

 | *Diamond*

*Make every  
moment precious*



**A one of a kind credit card for one of a kind you, with exciting features and benefits.  
Lifetime Free Credit Card : Zero Joining Fee, Zero Annual Fees!**



**Accelerated Reward Points\*:**  
5 Reward Points for every ₹100 spent on dining, online transactions and utility bill payments.



**Milestone Reward Points:**  
3999 Reward Points every Quarter on spends greater than credit limit or ₹1 Lakh (whichever is higher)\*\*



**Activation Benefit:**  
500 Reward Points on spending ₹5000 in first 60 days



**Complimentary Insurance:**  
Professional Indemnity Insurance  
Cover of ₹5 Lakhs\*, Air Accident  
Death Cover: ₹15 Lakhs and Non-Air  
Accident Death Cover: ₹5 Lakhs



**Welcome Gift^:**  
Complimentary 6-month **FITPASS®** membership worth ₹15,000  
GET. SET. SWEAT.



**Travel Benefits:**  
12 Complimentary access (3 per quarter) at partner domestic airport lounges and savings on international spends with Forex Mark-up rate of just 2%














**SCAN HERE  
TO APPLY FOR ICSI DIAMOND  
(100% Digital Process)**

Email us at [icsi@bobcard.co.in](mailto:icsi@bobcard.co.in)

# Complement your Exclusivity

Here's how you can save ₹43,300 plus every year, simply by using ICSI Diamond BOBCARD

Spend Category	Feature / Benefit	Spends (₹)		Discount	Annual Savings	
		Monthly	Yearly		Reward Points	Total Benefit
Dining <sup>^</sup>		5,000	60,000	6,000	12,000	9,000
Online purchases		10,000	1,20,000			-
Utility Bill payments		5,000	60,000			
Fuel	 5X i.e. 5 Reward Points for every ₹100 spent on Dining, Online & Utility bills*	10,000	1,20,000		1,200	1,200
All other spends	 1% Fuel Surcharge Waiver on transaction between ₹400 to ₹5000**	10,000	1,20,000			300
Travel	 12 Complimentary Domestic Airport Lounge visits ****			13,200		13,200
Milestone Reward Points	 3,999 Reward Points every Quarter on spends greater than credit limit or ₹1 Lakh (whichever is higher)***				15996	3,999
Activation Benefit	 500 Reward points on spending ₹5000 in first 60 Days	5,000	5,000		500	125
Welcome Gift	 Complimentary 6-months membership of FITPASS PRO^^			15,000		15,000
Professional Indemnity policy	 Complimentary Professional Policy up to ₹5laks*			500		500
Total Spends		45,000	4,85,000	34,700	29,696	43,324
Savings as % of spends					8.9%	

Please note, 1 Reward Point = ₹0.25 when redeemed for Cashback. UPI transactions are eligible only for core Reward Points.

## Important Terms & Conditions

\*5X Reward Points are subject to maximum of 1,000 Reward Points per month, any spends on 5X spend categories beyond threshold spends will accrue points as per regular rate i.e. 1 Reward Point for ₹100.

\*\*Refer Reward Points Important terms and conditions on MITC Section of the website. Special MCC and Fuel does not earn Reward Points.

^^ 1% Fuel surcharge waiver is subject to maximum discount of ₹250 per statement & Fuel Spend does not qualify for Reward Points. The GST component is not reversed. The fuel surcharge rate may vary depending on the fuel station and acquiring bank, fuel spend will not generate Reward Point. The acquiring bank provides the terminal to the merchant levied the surcharge. The value of the fuel transaction on the charge slip will differ from the credit card statement since the acquiring bank levied the fuel surcharge, and GST on the same is levied by the acquiring bank after the transaction.

\*\*\*Illustration 1 - If customer has a credit limit of ₹2 Lakh or ₹50K and customer spends more than credit Limit or ₹1 Lakh respectively (whichever is higher) in a financial calendar quarter (e.g. 1<sup>st</sup> July to 30<sup>th</sup> September), he will be eligible for 3,999 Milestone Rewards Points. If the card is issued on August 29<sup>th</sup> and customer spends more than credit limit or ₹1 Lakh (whichever is higher) before September 30<sup>th</sup>, he will be eligible for 3,999 Milestone Rewards Points.

^^Welcome Gift is available only in the 1<sup>st</sup> year of card membership. FITPASS PRO is an exclusively designed membership for ICSI Diamond BOBCARD Cardholders that combines all benefits of FITPASS, FITFEAST & FITCOACH to give you complete fitness solutions packaged in a single membership.

^ Discount offer on various dining outlets + restaurants for details visit offers page at [www.bobcard.co.in](http://www.bobcard.co.in)

#Professional Indemnity Insurance policy applies to only ICSI individual members who are in practice and holding valid Certificate of Practice (CoP) both at the time of ICSI Diamond BOBCARD issuance and at the time of submission of claim, for the claim to be processed by the insurance company.

\*\*\*\*A minimum spend above ₹40,000 will be required in preceding quarter to enjoy Complimentary Airport Lounge Access with your BOBCARD.

For more information, please visit: [www.bobcard.co.in](http://www.bobcard.co.in)