<u>Reward Point features – Important Terms & Conditions</u>

BOBCARD LIMITED
(Formerly known as BOB Financial Solutions Limited)

<u>Reward Points Accrual:</u>

- Transaction amount below ₹100 will not earn any Reward Points.
- HPCL Energie BOBCARD Reward Points will be accrued/earned for transaction where transaction amount is ₹150 or higher i.e. transactions below ₹150 will not earn any Reward Points.
- Fuel transactions don't accrue/ earn any reward points on any BOBCARD except HPCL Energie BOBCARD
- Transactions on select spend categories, MCC's listed in Annexure 1 are not eligible for core/accelerated reward points.
- Credit Card on UPI transactions will accrue Rewards points as per following features only, as applicable on the Credit card product held by the customer.
    - ➢ Core Reward Points
    - ➢ Spend Milestone Based Reward Points
- Welcome benefit & Spend Milestone based Reward Points feature
    - ➢ Only Transactions settled during the specified period (for ex: within first X number of days form card issuance, particular calendar quarter or anniversary year) will be considered for spend calculation purpose to decide the eligibility.
    - ➢ Any transactions carried out during specified period but unsettled or settled after the specified period won't be considered for Spend calculation.
    - ➢ Additional Reward points for these features will be posted to eligible credit card within 30 days after the specified period for spend achievement is over.
    - ➢ If card is Upgraded or Transferred to a different Product or Network during the specified period, Customer will not be eligible for these features on his old credit card & spends done using old credit card – won't be considered while calculating eligibility as per features of the new credit card.
- Core reward points on BOBCARD Swavlamban will be subject to maximum of 800 reward point per statement cycle.

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.
- The sub categories and their respective MCCs for spend categories eligible for 5X Reward points include the following:

Product Name	Sub-categories / MCCs considered for 5X rewards posting	Capping on Accelerated i.e. 5X rewards per statement cycle
Easy Easy (FD backed)	o Departmental store: 5311 o Movies: 7832	1000 Reward Points
Select Select (FD Backed)	o Online-Online transaction flag provided by Merchant Acquirer o Dining – 5812	1000 Reward Points
ConQR	o Online-Online transaction flag provided by Merchant Acquirer o Dining – 5812 o Utilities - 4812, 4899	1000 Reward Points
Premier, Premier (FD Backed)	o International - International transaction flag provided by Merchant Acquirer o Dining – 5812 o Travel – 4722	2000 Reward points
Tiara	o International - International transaction flag provided by Merchant Acquirer o Dining – 5812 o Travel – 4722	5000 Reward points
Eterna, Eterna (FD Backed)	o Ecom-Online transaction flag provided by Merchant Acquirer o International-International transaction flag provided by Merchant Acquirer o Dining-5812 o Travel-4722	5000 Reward points
IRCTC	o Departmental store: 5311 o Transportation: 4112	1000 Reward points
HPCL Energie	o Utilities: 4812, 4899 o Departmental store: 5311	1000 Reward points
Snapdeal	o Ecom: Online transaction flag provided by Merchant Acquirer	2000 Reward points

	o Departmental store: 5311	
Varunah Premium	o International - International transaction flag provided by Merchant Acquirer o Dining – 5812 o Travel – 4722 o Online transaction flag provided by Merchant Acquirer	2500 Reward Points
Varunah Plus	o International - International transaction flag provided by Merchant Acquirer o Dining – 5812 o Travel – 4722 o Online transaction flag provided by Merchant Acquirer	2000 Reward points
Varunah	o Departmental store: 5311	750 Reward points
Yoddha	o Departmental store: 5311	1000 Reward points
Rakshamah	Departmental store: 5311	1000 Reward points
The Sentinel	Departmental store: 5311	1000 Reward points
ICAI exclusive	o Online-Online transaction flag provided by Merchant Acquirer o Dining – 5812 o Utilities - 4812, 4899	1000 Reward points
CMA One	o Online-Online transaction flag provided by Merchant Acquirer o Dining – 5812 o Utilities - 4812, 4899,	1000 Reward points
ICSI Diamond	o Online-Online transaction flag provided by Merchant Acquirer o Dining – 5812 o Utilities - 4812, 4899	1000 Reward points
Vikram	o Departmental store: 5311 o Movies: 7832	1000 Reward points
Renaissance	o Departmental store: 5311 o Movies: 7832	1000 Reward points
Pragati	o Departmental store: 5311 o 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 Swavlamban, Prime, Corporate and Empower cards.

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 within 2 years. 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 Tiara are evergreen i.e. reward points earned on Eterna/ Tiara won't lapse.
  - Please note, if existing BOBCARD which is upgraded to Eterna/ Tiara – Reward points earned on earlier credit card and transferred to Eterna/ Tiara due to upgrade will lapse on expiry of the validity period i.e. 2 years.
- 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.

- 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.

Annexure 1 : List of Select Merchant Categories

MCC Codes	MCC details	MCC Codes	MCC details
0763	Agriculture	6300	Insurance
0780	Agriculture	6513	Rent
0820	Agriculture	6539	Wallet
0821	Agriculture	6540	Wallet
0822	Agriculture	6541	Wallet
0823	Agriculture	6542	Wallet
0824	Agriculture	7211	Emerging
0825	Agriculture	7230	Emerging
1520	Contractor	7276	Emerging
1711	Contractor	7349	Rent
1731	Contractor	8011	Hospitals
1740	Contractor	8062	Hospitals
1750	Contractor	8111	Emerging
1761	Contractor	8211	Education
1771	Contractor	8220	Education
1799	Contractor	8241	Education
4111	Transportation	8244	Education
4112	Transportation	8249	Education
4131	Transportation	8299	Education
4784	Transportation	8398	Charity
4789	Transportation	8641	Emerging
4814	Telecom	8661	Charity
4900	Utility	9211	Government
5261	Agriculture	9222	Government
5331	Emerging	9311	Government
5411	Supermarket	9399	Government
5499	Convenience store	9402	Government
5814	Fast food restaurants	9405	Government
5960	Insurance		