BOBCARD Product Features – Important Terms & Conditions

BOBCARD LIMITED (Formerly known as BOB Financial Solutions Limited)
[Herein refereed as BOBCARD]

1. Reward Points:

1.1. Reward Points Accrual:

- Reward Points will be accrued/earned for transaction where transaction amount is Rs.100 or higher i.e. transactions below Rs. 100 will not earn any Reward Points.
- HPCL Energie BOBCARD Reward Points will be accrued/earned for transaction where transaction amount is Rs.150 or higher i.e. transactions below Rs. 150 will not earn any Reward Points.
- Fuel transactions don't accrue/ earn any reward points on any BOBCARD except HPCL Energie BOBCARD
- Spends on special categories (MCCs) listed in annexure 1 won't qualify for accelerated or core reward points feature.

Product Name	Core RP
Swavlamban*	4 RP per 100*
Easy &Easy (FD backed), Select & Select (FD Backed), Business Empower, Corporate, ConQR, CMA One, ICAI, ICSI Diamond, RRB & Nainital bank, Varunah	2 RP per 100
HPCL Energie	2 RP per 150
Snpdeal	4 RP per 100
Premier & Premier (FD Backed), Prime, IRCTC, Rakshamah, Sentinnels, Varunah Plus, Vikram, Yodhha	2 RP per 100
Eterna, & Eterna (FD Backed), Tiara, Varunah Premium	3 RP per 100

* Core reward points on Swavlamban credit card will be subject to maximum of 800 reward point per statement cycle

- For crediting Reward Points on eligible transactions, the Credit Card issuer (BOBCARD in this case) relies on the correct International/online flag or Merchant Category Code (MCC) identifier provided by the merchant acquirer (provider of the card acceptance service to the merchant). BOBCARD is not liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks. Cardholder is requested to validate Merchant Category Code (MCC) from the merchant before making swipe on his car

1.2. Accelerated i.e. 5X Reward points feature

- The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made.

BOBCARD reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed in table below.

- BOBCARD is not liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks. Cardholder is requested to validate Merchant Category Code (MCC) from the merchant before making swipe on his card. Only listed MCCs shall entitle the cardholder for Accelerated Reward Points on his card.
- Posting of additional Reward points is an automated process and the same will reflect in the next monthly statement.
- For crediting accelerated i.e. 5X Reward Points on eligible transactions, the Credit Card issuer (BOBCARD in this case) relies on the correct International/online flag or Merchant Category Code (MCC) identifier provided by the merchant acquirer (provider of the card acceptance service to the merchant).
- These flags/identifiers are as per rules laid out by the card networks (Visa, Mastercard, RuPay etc.). If the merchant acquirer does not send the flag/identifier or sends an incorrect flag/identifier, BOBCARD will not be able to identify such transactions as eligible transaction for 5X reward points benefit, resulting in awarding of only regular Reward Points (and not 5X) on such transactions.
- UPI transactions will not earn any accelerated reward points.
- The sub categories and their respective MCCs for spend categories eligible for 5X Reward points include the following:

Product Name	Subcategories/MCCs considered for 5X rewards posting	Capping on Accelerated i.e. 5X rewards per statement cycle
Easy Easy (FD backed)	Departmental store: 5311 Movies: 7832	1000 Reward Points
Select Select (FD Backed)	Online-Online transaction flag provided by Merchant Acquirer Dining – 5812	1000 Reward Points
ConQR	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 Utilities - 4812, 4899	1000 Reward Points
Premier, Premier(FD Backed)	International - International transaction flag provided by Merchant Acquirer Dining - 5812 Travel – 4722	2000 Reward points
Tiara	International - International transaction flag provided by Merchant Acquirer Dining - 5812 Travel – 4722	5000 Reward points
Eterna, Eterna (FD Backed)	Ecom-Online transaction flag provided by Merchant Acquirer	5000 Reward points

	International-International transaction flag provided by Merchant Acquirer Dining-5812 Travel-4722	
IRCTC BOBCARD	Departmental store: 5311	1000 Reward points
HPCL Energie BOBCARD	Utilities: 4812, 4899 Departmental store: 5311	1000 Reward points
Snapdeal BOBCARD	Ecom: Online transaction flag provided by Merchant Acquirer Departmental store: 5311	2000 Reward points
Varunah Premium	International transaction flag provided by Merchant Acquirer Dining - 5812 Travel - 4722 Online transaction flag provided by Merchant Acquirer	2500 Reward Points
Varunah Plus	International transaction flag provided by Merchant Acquirer Dining - 5812 Travel - 4722 Online transaction flag provided by Merchant Acquirer	2000 Reward points
Varunah	Departmental store: 5311	750 Reward points
Yoddha	Departmental store: 5311	1000 Reward points
Rakshamah	Departmental store: 5311	1000 Reward points
The Sentinel	Departmental store: 5311	1000 Reward points
ICAI exclusive	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 Utilities - 4812, 4899	1000 Reward points
CMA One	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 Utilities - 4812, 4899,	1000 Reward points
ICSI Diamond	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 Utilities - 4812, 4899	1000 Reward points

Vikram	Departmental store: 5311 Movies: 7832	1000 Reward points
Renaissance	Departmental store: 5311 Movies: 7832	1000 Reward points
Pragati	Departmental store: 5311 Movies: 7832	1000 Reward points

Please note that 5X Rewards are subject to maximum of specified number of reward points per statement cycle as specified in the last column of the above table. Further spends in that statement cycle on such spend categories/MCCs will earn Reward Points at the regular earn rate. 5x not applicable on Prime, Corporate and Empower cards.

1.3. Reward Point Validity:

- Reward Points are valid only for 2 years from the date of accumulation i.e. reward points will expire automatically if not redeemed/used within 2 years.
  - o Example: if you have earned/received reward points in the month of August 2020, then the same will expire in August 2022 if not utilized/redeemed
- Please note reward points on BOBCARD Eterna and BOBCARD Tiara Credit Card are evergreen i.e. reward points earned on Eterna and Tiara Credit Cards won't lapse.
  - o However please note if you were holding any BOBCARD credit card and subsequently got it upgraded to Eterna /Tiara credit card – reward points earned on old/earlier credit card and carried forward/transferred to Eterna/Tiara credit card due to upgrade will lapse on expiry of the validity period for such reward points.
- BOBCARD reserves the right to cancel or suspend Reward Points accrued on the Credit Card if it is in arrears, restructured, suspension or default or if the Card Account is reasonably suspected to be operated fraudulently.
- Reward Points earned but not redeemed at the time of death of the card member or card closure (bank/customer initiated) shall be forfeited.
- When the Card member obtains a refund or reimbursement for transactions previously incurred (for example, for returned merchandise or a cancelled transaction) a credit will be issued to the Card Account in the amount of reimbursement granted. Such credits posted to the Card Account including but not limited to those arising from returned goods or services or cancelled transactions, will reduce the Reward Points accrued to the Card Account as per the adjustments.
- Customers can earn cashback through redemption of reward points towards cashback, Cashback credits will not be considered as payment for the last statement. Customers need to effect payment towards the previous statement outstanding. Cashback amount credited to the card account will be adjusted towards next statement balance.
- Please note, effective 1st July, 2025, Auto redemption of Snapdeal Reward points against the statement will be discontinued. Cardholder can Redeem those rewards via Mobile app/ portal.
- Minimum reward points required for redemption against Card statement is 1000 Reward Points.

- 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 BFSL.
  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.

2. **BOBCARD Smartdeal:**

Terms and conditions:

i.   Cardholder will earn extra Reward points for Flight and Hotel Booking by BOBCARD Smartdeal
   a. For Flight Booking: Extra 4X rewards
   b. For Hotel Booking: Extra 10 X rewards.
ii. Extra Reward points will be applicable for transactions carried out using BOBCARD Smartdeal inside logged in section of BOBCARD Mobile App/ Portal as per the table shared below.
iii. Extra Reward points for BOBCARD Smartdeal transactions will be posted in the customer's account within 48 hours of Flight/ Hotel journey fulfilment date.
iv. The BOBCARD Smartdeal reward points will reflect in the total rewards earned in the Card statement.

Product	Flight Booking Via BOBCARD Smartdeal	Hotel Booking BOBCARD Smartdeal
Easy	4 points for every Rs.100	10 points for every Rs.100
Select	4 points for every Rs.100	10 points for every Rs.100
Premier	8 points for every Rs.100	20 points for every Rs.100
Tiara	12 points for every Rs.100	30 points for every Rs.100
Eterna	12 points for every Rs.100	30 points for every Rs.100
Business Empower	4 points for every Rs.100	10 points for every Rs.100
Corporate	4 points for every Rs.100	10 points for every Rs.100
ICAI	4 points for every Rs.100	10 points for every Rs.100
ICSI Diamond	4 points for every Rs.100	10 points for every Rs.100
CMA One	4 points for every Rs.100	10 points for every Rs.100
RRB & Nainital bank	4 points for every Rs.100	10 points for every Rs.100

Varunah	4 points for every Rs.100	10 points for every Rs.100
Varunah Plus	8 points for every Rs.100	20 points for every Rs.100
Varunah Premium	12 points for every Rs.100	30 points for every Rs.100
Vikram	8 points for every Rs.100	20 points for every Rs.100
Rakshamah	8 points for every Rs.100	20 points for every Rs.100
Yodhha	8 points for every Rs.100	20 points for every Rs.100
Sentinnels	8 points for every Rs.100	20 points for every Rs.100
IRCTC	8 points for every Rs.100	20 points for every Rs.100
Snapdeal	16 points for every Rs.100	40 points for every Rs.100
HPCL	8 points for every Rs.150	20 points for every Rs.150
Prime	8 points for every Rs.100	20 points for every Rs.100
All other products*	4 points for every Rs.100	10 points for every Rs.100

3. BOBCARD LOUNGE PROGRAM

3.1. Eligibility Criteria

Table1: Product wise number of complimentary visits and quarterly spends criteria

Product	No of complimentary Lounge visits	Quarterly Spends Criteria (min. Net Spends required to qualify for lounge benefit)
Eterna	Unlimited	Rs. 40,000 in preceding calendar quarter
Eterna – FD	Unlimited	Rs. 40,000 in preceding calendar quarter
Tiara	Unlimited	Rs. 40,000 in preceding calendar quarter
ICAI Exclusive	3 per quarter	Rs. 40,000 in preceding calendar quarter
ICMAI One	3 per quarter	Rs. 40,000 in preceding calendar quarter
ICSI Dimond	3 per quarter	Rs. 40,000 in preceding calendar quarter
Varunah Premium	Unlimited	Rs. 40,000 in preceding calendar quarter
Varunah Plus	3 per quarter	Rs. 20,000 in preceding calendar quarter
The Sentinel	2 per Quarter	Rs. 20,000 in preceding calendar quarter
Rakshamah	2 per Quarter	Rs. 20,000 in preceding calendar quarter
Yoddha	2 per Quarter	Rs. 20,000 in preceding calendar quarter
Corporate	2 per Quarter	Rs. 20,000 in preceding calendar quarter
Premier	1 per Quarter	Rs. 20,000 in preceding calendar quarter
Premier – FD	1 per Quarter	Rs. 20,000 in preceding calendar quarter
HPCL	1 per Quarter	Rs. 20,000 in preceding calendar quarter

3.2. Terms and Condition:
- Lounge access is based on minimum net eligible spend in the previous calendar quarter, as per Table 1.

- In the case of a newly issued card, the minimum spend criteria is waived for the Calendar quarter of card issuance for Lounge Utilisation.
  - This relaxation is applicable only in case of fresh cards issued during the calendar quarter and not applicable for upgrade from one product to another card product during the calendar quarter.
  - In the case of a newly issued card in the last month of the calendar quarter, Lounge benefit will be extended to the next calendar quarter as well.

- Only transactions, settled within the previous calendar quarter would be considered in eligibility calculation. Please note that settlement date may not be the same as the transaction date. For example, a transaction carried out on 30th Of June but settled in 1st of July will not be considered for Apr- Jun Spends eligibility calculation and will be considered in Jul- Sept spend eligibility.

- The following are excluded from eligible spends calculations:
  - Payments towards interest, fees, or other bank charges
  - Reversed transactions
  - EMI instalments

- To access a participating lounge, the cardholder must validate the card by swiping a nominal transaction of ₹2.

- Cardholders can view their recent transactions and spend summary by logging into:
  - BOBCARD Portal
  - BOBCARD Mobile App

- The offer is non-transferable, non-negotiable, and cannot be encashed. BOBCARD Lounge program has a cooling period of 5 hours during which customer will not be able to avail lounge benefits multiple time in the same lounge outlet.

- BOBCARD does not guarantee the availability of lounge benefits, which may be affected by system malfunctions, Inability to authorize the card, connectivity issues, or lounge capacity constraints.

- Additional charges may apply for food, beverages (especially alcoholic drinks), and services like nap rooms, massages, and spas. These charges will be billed

to the card based on the charge-slip provided by the lounge operator, and it is the cardholder's responsibility to verify the accuracy of the charge-slip before using the facilities. Retaining the cardholder copy of the charge-slip is essential for any dispute resolution.

- Participating lounges are operated by third-party entities and not by BOBCARD. Cardholders and their guests must adhere to lounge rules, including dress codes and behaviour standards. Entry may be denied due to overcrowding or non-compliance with lounge policies. Lounges may enforce a maximum stay duration (typically 2–3 hours) and are not obligated to announce flight details or boarding times. BOBCARD is not liable for any issues related to lounge access, usage, or missed flights.
- Detailed list of eligible lounges are available in [BOBCARD Lounge list](#)

Annexure 1: List of select merchant categories

MCC Codes	MCC details	MCC Codes	MCC details
0763	Agriculture	5814	Fast food restaurants
0780	Agriculture	5960	Insurance
0820	Agriculture	6300	Insurance
0821	Agriculture	6513	Rent
0822	Agriculture	7211	Emerging
0823	Agriculture	7230	Emerging
0824	Agriculture	7276	Emerging
0825	Agriculture	7349	Rent
1520	Contractor	8011	Government
1711	Contractor	8062	Government
1731	Contractor	8111	Emerging
1740	Contractor	8211	Education
1750	Contractor	8220	Education
1761	Contractor	8241	Education
1771	Contractor	8244	Education
1799	Contractor	8249	Education
4111	Transportation	8299	Education
4112	Transportation	8398	Charity
4131	Transportation	8641	Emerging
4784	Transportation	8661	Charity
4789	Transportation	9211	Government
4814	Telecom	9222	Government
5261	Agriculture	9311	Government
5331	Emerging	9399	Government
5411	Supermarket	9402	Government
5499	Convenience store	9405	Government