



REVISION IN PRODUCT FEATURES AND CHARGES

Effective from: 1st July 2025

Dear Cardholder,

Please take note of the following updates to product features and applicable charges, effective 1st July 2025. These changes will also be reflected on the respective product pages at www.bobcard.co.in

Product Feature Updates

- Applicable to all BOBCARD variants:
 - Now earn reward points even on your everyday bills: Starting 1st July 2025, **your utility bill payments (MCC 4900) like electricity, gas, water, etc., will now earn you core reward points.** Refer Annexure 1 for your particular BOBCARD variant core earn rate.
 - Minimum Reward Points for Redemption: Effective 1st July 2025, reward point redemption against statement balance will require a minimum of 1000 points across all credit card variants.
- Applicable Only to SNAPDEAL BOBCARD:
 - Auto redemption of reward points **will be discontinued.** Going forward, cardholders must initiate manual redemption via the BOBCARD Portal or Mobile App.

Revision in Charges

These revised charges will also be included in the upcoming edition of the Most Important Terms & Conditions (MIT&C).

- Finance Charges: The finance charge for all BOBCARD variants will be revised to 3.75% per month (45% annualized) - except for BOBCARD ETERNA, BOBCARD ETERNA FD, and BOBCARD TIARA.

Annexure 1

Core Reward Point (RP) Rates by Product

Product name	Core RP Rate
Swavlamban	4 RP per 100
Easy	1 RP per 100
Select	1 RP per 100
Premier	2 RP per 100
Eterna	3 RP per 100
Tiara	3 RP per 100
Corporate	1 RP per 100
Empower Business Card	1 RP per 100
Prime	2 RP per 100
ICAI Exclusive	1 RP per 100
ICSI Diamond	1 RP per 100
ICMAI One	1 RP per 100
IRCTC	2 RP per 100
HPCL ENERGIE	2 RP per 150
Snapdeal	4 RP per 100
Varunah	1 RP per 100
Varunah Plus	2 RP per 100
Varunah Premium	3 RP per 100
Rakshamah	2 RP per 100
The Sentinel	2 RP per 100
Yoddha	2 RP per 100
Vikram	1 RP per 100
Renaissance	1 RP per 100
Pragati	1 RP per 100