



Fair Practice Code Policy

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Contents

| | |
|---|----|
| 1. Introduction | 4 |
| 2. Purpose | 4 |
| 3. Key Commitments / Roles and Responsibilities | 4 |
| 4. General | 6 |
| 5. Information..... | 6 |
| 6. Tariff (Fees/Charges/Interest)..... | 9 |
| 7. Interest Rates..... | 9 |
| 8. Charges..... | 10 |
| 9. Termination/ Revocation of Credit Card..... | 10 |
| 10. Terms & Conditions | 11 |
| 11. Marketing & Advertising Ethics..... | 11 |
| 12. Account Operations and Credit card statements..... | 12 |
| 13. Issuance of Credit Card / PIN (Personal Identification Number)..... | 13 |
| 14. Protecting your account..... | 14 |
| 15. Confidentiality of Account Details | 14 |
| 16. Collection of dues | 15 |
| 17. Redressal of Grievances..... | 16 |
| 18. Model Code of Conduct..... | 19 |
| 19. Feedback and Suggestions | 19 |
| 20. Force Majeure..... | 19 |
| 21. Periodic Review..... | 19 |

1. Introduction

This is a voluntary code prepared based on the Voluntary Code circulated by The Indian Banks' Association (IBA), RBI/2014-15/34 DNBS (PD) CC No.388/03.10.042/2014-15 dated 30th October 2014 & RBI guidelines vide circular no. RBI/DOR/2025-26/362 DOR.MCS.REC. No.281/01-01-039/2025-26 (RBI [Non-banking Financial Companies – Responsible Business Conduct]- Directions, 2025) dated: 28th November 2025 on Fair Practice code. It sets the standards for fair practice while dealing with individual customers.

In the Fair Practice Code, “you” denote the **credit card customer**, and “we” denote **the credit card issuer i.e. BOBCARD LIMITED** (Formerly known as BOB Financial Solutions Limited). The standards of the Code are governed by the key commitments detailed in Section 3. Unless stated otherwise, all parts of this Code are applicable under normal operating environment to all the credit card products and services, whether we provide them across the counter, over the phone, on the internet or by any other method.

2. Purpose

The purpose of the Policy is to follow a standard of practice which is good, fair and transparent in nature that will help in fostering the customer protection, ensure cordial relationship between BOBCARD & customer and setting a reasonable standard.

3. Key Commitments / Roles and Responsibilities

3.1 We will act fairly, reasonably and transparently in all our dealings with you, in line with the RBI guidelines by:

- Meeting the commitments and standards in this Code, for the products and services we offer, and in the procedures and practices our staff/agents follow
- Making sure our products and services meet relevant laws and regulations
- Ensuring that our dealings with you will rest on ethical principles of integrity and transparency.
- Not engaging in any unlawful or unethical consumer practice.
- Promoting good, fair and transparent business practices by setting minimum standard to deal with the customers.
- Bring integrity & transparency thereby ensuring to not engage with any unethical or unlawful practices.
- Adopt fair practices in charging interest, service charges & other activities such as digital payment, promotional activities etc.

- 3.2** Help you to understand how our credit card products and services work by giving you the following information in a simple language or a language as understood by you:
- i. What are the benefits to you
 - ii. How you can avail of the benefits
 - iii. What are their financial implications
 - iv. Whom you can contact for addressing your queries
- 3.3** Deal quickly and effectively with your queries and complaints by: -
- i. Offering channels for you to route your queries and complaints if any by registering your complaint,
 - ii. Listening to you patiently
 - iii. Accepting our mistakes, if any
 - iv. Correcting mistakes / implementing changes to address your queries
 - v. Communicating our response to you promptly.
 - vi. Telling you how to take your complaint forward if you are not satisfied with the response.
- 3.4** Publication of the fair practice code, by making it available for public access on our website and make copies available for you on request.
- 3.5** We will explain you the role of Credit Information Companies (CICs) as also the enquiries we make with them and the effect of the information they provide can have on your ability to get credit / credit cards.
- 3.6** Before reporting to the CICs about your credit status on the credit card, we will adhere to a procedure approved by the Board and regulatory guidelines. We will send alerts through SMS/ email to you while submitting information to CICs regarding default/ Days Past Due (DPD) in existing credit facilities, wherever the mobile number/ email ID details are available. On regularization or closure of the account, we will take steps to update the information with the CIC.
- 3.7** In the event of default, the Cardholder will be sent reminders from time to time for settlement of the outstanding amount on the card account, either by post, telephone, e-mail, SMS or any other mode decided by us. BOBCARD may engage any third party adhering the applicable regulatory guidelines & after necessary due diligence to remind you, establishing contact with you and collect dues from your end on behalf of us. Any third party so appointed, shall adhere fully to the code of conduct on debt collection. After necessary assessment of the request, if accepted, same shall be intimated to the you by post, e-mail, SMS or any other mode decided by us. The details of the recovery agencies shall be available on the Website.
- 3.8** Giving information on the facilities provided to you and how you can avail of these and whom and how you may contact for addressing your queries.

4. General

- i. We will not discriminate on ground of age, gender, disability, caste and religion in the matter of providing credit card and related services. However, it shall not preclude us from framing schemes for different section of society.
- ii. If required, we will verify the details provided by you in credit card application form. BOBCARD may conduct necessary contact point verification through third party agencies engaged for this purpose and BOBCARD expects cooperation from you.
- iii. Your cooperation to the company will be required in case of investigation carried out by Police / Investigative agencies (if engaged) for the transaction on your credit card.
- iv. As a customer, you will be responsible for all losses if you act fraudulently or where misappropriation, misrepresentation or submission of incomplete / false information is observed. If you have not acted fraudulently or without reasonable card, your liability for the misuse of card will be limited to the amount stipulated in the terms and conditions of the issuance of the card and in terms of the Customer Protection Policy / Liability Policy.
- v. We will not withdraw any of the facilities / concession / relief already given during the original validity period of the concession/ relief and all changes will be intimated 30 days prior to the date of implementation through the mode of communication as decided by the company.
- vi. The company shall refrain from the interference in your affairs except for the purposes provided in the terms & conditions of the card holder's agreement (unless new information, not earlier disclosed by you has come to the notice of the company).
- vii. You shall be fully liable for misuse on account of loss of your PIN or compromise of your password or of other secured information until the time that we have been notified and we have taken steps to prevent the misuse.
- viii. In case of the changes in the following, you shall intimate us through pre-decided channels along with supporting documents / proof (self-attested) immediately or not later than 30 days from the date of changes to keep you updated as a customer:
 - Name
 - Address
 - Phone Number
 - Email Address

5. Information

Credit Card is a service via a plastic / metal / virtual card with certain credit/cash facility, which allows you to pay for goods and services or to withdraw cash.

- i) Before you become a credit card customer, we will:

- Give you information explaining the key features of our credit card products including applicable fees and charges which will help you to choose the product & services as per your need.
 - Application forms will include necessary information which affects your interest, so that a meaningful comparison with the terms and conditions offered by other entities can be made and informed decision can be taken by you. The loan application form may indicate the documents required to be submitted with the application form.
 - Communicate with you in English or a language as understood by you
 - Carry out due diligence as required under “Know your customer’ (KYC) guidelines laid down by RBI and our procedures.
 - Issue an acknowledgement receipt for all applications. Applications shall be disposed of in minimum 11 working days or such extended time from the date of receipt of the application form complete in all respects and subject to fulfillment of all regulatory requirements.
 - Normally collect all particulars required for processing application at the time of application. We shall keep you informed that you would be contacted immediately again, in case we need any additional information.
 - Advise you what information/documentation we need from you to enable us to issue credit card to you. We will also advise you what documentation we need from you with respect to your identity, address, employment etc., and any other document that may be stipulated by statutory authorities (e.g., PAN details), in order to comply with legal and regulatory requirements.
 - Verify the details mentioned by you in the credit card application by contacting you on your residence and / or business telephone numbers and / or physically visiting your residence and/or business addresses through agencies appointed by us for this purpose, if deemed necessary by us.
- ii) While you apply for credit card, we will: -
- explain the relevant terms and conditions such as fees and interest charges, billing and payment, renewal and termination procedures and any other information that you may require to operate the card.
 - We will advise you of our targeted turnaround time while you are availing / applying for a product / service and will give you the acknowledgement on receipt of the complete application form.
 - Inform you in writing in case we are unable to process your Credit Card Application along with reason for rejection.
 - Procedures you may require operating the card.
 - Explain you the method of computation of overdue, Card renewal and termination.
 - Provide you a copy of the Most Important Terms & Conditions and Key Fact Statement containing important aspects of the credit card such as interest and charges applicable and

other relevant information with respect to usage of your credit card.

- Assess your repayment capacity / ability to repay the dues, before we issue you a card.
- Inform you about the insurance facility (chargeable / complementary) if available with the specific card variant. We will ensure that we have your consent for availing of insurance products where insurance premium is born by the card holder/customer.
- Not levy any charges if card is not activated for more than 30 days from the date of issuance and no consent is received for activating the card within 7 working days from the date of seeking confirmation. One Time Password (OTP) based consent from the cardholder will be obtained for activating a credit card.
- In case of a renewed or replaced card, the closure of an inactivated card shall be subject to payment of all dues by the cardholder.
- Not share your card data (including transaction data) with the outsourcing partners unless sharing of such data is essential to discharge the functions assigned.

(iii) When you become a customer, we will:

- Convey the amount of credit limit sanctioned along with the terms and conditions including annualized rate of interest and method of application and penal charges thereof in the welcome kit in an English language or a language as understood by you. All communications to you shall be in the English Language or a language understood by you.
- Send a MITC/KFS giving detailed terms and conditions, interest and charges (including Penal Charges) applicable and other relevant information with respect to usage of your credit card along with your first credit card.
- Provide you with a copy of signed/digitally signed credit card application through email in a password protected file or through postal or courier service, if desired.
- Advise you our contact details such as contact telephone numbers, postal address, website/e-mail address to enable you to contact us whenever you need to.
- Give you more details if you ask us, if you do not recognize a transaction, which appears on your credit card statement. In some cases, we may need you to give us confirmation or evidence that you have not authorized a transaction.
- Inform you, through our service guide / member booklet (MITC) of the losses on your account that you may be liable if your card is lost / misused.
- Adhere to the guidelines on unsolicited commercial communications whereby we will not inform/extend to the customer through telephone calls/SMS any promotional offers on a new product/service unless the customer gives us consent in writing to avail of such information/service. We will provide you regular updates on how to use our product through website & mailers and as per cardholder request.
- Assess whether you will be able to repay the dues and we will take your consent in writing, before we increase your credit card or cash limit or other borrowing. Consent received

through electronic means where customer specifically validate the transaction and having read the MITC and where digital records of such consent can be retrieved as a proof of consent will also be treated as consent.

- Ensure that the credit limit as sanctioned and advised is not breached at any point in time without seeking your explicit consent. However, in instances, there are certain fees and charges which may need to be applied on account, the credit limit may get breached. However, no OVL fee will be charged without consent.

6. Tariff (Fees/Charges/Interest)

- i. You can find our schedule of common fees and charges (including interest rates) by
 - a) referring to the MITC/ KFS
 - b) calling up on customer service numbers
 - c) visiting our website
 - d) asking our designated staff
 - e) Schedule of charges in statements

We will provide information on key features of the products including applicable interest rates/fees and charges.

If you ask us, we will explain how we apply interest to your account.

Changes in our tariff: Changes in charges shall be made only with prospective effect giving prior notice of at least 30 days. When we change our tariff (interest rate or other fees/charges) on our credit card products, we will update the information on our website and such change will also be notified to you through your billing statements within 30 days from the effective date as mentioned on the website and other applicable mode. No charges shall be levied on transactions disputed as 'fraud' until the dispute is resolved.

7. Interest Rates

- i) You can find out about our interest rates by:
 - Visiting our website www.bobcard.co.in
 - On your billing statement
 - In Tariff schedules/MITC/Key Fact Statement
- ii) When you become a customer, we will give you information on applicable interest rates, when the interest will be charged, how it is applicable and method of calculation of interest.
- iii) When we change the interest rates, we will inform you through our website / other channels as applicable. The changes (other than those which are a result of regulatory requirements) in the interest rates will be made with prospective effect and the same shall be notified to you on our website. Additionally, such change may also be notified to you through your billing statements within 30 days from the effective date as mentioned on the website.

8. Charges

- i. When you become a customer, we will give you upfront details of charges applicable.
- ii. You can also find out about our charges by:
 - a. Visiting our website www.bobcard.co.in
 - b. On your billing statement
 - c. In Tariff schedules/Most Important Terms & Conditions (MITC)/Key Fact Statement
- iii. If we increase any of these charges or introduce a new charge, it will be notified at least 30 days before the revised charges and the same will be made available through our website & other channels as applicable.
- iv. We will tell you about the charge for any other service or product before we provide that service or product, and at any time you ask.
- v. We shall ensure complete transparency in the conversion of credit card transactions to Equated Monthly Instalments (EMIs) by clearly indicating the principal, interest and upfront discount (if applicable) provided by the merchant / card issuer (to make it no cost), prior to the conversion. EMI conversion with interest component shall not be camouflaged as zero-interest / no-cost EMI and indicate the same separately in the credit card bill / statement.
- vi. Adhering to the regulatory guideline, you will be given an option to change the billing cycle once as per the list of billing cycles provided in our website including the process of changing the billing cycle.

9. Termination/ Revocation of Credit Card

- i. You may close your credit card by giving notice to us and by following the procedure laid down by us in our MITC after clearing outstanding dues, if any. We will comply with your request for cancellation received through multiple channels and confirm cancellation / closure of the credit card to you within the stipulated time frame adhering the regulatory guideline subject to payment of all dues / Nil Outstanding.
- ii. We may at our sole option close your credit card, if in our opinion, you are in breach of the application form agreement and related Most Important Terms and Conditions or any other credit and/or fraud risk to BOBCARD and as per applicable regulatory guidelines.
- iii. Cardholders shall be provided with option to submit request for closure of credit card account through multiple channels such as helpline, email-id & through other channels as per MITC.
- iv. We shall close your account for further usage if credit card(s) has not been used for a period

more than one year and no reply is received within a period of 30 days on the intimation sent. After the account closure, any credit balance shall be transferred to the bank account shared by you.

10. Terms & Conditions

- i. When you become a customer or accept a product for the first time, we will give you the relevant terms and conditions for the service you have asked us to provide.
- ii. All written terms and conditions will be fair and will set out your rights and responsibilities clearly and in a simple language which will also be in English language or a language as understood by you. We will only use legal or technical language where necessary to set out rights and obligations of the parties.
- iii. We will seek your acceptance to the terms and conditions in the card application form.
- iv. The penal charges charged for late repayment is mentioned in the MITC read with the cardholder agreement.
- v. The Company does not offer term loans on floating interest rate. However, if any products and or services are offered on a floating interest rate then the Company shall not charge foreclosure charges/ pre-payment penalties on such services.
- vi. Changes to Terms and Conditions-
 - Changes to terms and conditions will be notified to you from time to time.
 - Changes will be made with prospective effect giving notice of at least one month through our website and other channels as applicable.

11. Marketing & Advertising Ethics

- i. We will make sure that all advertising and promotional material is clear, fair, reasonable and not misleading.
- ii. We will inform in our advertisement in any media and promotional literature which draws reference to an interest rate on a product or service offered by us, whether other fees and charges will apply and that full details of the relevant terms and conditions are available on request.
- iii. We would like to provide you with the entire range of our financial services, products, some of which are our own products while some others are the products of our group/associate/entities or companies with whom we have tie-up arrangements on receipt of your consent to receive such information/service either by mail or by registering on our website or helpline or any other mode decided by us.
- iv. **Field Personnel:** Our sales representatives will identify themselves when they approach

you for selling card products. We have prescribed a code of conduct for our Direct Selling Agents (DSAs) whose services we may avail for marketing the credit card products. All representatives will follow our Code of Conduct, behave courteously, and not engage in harassment or improper behaviour.

- v. All staff/agents will be trained on acceptable conduct and customer-protection standards.
- vi. We will not use or share customer information for marketing without consent, and we will not make misleading or false statements in any marketing communication.
- vii. In the event of receipt of any complaint from you that our representative has engaged in any improper conduct, we shall take appropriate steps to redress the complaint.
- viii. Telemarketing Personnel: If our telemarketing staff/agents contact you over phone for selling / giving you update about our credit card products or with any cross-sell offer, the caller will identify himself/herself and advise you that he/she is calling on our behalf. The Tele-marketing Personnel will contact you only between 10 am to 7 pm or as per RBI guidelines. We are responsible for our agents' conduct
- ix. We will ensure that our advertisements will also include all relevant messages which require to be conveyed for enhancing awareness against unscrupulous / fictitious offers.
- x. Engage Tele-marketer (DSA/DMA) who have the valid registration certificate from DOT / Government of India as telemarketer.
- xi. Furnish the list of Telemarketers (DSAs / DMAs) engaged by them along with the registered telephone numbers being used by them for making telemarketing calls to TRAI.
- xii. Ensure that all agents presently engaged by them register themselves with DoT as telemarketers.

12. Account Operations and Credit card statements

- i. Monthly billing statement will be provided to you to help you manage your account and check entries on it. We will give you account statements, with details of the transactions made with /using your credit card unless the account has been deemed inactive.
- ii. We will also send you the credit card statement on a predetermined date every month, by post / courier to your mailing address (on request) or, on email to the email address registered with us, via SMS to the mobile number registered with us. The statement will also be made available for your reference on our website or mobile application through a secured login process. In case you do not receive the information, we expect you to get in touch with us and we will resend the details to enable you to make the payment and highlight exception, if any, in a timely manner.
- iii. We will provide you details of the service, exchange rates and charges that apply to foreign currency transactions made by you.
- iv. We will guide you what you can do to help protect your accounts.

- v. In the event that your card has been lost or stolen, or that someone else knows your PIN or other security information, we will, on your notifying us, take immediate steps to try to prevent these from being misused.
- vi. We will provide “online alerts” to you for all types of transactions irrespective of the amount, involving usage of cards at various channels.
- vii. In case we activate the card without your consent / bill you for the card for which you have not given consent and there are no transactions on the card, we will not only reverse the charges forthwith but will also pay penalty amounting to twice the value of charges reversed.
- viii. If the limit of your credit card is proposed to be reduced, we will inform you including the reason therefore by SMS/e-mail / others.
- ix. We may issue an add-on card(s) to the person(s) nominated by you. Credit Limit of the card (within overall limit) can be set by you through login into the website/ mobile app. You will be liable for all transactions made by such additional cardholders.
- x. We shall also inform you the method of computation of overdue, financial implications of paying only ‘the minimum amount due’. We shall also inform you through monthly billing statement about the consequence of paying only the Minimum Amount Due stating that making only the minimum payment every month would result in the repayment stretching over months / years with consequential compounded interest payment on your outstanding balance.
- xi. We shall ensure that any request for reversal of the credit amount outstanding in the card account into your bank account on receipt of the sufficient proof in support of the credited amount within 3 days.

13. Issuance of Credit Card / PIN (Personal Identification Number)

We will dispatch your credit card only to the mailing address mentioned by you through courier / post and the PIN (Personal Identification Number) of the card shall be generated by you by logging into our website - login to your on-line account / downloading the Mobile App / IVR. We shall tell you the PIN Generation Process through appropriate channel.

We will issue credit card in deactivated state if you are found to be eligible for issuance of credit card as per Company’s criteria. The deactivated card can be activated only after your consent.

We will seek One Time OTP based consent from the cardholder for activating the credit card if the same has not been activated by the card holder for more than 30 days from the date of issuance. If no consent is received, the card account shall be closed without cost to the

cardholder within 7 working days.

Customer initiated process indicating intent to use a credit card such as PIN generation, modification of transaction control, IVR response etc. and SMS may be considered as activation of Credit Card.

14. Protecting your account

- i. We will advise you what you can do to protect your credit card from misuse.
- ii. In the event your credit card has been lost or stolen, or that someone else knows your PIN or other security information, we will, on your notifying us, take immediate steps to try to prevent these from being misused, subject to operating regulations and law in force.
- iii. We may allow processing of credit cards related activities including operations and cross selling to third party agencies that we consider appropriate for this purpose.

15. Confidentiality of Account Details

We will treat all your personal information as private and confidential (even when you are no longer a customer). We will not reveal transaction details of your accounts to a third party, including entities in our group, other than in the following five exceptional cases

- i. If we have to give the information by law
- ii. If there is a duty towards the public to reveal the information
- iii. If our interests require us to give the information (for example, to prevent fraud) but we will not use this as a reason for giving information about you or your accounts (including your name and address) to anyone else, including other companies in our group, for marketing purposes
- iv. If you ask us to reveal the information, or if we have your permission to provide such information to our group/associate/entities or companies when we have tie-up arrangements for providing other financial service products.
- v. To third parties engaged by the Company for verification and operation of card accounts and other administrative and operational services.

Wherever possible, reasons for rejection of increase in credit/ cash limit will be conveyed to you.

Disclosure of sensitive personal data or information by the company to any third party shall require prior permission from the provider of such information, who has provided such information under lawful contract; or such disclosure has been agreed to in the contract between BOBCARD and the provider of information; or where the disclosure is necessary for

compliance of a legal obligation.

In accordance with the applicable regulations and legislations, the company may share personal information including but not limited to the following scenarios:

- i. with credit bureaus and similar institutions to report or ask about an individual's financial circumstances, and to report or collect debts owed by cardholders.
- ii. with regulatory authorities, courts, and governmental agencies to comply with legal orders, legal or regulatory requirements, and government requests.
- iii. with partners, regulatory authorities, and governmental agencies to detect and prevent fraud or criminal activity, and to protect the rights of the company or others.
- iv. with partners, affiliates and third parties who perform services for it, collaborate with it, help operate its business and/or where it up-sells or cross-sells products or services with financial institutions or partners, affiliates and third parties with whom it jointly offers or develops products and/or services.
- v. for specific products or services, when the provider of information has given consent

16. Collection of dues

- i. We will follow the policy framed in adherence to the regulatory guidelines to collect the dues.
- ii. We will follow our code of conduct for collections.
- iii. Our collections policy is built on courtesy, fair treatment, and persuasion. We believe in fostering customer confidence and long-term relationship.
- iv. We will make sure that our collections policy includes collections after due consideration for genuine difficulties faced by you. The Company shall ensure that the staff are adequately trained to deal with the customers in an appropriate manner for complaints related to rude behavior. In the matter of recovery of amount due, the staff will not resort to intimidation or harassment of any kind, either verbal or physical. Also, they shall not resort to making threatening and/or anonymous calls or sending inappropriate messages on mobile/social media or persistently calling the borrower the borrower at odd hours.
- v. Further, our representatives shall not resort to acts intended to humiliate publicly or intrude upon the privacy of the debtors' family members, referees and friends.
- vi. We will have a system of checks before passing on a default case to collection agencies so that you are not harassed on account of lapses on our part. Further, we provide the name and contact details of the recovery agent upon assigning the agent to the cardholder.
- vii. We will give a notice before taking a decision to recall / accelerate payment or

- performance in consonance with the most important terms and conditions (MITC).
- viii. We will not interfere in your affairs except for the purpose provided in the most important terms and conditions as part of welcome kit (unless new information, not earlier disclosed by you, has come to our notice).
- ix. All the members of the staff or any person authorized to represent the Company in collection and / or security repossession shall follow the guidelines set out below:
- a. Customer would be contacted at the place of his/ her residence and if unavailable at his/ her residence, at the place of business/ occupation and may be contacted ordinarily at the place of his/ her choice in the absence of any specified place.
 - b. Identity and authority to represent Company shall be made known to the customer at the first instance.
 - c. Customer's privacy shall be respected.
 - d. Interaction with the customer shall be in a civil manner.
 - e. Our representatives shall contact the customers only between the timeline adhering to the regulatory guideline unless the special circumstances of the customer's business or occupation require otherwise. Also, they shall not resort to making any false and misleading representations, etc.
 - f. Customer's request to avoid calls at a particular time or at a particular place shall be honored, as far as possible.
 - g. Time and number of calls and contents of conversation would be documented.
 - h. All assistance shall be given to resolve disputes or differences regarding dues in a mutually acceptable and in an orderly manner.
 - i. During visits to customer's place for dues collection, decency and decorum shall be maintained.
 - j. Customer's request to avoid calls at a particular time or at a particular place shall be honored, as far as possible.
 - k. Inappropriate occasions such as bereavement in the family or such other calamitous occasions shall be avoided for making calls / visits to collect dues.

17. Redressal of Grievances

BOBCARD Credit Card customer may contact us for enquiries / request / complaints through the following ways:

- Dedicated Toll-Free Number: 18002090/18001210
- By writing to us at crm@bobcard.co.in
- Based on the product dedicated phone no:
Eterna - Eterna@bobcard.co.in
- By sending letters through post & courier at BOBCARD Ltd., 15th Floor, 1502/1503/1504, DLH Park, S.V. Road, Goregaon West, Mumbai- 400 102

- Social media channels – like Twitter, Facebook, LinkedIn on BOBCARD’s official social media handles.

The Cardholder can write on dedicated email id for the below complaint/request categories:

- Mis-selling and Harassment related complaints - salesgrievance@bobcard.co.in
- Reporting of lost card – lostcard@bobcard.co.in
- Account closure - closurerequest@bobcard.co.in
- Data Privacy- dataprivacy.complaint@bobcard.co.in

For Specific Co-brand cards:

| Card Name | Level of Escalation | Helpline No.* | Email Id* |
|------------------|---------------------|--|--|
| BOBCARD One Card | Level - 1 | 1800-268-7111 | bobcardone@getonecard.app |
| | Level - 2 | +91-22-69753600 | onecard@bobcard.co.in |
| BOBCARD UNI | Level - 1 | 080-6821-6821 or Whatsapp-7026022022 | care@uni.club For transaction related query: crm@bobcard.co.in |
| | Level - 2 | +91-22- 69753600 | escalations@bobcard.co.in |
| BOBCARD Scapia | Level - 1 | 18002090 or for transaction related queries 18001210 | <u>care@scapia.cards</u> For transaction related query: crm@bobcard.co.in |

*Subject to change of phone number / email id from time to time. Customers will be informed through website / other digital channel as applicable. Policy shall be updated during review.

- The customer complaint will be resolved / replied within 5 working days from the date of receipt of the complaint.
- In case the redressal requires more than 5 working days, the customer shall be notified the likely time required to resolve the complaint within the aforesaid 5 working days and shall be intimated after resolution of his / her complaint.
- Complaints taking more than the defined time frame (pre-defined) shall be immediately escalated to next higher authority as defined below and the customer shall be intimated the cause of delay, if any.

The escalation matrix for customer complaints shall be as under:

| Level | Credit Card Customers | Response Time |
|---------|--|---------------------|
| Level 1 | crm@bobcard.co.in | 5 working days |
| Level 2 | escalations@bobcard.co.in | Next 3 Working Days |

- The escalation shall be automatic as per above time frame and it shall be the responsibility of the escalated authority to escalate the matter to next higher authority as

per above matrix, in case the issue could not be resolved at the end of the defined timelines.

- The customers shall be promptly communicated once his/her issues are resolved.
- If any complaint / query is not closed / satisfactorily replied within the stipulated time frame or if customer wants to escalate the complaint further then they may escalate to the Grievance Redressal officer at escalations@bobcard.co.in or Call at 022- 69753600 15th Floor, 1502/1503/1504 or write to BOBCARD LIMITED , DLH Park, S.V. Road, Goregaon West, Mumbai- 400 102
- We will display on our website the name and the contact details (Telephone no. and email id) of our Grievance Redressal Officer.
- We will display on our website or where business is transacted the name and the contact details (Telephone no. and email id) of our Nodal Officer/ Principal Nodal Officer along with the details of the complaint lodging portal of the Ombudsman. The Principal Nodal Officer shall be responsible for representing the company entity and furnishing information on behalf of the company in respect of complaints filed against the Regulated Entity.
- The Company shall ensure that the staff handling customer complaints is trained adequately to competently handle all customer queries/complaints.
- If we receive the complaint through email, in writing, we will send you an acknowledgement /response along with a Complaint Reference number. If we receive a complaint over phone, we will provide you with a complaint reference number, if asked for and keep you informed of the progress whenever necessary. We will resolve your queries and/ or complaints by providing you a suitable response within defined timelines for the resolution (which may vary basis the nature of query/request/complaint).
- We endeavor to resolve every complaint reported by you within the stipulated timelines. If you do not get a satisfactory response for a complaint lodged, you may escalate the complaint to the next higher level as per the escalation matrix displayed above/ our website.
- We will provide full assistance to family member(s) to file insurance claim and to settle card outstanding, in case of deceased cardholder.
- A dedicated helpline and email-id shall be made available for the card holders to raise complaints against any act of mis-selling or harassment by our representative.
- As per RBI guidelines, the Company has appointed an Internal Ombudsman (IO). The Complaints that are partly or wholly rejected by the Company's internal grievance redress mechanism shall be escalated to IO. The IO and the Company shall ensure that the final decision is communicated to the complainant within 30 days from the date of receipt of the complaint by the Company. In case of complaints that are fully or partly rejected even after examination by the IO, the cardholder may approach the Ombudsman appointed by the Reserve Bank of India under Reserve Bank - Integrated Ombudsman Scheme, 2021

through their complaint lodging portal (<https://cms.rbi.org.in>)

- The company shall display salient features of the Reserve Bank - Integrated Ombudsman Scheme, 2021 for knowledge of the card holders.
- We will periodically place the reports of the Customer Complaints for review by senior management forum and before our Board of Directors for their information.

18. Model Code of Conduct

- Our Collections agents and Sales Service Providers will follow Code of Conduct framed for them which will consist of the clauses mentioned hereunder. The Code of Conduct for Sales Service Providers is also available on the website. In the event of receipt of any complaint from you that our representative has engaged in any improper conduct, we shall take appropriate steps to redress the complaint.

19. Feedback and Suggestions

Please provide feedback on our services. Your suggestions will help us to improve our services.

20. Force Majeure

- The Company shall not be liable to compensate customers for delayed services if some unforeseen event (including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, natural disasters or other “Acts of God”, including epidemic / pandemic, war, damage to the company’s facilities, absence of the usual means of communication or all types of transportation, etc. beyond the control of the company prevents it from performing its obligations within the specified service delivery parameters.

21. Periodic Review

- The Board Approved Policy will be reviewed on periodic basis by the Board of Directors to ensure the compliances of the Fair Practice Code and functioning of grievances redressal mechanism at the various levels of management.
- This code will be reviewed once every year or earlier in case of any changes in laws and regulations (as may be applicable) and the review will be undertaken in a transparent manner. In event of non-renewal of the existing policy, the said policy will continue to be valid till next renewal of the policy.
