date. Clear funds need to be credited in the card account on or before the due date. (Details under "TARIFF OF CHARGES' section)

g. Exceeding Limit Charges The outstanding on the card account must not exceed the credit limit at any time, failing which cardholder will be charged additional 2.5% over and above the sanctioned credit limit subject to minimum of ₹600.

2. CREDIT AND CASH WITHDRAWAL LIMITS

a. BOBCARD LIMITED will, at its sole discretion, determine the credit limit and cash withdrawal limit (part of credit limit) for the principal Cardholder (including the add-on cardholder/s). Credit limit and available credit limit will also be shown on the monthly bills. BOBCARD LIMITED may at its discretion and/or on cardholder's request, revise the credit limit from time to time.

b. BOBCARD LIMITED reserves the right to cancel, suspend or reduce the credit limit available to a Cardholder at any time without prior notice, with or without assigning any reason.

c. Credit limit of Cardholder can be cancelled automatically in the event of deterioration in the Cardholder's creditworthiness.

d. The outstanding on the card account must not exceed the credit limit at any time, failing which exceeding limit charges are applicable /may even lead to blocking of card.

e. In the event cardholder makes payment over and above the amount due as per the monthly bills, cardholder shall not be entitled for interest on the credit balance and the same shall be adjusted against the amount due subsequently.

f. Credit limit and Cash limit are assigned to the Cardholder based on various factors including but not limited to the internal parameters of BOBCARD LIMITED, the credit history with the credit bureaus. On periodic review of the card account, BOBCARD LIMITED reserves the right to allow the customer to continue with the same / reduced limit. Customers seeking to have their limits enhanced can do so by writing to BOBCARD LIMITED and providing documents as required. BOBCARD LIMITED at its sole discretion may/may not increase the limit without assigning any reasons/ clarifications.

g. Available Credit Limit: Available credit limit is derived by subtracting the current outstanding on the credit card from credit limit allocated on the card. The available credit limit at the time of statement generation is provided as a part of the monthly credit card statement.

h. Renewal of Card: Unless requested by the Cardholder, BOBCARD LIMITED shall renew the card on expiry, except where.
   i. the conduct of account is found to be unsatisfactory.
   ii. credit history as per the credit bureau is found to be unsatisfactory.
   iii. the outstanding dues are high.
   iv. contact details and/or KYC details are not updated by Cardholder
   v. Card is in blocked state
   vi. no transaction is observed in the card account in the past 1 year from the due date of renewal

3. PURPOSE AND USE

a. The card cannot be used for any purpose prohibited by regulations or applicable law.

b. The card is to be used only for personal use and not for any business or funding of commercial activity. Further, The Corporate and Business Card variants may be used for personal purposes and bona fide business expenses.

c. The Credit Card is valid for use both in India as well as abroad. It is, however, not valid for making foreign currency transactions in Nepal and Bhutan.

d. Usage of the Card for transacting outside India must be made in accordance with applicable law including the Exchange Control Regulations of Reserve Bank of India (RBI) and the Foreign Exchange Management Act, 1999.

e. As per regulatory guidelines, credit card will be activated only for domestic POS and ATM transactions. At merchant locations, these transactions can be completed using a 4-digit PIN that can be generated through customer portal or by calling our 24*7 customer service number.

f. To activate credit card for domestic (contactless, online) and International (POS, Contactless, Online and ATM transactions), cardholder can log in to the customer portal and submit the request.

g. Cardholder shall not disclose the PIN to any person and shall take all possible care to avoid its discovery by any person. Cardholder shall be liable for all transactions made with the use of the PIN, whether with or without cardholder's knowledge. BOBCARD LIMITED reserves the right to refuse any transactions if it believes that the PIN is being misused or being used without appropriate authorization.

h. Foreign exchange trading through internet trading portals is not permitted. In the event of any violations or failure to comply, Cardholder may be liable for penal action under prevailing laws.

i. The card cannot be used for the purchase of items prohibited by law such as but not limited to, cryptocurrency

j. Acceptance of payment through QR code will be available on ConQR Card. How Merchant receives payments from customers using ConQR Card
   i. Merchant displays the QR code which is designed on the face of the Card, to his customer.
   ii. Customers captures the QR code using Scan & Pay option in either Mobile Banking or UPI App.
   iii. The successful money transfer through Scan & Pay on customer's mobile phone to Merchant is credited to Merchant next day with usual settlement.
   iv. MDR to Merchant will be as per the standard guidelines of Merchant Agreement

4. BILLING

a. Billing Statement

i. BOBCARD LIMITED follows the pattern of monthly billing cycle & sends statements though Email/SMS/Hard copy once in a month comprising details of transactions and/or payments made during that cycle. Billing Statement can also be downloaded by the Cardholder on registering the card at https://online.bobcard.co.in or through our mobile app "BOBCARD". BOBCARD app can be downloaded from https://bobcard.io/App. Any omissions in the statement shall be adjusted in future statements.

ii. If the bill date is 1st of the month, then due date will be 20th i.e. 20 days from bill generation date. Non-receipt of bill does not absolve the Cardholder of his/her obligations and liabilities under this agreement and the Cardholder shall be solely liable to settle the outstanding balance on the card within the due date.
iii. For SMS alerts and e-bill facility, the Cardholder should update e-mail id and mobile number with BOBCARD LIMITED by sending an e-mail to crm@bobcard.co.in along with copy of self-attested photo ID proof. Billing Statement can also be downloaded by the Cardholder on registering the card at https://online.bobcard.co.in
iv. Duplicate monthly bills on specific request are provided by BOBCARD LIMITED. Duplicate bill charges as applicable will be debited in the subsequent bill.

b. Minimum Amount Due:

i. BOBCARD LIMITED offers revolving credit facility subject to regular payment of at least the minimum amount due. The total or minimum amount due is to be paid on or before the payment due date, as indicated in the bill. Bills/Statements are sent on e-mail & SMS.
ii. Non-payment of the minimum amount due by the payment due date shall render Cardholder liable to risk of withdrawal or suspension (whether temporarily or permanently) of the credit facility. BOBCARD LIMITED may at its sole discretion also instruct the merchant establishment not to honor the credit card transaction.
iii. Cardholder may pay more than the minimum amount due/ total amount due outstanding balance before the payment due date. Payments can be made more than once during the billing period.
iv. In the event of part payment, the balance outstanding amount payable shall be carried forward to subsequent month which will attract finance charges and taxes till the date of full and final payment.
v. In compliance of the RBI circular on Harmonization of Turn Around Time (TAT) and customer compensation for failed transactions using authorized payment systems dated 20th September 2019, in case BOBCARD Card does not reverse the money debited due to a failed transaction within a prescribed timeline in applicable cases, then compensation shall be paid to the customer as per provisions of the above circular, basis any such confirmation/information received from card networks on failed transactions.

c. Method of Payment:

i. The payment may be made by way of Demand Draft, Cheque or Cash (at Bank of Baroda branches only) or online through bill desk (NEFT/RTGS/ IMPS mentioning the 16-digit credit card number). Bank of Baroda customers may pay through e-banking/ bobworld/ BOBCARD app/ Auto-debit. Outstation cheque/drafts if received may attract processing fees which may be charged by bank at its sole discretion without notice. Cardholders may deposit payment at any of the Bank of Baroda branches.
ii. In case of dishonoring of cheque, the card privileges may be suspended/terminated without notice and cheque return charges, as mentioned in the tariff of charges shall be levied to the card account, at the sole discretion of BOBCARD LIMITED as per prevailing rates. BOBCARD LIMITED also reserves the right to initiate any appropriate legal action.
iii. Appropriations: The payments made by cardholders shall be appropriated in the order of EMI (Equated Monthly Installments), taxes, fee and other charges, finance charges, cash withdrawal and retail usage.
iv. Cardholder is advised to promptly communicate any change in billing address or contact numbers along with the documentary proof immediately to ensure receipt of bill/ communications regularly and timely. The card holder shall be solely liable for any /all misuse that may arise due to wrong delivery of card, unless the new address has been communicated to BOBCARD LIMITED and confirmation of the same has been received from BOBCARD LIMITED.
v. Payment towards the card account may be made in any of the following ways
  1. Direct payment at Bank of Baroda branch/ bobworld / BOBCARD app.
  2. Auto Debit instructions (only for Bank of Baroda customers).
  3. Online payment i.e. bill desk/ VISA Money transfer/ Net Banking/ NEFT/ RTGS/ IMPS/ Instapay etc. The cheque/draft should be made payable to "BOBCARD Card No. XXXX XXXX XXXX XXXX". The cardholders are advised to mention their Name & contact nos. on the back side of cheque/demand draft

d. BILLING DISPUTES

i. All contents of the statement will be deemed to be correct and accepted by the Cardholder unless discrepancy/ irregularities if any is brought to the notice of BOBCARD LIMITED within 15 days from the date of the generation of statement date or within 45 days from the date of transaction.
ii. The necessary action which may include rectification, if any will be done on the basis of merits of individual cases and after due investigation to the full and final satisfaction of BOBCARD LIMITED. Investigations conducted by BOBCARD LIMITED shall be final and binding on the Cardholder.
iii. Disputes raised after the period as aforesaid, shall be accepted at the sole discretion of BOBCARD LIMITED. Liability to clear outstanding dues shall not be affected merely by existence of a pending claim or a dispute between the Cardholder and BOBCARD LIMITED.

5. DEFAULT AND REPORTING

a. In case of non-payment of minimum amount due by the payment due date the card would be blocked and may be unblocked only after receipt of required payment. BOBCARD LIMITED reserves the right to withdraw the card facility or reduce the credit limit at its sole discretion without prior notice. In case of continued non-payment of card outstanding, BOBCARD LIMITED may cancel the credit card and the same may not be reinstated even after the dues are paid.
b. If the Cardholder does not pay at least the minimum amount due by the payment due date, the card will be reported (days past due) in the monthly submissions to the Credit Information Companies (CICs), authorized by the RBI. If any dues or outstanding payable by the Card Member to the Bank hereunder remains due and payable, the Cardholder shall be reported to the RBI or any other authority as per prevailing norm and as required under the applicable regulations/laws. If requisite payment is made, the record will be accordingly updated in the subsequent monthly reporting to the CICs. For any queries related to updated information please write to crm@bobcard.co.in
c. In case of death/permanent in-capacitance of Cardholder, the entire outstanding balance (including unbilled transactions) will become immediately due and payable to BOBCARD LIMITED. Any outstanding in the credit card account shall be a legally binding and recoverable from the successors, beneficiaries, legal heirs, estate, assigns of the deceased Cardholder.

d. RECOVERY IN CASE OF DEFAULT AND ARBITRATION CLAUSE

i. In the event of default (if the minimum amount due is not paid by the payment due date or breach of any clause of the Cardholder agreement), the cardholder will be sent reminder of any outstanding on the credit card account, by visit, post, fax, telephone, e-mail, SMS messaging and/ or through third parties appointed for collection purpose to remind, follow- up and collect dues.
ii. Without Prejudice to the rights available to BOBCARD LIMITED under prevailing legislation, all dispute including but not limited to the differences and/or claims/dues arising at any time during its subsistence or thereafter between the parties arising in respect of Card holder Agreement/ MITC/ Card issuance etc, hereof shall be settled by Arbitration, in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and its subsequent statutory modification or re-enactment for the time being in force and shall be conducted by a mutually appointed sole arbitrator.
iii. In absence of any recommendation from Cardholder for appointment of Arbitrator within 30 days from date of Notice for invoking arbitration, nomination recommended by BOBCARD LIMITED for sole arbitrator will deemed to have been accepted.
iv. The Arbitration proceedings shall be conducted in English at a venue in Mumbai under Arbitration and Conciliation Act, 1996.
v. The decision of the Arbitrator shall be final and binding upon the parties.
vi. In case of default in payment of the card outstanding, BOBCARD LIMITED, not limited to though, does reserve the right to take legal recourse for collection of outstanding dues on the card account(s) apart from pursuing all other remedies available to it within the framework of the law of the land.

e. INSURANCE

i. BOBCARD LIMITED may take various insurance covers from time to time for the benefit of the Cardholders. The cover amount shall be decided at the sole discretion of BOBCARD LIMITED and BOBCARD LIMITED reserves the right to continue/ withdraw the facility without notice.
ii. Insurance facility is available from day of card issuance to primary cardholders only.
iii. Insurance Feature not available for Easy, IRCTC, HPCL Energie, Snapdeal and UNI Gold X Credit Cards
iv. Insurance covers only to the extent of Accidental Death of the primary cardholder. Natural death is not covered in the claim.
v. No separate policy document or copy will be provided to the Cardholder.
vi. The amount of the cover may vary from year to year depending upon the type of cover taken for the particular year. (For details of existing policy, please refer to our website: www.bobcard.co.in)
vii. In case of card having no usage in last 90 days of customer's death, the facility of insurance coverage would be discontinued.
viii. No insurance is payable for blocked/ cancelled/ irregular card account.
ix. In the event of settlement of claim by the insurer, the claim amount shall be first adjusted against the outstanding credit card dues, if any and the administrative charges as under:

Administrative charge amount	Particulars
₹1000	If usage in the card is observed
₹2000	If no/less usage in the card is observed

x. The adjusted claim sum as referred above shall be released to the person, as may be nominated by the Cardholder from time to time, excluding other family members.
xi. In other case the amount may be released to the legal heirs of the deceased Cardholder, subject to receipt of satisfactory proof of their inheritance and other documents, as may be required by the insurer from time to time.
xii. The Cardholder shall take utmost care to nominate one of his/her family members for getting the settled claim, if any. BOBCARD LIMITED shall not take any responsibility for the delay caused, if any, in releasing the claim amount, for want of proper documents/ nominee.
xiii. BOBCARD LIMITED is taking insurance from various insurers for the benefits of its Cardholders. In the event of rejection of claim by the insurer, BOBCARD LIMITED shall not be liable to settle the claim on behalf of the insurer. BOBCARD LIMITED shall not be responsible for any dispute arising due to claim settlement.
xiv. It is clarified that for matter relating to settlement of insurance claims, BOBCARD LIMITED is acting as a facilitator only and in any case, the same shall be decided between the insurer and the Cardholders themselves.
xv. The liability to clear outstanding dues shall not be affected merely by existence of a pending claim or a dispute between the Cardholder and the insurer.
xvi. In the event of non-clearance of outstanding dues by the cardholder/nominee, as the case may be, BOBCARD LIMITED reserves its right to not to entertain any request/ correspondence towards insurance settlement.
xvii. BOBCARD LIMITED may charge a nominal fee (subject to one-month prior notice) for extending the insurance cover to the cardholders who opt to avail the facility.
xviii. All Insurance related queries / claims to be sent to insurance@bobcard.co.in within 30 days from date of customer's death, if the claim is not reported to BOBCARD Limited within 30 days, the claim is not admissible.
xix. Documents to be submitted further in 15 days of claim intimation date, if document is not submitted to BOBCARD within above time period, the claim is not admissible & will be declined/rejected by insurance company.
xx. Details of Insurance Benefits are available on respective product webpage at bobcard.co.in.

f. TERMINATION/ REVOCATION OF CARD

i. The Cardholder may terminate the agreement at any time by sending a written notice to BOBCARD LIMITED Customer Support (refer Customer Support). However, the card account will be closed only on full clearance of all the outstanding.
ii. The privileges of the Card may be suspended and the Card cancelled by BOBCARD LIMITED, either temporarily or permanently, at any time in its absolute discretion and without giving prior notice thereof to the Cardholder or assigning any reason therefore.
iii. The whole of the outstanding balance on the card account, together with the amount of any outstanding card transactions effected but not yet charged to the account, will become immediately due and payable in full to BOBCARD LIMITED on suspension/termination of the agreement for whatever reasons. The Cardholder may continue to receive monthly statements, reflecting the actual outstanding, even after closure of the card account if there is an outstanding due.
iv. BOBCARD LIMITED reserves right to withhold the No Objection Certificate (NOC), even after closure/termination/Cancellation of Card, if it is been found that Cardholder is in default with any of the Bank of Baroda Group Companies.

v. BOBCARD LIMITED reserves the right to cancel/close the ConQR credit card issued in case my current account as aforesaid with Bank of Baroda is closed for any reason

vi. The privileges of the Card may be suspended and the Card cancelled by BOBCARD LIMITED, either temporarily or permanently if cardholder or his Family member use their own or family member's BOBCARD LIMITED issued credit card at own establishment.

vii. For urgent blocking of card please call on 1800 2665 100 & 1800 2667 100 (24*7) Toll Free from MTNL/BSNL Lines or SMS BLOCK <last 4 digits of your credit card number> at 9223172141 from your registered mobile number OR block the card online by logging to your web portal account (Click - https://online.bobcard.co.in to register if not already registered)

viii. BOBCARD LIMITED have the right to approve or decline any credit card transactions/ payments or transactions originating from certain/any MCCs, with or without notice and without assigning any reasons. In case BOBCARD LIMITED notices any unusual and abnormal transaction patterns in card usage, BOBCARD LIMITED will try to establish contact with the customer on the registered phone number of the customer available in its records to verify the bonafide purpose of the card transaction. In case attempts to establish contact with the customer fail, BOBCARD LIMITED may restrict/terminate the use of card/s (primary/add-on/ additional) without any further notice, if BOBCARD LIMITED reasonably believes it necessary in the interest of the Cardholder and for security reasons. With a view to ensure that the Credit Card is being used as per the regulatory guidelines, Terms and Conditions and applicable policies of BOBCARD LIMITED, BOBCARD LIMITED shall have the right to run periodic checks on the Credit Card usage to identify whether there is excessive utilization of credit limit beyond the sanctioned limit in one statement cycle, unusual or excessive utilization at few select merchants, possible collusion with merchant and/or usage towards non-personal/business related requirements, over-use/ misuse of features/ offers/ programs towards accumulation of undue reward points/ cash back / other benefits amongst others. Based on the usage patterns, if any of these is suspected by BOBCARD LIMITED, BOBCARD LIMITED may take restrictive action on the Credit Card. Such action can be with immediate effect and may include but not be limited to withdrawal of features/ benefits as well as complete termination of the Credit Card (primary/add-on/additional or all the relationships).

If any such action is taken by BOBCARD LIMITED - the onus will be on the customer to provide satisfactory proof of bona fide usage to reinstate the Credit Card and attached features/ benefits as may be deemed fit by BOBCARD LIMITED. BOBCARD LIMITED decision in this regard shall be final and binding on the customers.

Considering the above, card account/s may be cancelled as per the sole discretion of BOBCARD LIMITED, in case of no response / unsatisfactory response from the cardholder. After termination/cancellation of the card account (primary/add-on/additional), card holder/s will be liable to repay the total outstanding including transactions which are yet to be billed. Additionally, all benefits (reward points, cash back etc.) will be forfeited immediately.

g. LOSS / THEFT / MISUSE OF CARD

i. Cardholder should block the card immediately through https://online.bobcard.co.in (if already registered for the portal access) or call on 1800 2665 100 & 1800 2667 100 (24*7) Toll Free from MTNL/BSNL Lines or SMS BLOCK <last 4 digits of your credit card number> at 9223172141 from your registered mobile number and report the loss/theft/ misuse of credit card/not received when due so that the card is blocked immediately.

ii. BOBCARD LIMITED is not liable or responsible for any transactions incurred on the card prior to the time of reporting of the loss of the card to BOBCARD LIMITED and the Cardholder will be wholly liable for the same.

iii. In addition to notifying BOBCARD LIMITED about the loss or theft of the Card, the Cardholder must report any theft of the Credit Card(s) to the Police and lodge a FIR.

iv. The Cardholder will, however, be liable for all losses when someone obtains and misuses the Card or PIN with the Cardholder's consent.

v. BOBCARD LIMITED may, without referring to the Cardholder or any Additional Cardholder, give the police or other relevant authorities any information that BOBCARD LIMITED considers relevant about the loss, theft or misuse of a Card or PIN. However, release of information, investigation, reports etc to the Cardholder shall be on sole discretion of BOBCARD LIMITED.

vi. In order to get a replacement card, the cardholder should send an email request to crm@bobcard.co.in .

vii. BOBCARD LIMITED Contactless Cards allows you to pay with a simple tap. To make a transaction of ₹5,000 or less, just tap to pay with your contactless card and you won't need to sign or enter any PIN. Contactless transactions are as secured as any chip or PIN based transactions. The Bank is not liable or responsible for any transactions incurred on the Card Account prior to time of reporting or delay in reporting of the loss or misuse of the card and the Card member will be wholly liable for the same. Terms and Conditions mentioned in the card member agreement is applicable for all contact-less cards and contact-less transactions.

viii. For more details please refer customer liability policy available on our website: www.bobcard.co.in

h. DISCLOSURE

i. BOBCARD LIMITED has tied up with Credit Information Companies (CICs) authorized by the RBI and will share credit information including but not limited to the current balance, loans / EMI facilities linked to credit card (if availed), balance outstanding on credit card/ loan, payment history etc. along with the demographic details with these organizations on a monthly basis, as per the Credit Information Companies (Regulation) Act, 2005. The CICs only provide factual credit information and do not provide any opinion, indication or comment pertaining to whether credit should or should not be granted. For any queries related to updated information please write to crm@bobcard.co.in

ii. Notwithstanding anything contained hereinabove, BOBCARD LIMITED will not be held responsible for credit rating/report issued by the independent CIC to cardholder at any point of time.

iii. It is in the best interest of Cardholder to maintain a good credit history by paying the necessary dues in a timely manner. Details of default would also be available with the CICs, which in turn could impact the credit worthiness of Cardholder.

iv. BOBCARD LIMITED reserves its right to report a delinquent Cardholder to the CICs even in an instance of Cardholder raising a billing dispute which BOBCARD LIMITED had clarified as an invalid dispute earlier or the dispute being raised by Cardholder after the cut-off date, as defined by BOBCARD LIMITED, and/or the dispute is in relation to secured transactions where a PIN or 3D secure password was used.

v. BOBCARD LIMITED will provide the particulars of the card account to the statutory authorities, as may be required.

vi. Transaction alerts received may not be assumed as a confirmation of transaction completion.

vii. If the Cardholder does not wish to receive any direct marketing or telecalling / SMS from BOBCARD LIMITED for other products, the Cardholder may email BOBCARD LIMITED. The Cardholder will continue to receive communication pertaining to the core features of the credit card. A soft copy of this MITC document, Card Member Terms and Conditions, relevant credit card guidelines and local regulations are available on the official website.

i. REWARD POINT T&C

a. Credit card on UPI transactions will be eligible for only Core reward points and Milestone reward point features.

b. Reward Points will lapse in the following Scenarios:

i. Voluntary or Bank initiated Closures

ii. Card getting classified as NPA

iii. Cardholder fails to make payment of credit card dues which is due for a period greater than 90 days

iv. Cardholder fails to make payment of outstanding dues on the card account and opts for settlement of the outstanding amount.

v. If the cardholder is found to be involved in fraud on own card account after the investigation is carried out by BOBCARD LIMITED.

vi. In the event of the death of the cardholder

vii. If the credit card is not used for more than 365 days.

viii. If the card is blocked for any other reason like lost/stolen and renewal/replacement card could not be delivered due to address change and such card is not activated by the customer within 6 months.

ix. Cardholders must initiate redemption via BOBCARD Portal or Mobile App.

For more details and Most important Terms & Conditions of the Reward point program, please visit MITC section of our website: www.bobcard.co.in

j. GRIEVANCE REDRESSAL MECHANISM

i. We believe that successful business depends on creating long lasting and mutually beneficial relationship with customers. We have setup a separate customer grievance redressal cell, which takes care of all the enquiries, queries and complaints/ grievances of the customers. We provide the following types of support to our customers to deal with their requirements more effectively and timely manner.

ii. For any further escalation, you can reach our Grievance Redressal Officer to examine issues and provide an impartial resolution at Credit Card Customer Service BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited) 15th Floor, 1502/1503/1504, DLH Park, S.V.Road, Goregaon West, Mumbai – 400104 and also email at escalations@bobcard.co.in

CUSTOMER SUPPORT

If the customer has any query or complaint, they can call us on the following numbers of our corporate office or by registering their cards at https://online.bobcard.co.in.

Issues	Product	Email ID/Tel.No
Billing/Payment/Card maintenance/Service request or other queries/ Lost/Stolen Card	Eterna	Eterna@bobcard.co.in 24*7 Eterna helpline: 1800 103 1002
	Tiara	crm@bobcard.co.in 24*7 toll-free: 1800 103 1002
	All other cards	crm@bobcard.co.in 24*7 toll-free: 1800 2090, 1800 2665 100 & 1800 2667 100
Lost/Stolen Card	All cards	Block your card immediately by calling on 1800 2090, 1800 2665 100 & 1800 2667 100 (24*7) Toll Free from MTNL/BSNL Lines or SMS BLOCK<last 4 digits of your credit card number> at 9223172141 from your registered mobile number OR block the card online by logging to your web portal account
Complaint Redressal mechanism If the complaint remains unattended from more than 5 working days.		escalations@bobcard.co.in

Please be ready with the following information before making a call: Your credit card number, your name, your contact phone number, your Email Id (if any)

Customers can also directly write to our: **Grievance Redressal Officer**

BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited)

15th Floor, 1502/1503/1504, DLH Park,

S.V.Road, Goregaon West, Mumbai - 400104

24*7 Toll Free number - 1800 2090, 1800 2665 100 & 1800 2667 100

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Mumbai - 400104

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