



Most Important Terms & Conditions (MITC)

1. These Most Important Terms and Conditions apply to BOBCARD Uni Co-Branded Credit Card(s) ("Card(s)") issued by BOBCARD Limited("BOBCARD") in partnership with its co-branding partner Uniorbit Platform Services Private Limited ("Uni").
2. This Card is issued by BOBCARD under cobranding arrangement with Uniorbit Platform Services Private Limited and the use of this Card is governed by the terms and conditions of BOBCARD. This MITC is subject to change at the discretion of the BOBCARD and in accordance with laws/regulator guidelines, as applicable from time to time. The MITC are also available at www.bobcard.co.in and www.uni.cards
3. As per regulatory guidelines, Card will be activated only for domestic POS and ATM transactions. At merchant locations, these transactions can be completed using a 4-digit PIN that can be generated through Uni App.
4. To activate Card for domestic (contactless, online) and International (POS, Contactless, Online and ATM transactions), cardholder can log in to the Uni App and submit the request.
5. Activating your Card from the mobile application Uni Cards ("App") or clicking on 'Submit' or 'I Agree' or any similar tab/icon would mean acceptance of the below terms and conditions by the cardholder /cardmember ("Cardholder"/ "You") and the Key Fact Statement (KFS). The MITC shall be sent to the registered email address of the Cardholder
6. The MITCs are subject to changes from time to time, and any changes thereof shall be intimated to You by way of e-mail to your registered e-mail ID. The most recent version will always be available on this website.

1. **FEES AND CHARGES**

Schedule of Charges* (BOBCARD Uni GoldX Credit Card)	
1. Joining Fees	Zero
2. Annual Membership Fee	Zero

3.Renewal Fee on renewal	Zero
4.Replacement Fee	₹100 (In order to get a replacement card, the Cardholder should send an email request to care@uni.club)
5.Interest Free Period	Up to 50 days (inclusive of grace period)
6. Minimum Amount Due (MAD)	MAD is calculated as = 100% of (all Fees/Charges + Finance Charges + GST + EMI amount) + 2% of all Spends (Please refer Illustrations under computation of MAD section) For cases where Total Amount Due exceeds Credit Limit, Account overlimit amount (Total Amount due – Credit Limit) is greater than the Computed MAD, then MAD = Account Overlimit Amount
7. Total Amount Due (TAD)	Total Amount Due is the total amount (net of credit received during the billing cycle, if any) payable by the Cardholder as per the Card statement generated at the end of a billing cycle
8.ATM Withdrawal (Cash Withdrawal) Limit & Fees for ATM withdrawals	Limit upto 30% of Available Credit Limit Fees: 2.5% (min Fee of Rs. 300) [Illustration: If the sanctioned credit limit – Rs. 10,000/- then the Cash withdrawal limit will be 30% (Rs.3000/-) If the Cardholder has already utilized Rs. 9,300 of the sanctioned credit limits, the remaining available credit is Rs. 700. The cash withdrawal limit would then be 30% of this remaining credit limit, which is Rs. 210 (30% of Rs. 700)]

9.Finance Charges on Revolving Credit	3.99% per month (or 47.88% annually)
10. Interest on Cash Advance Fee	3.99% per month (or 47.88% annually)
11. Overdue Interest Charges	3.99% per month (or 47.88% annually)
12. Over limit and over limit fee	Upto 10% of Credit Limit 2.5% of the overlimit or minimum fee of Rs.300
13. Cheque Return Charges	Rs.350 per instance
14. Service Charges	Nil Except for: Rental Charges: Upto 1.25% of the rental transaction amount or min fee of 100/- whichever is higher [Merchant Category Code/MCC: 6513]done using your Card. [This is subject to change]

15.Late Payment Charges (LPC) (Per Statement, as per statement balance)		
	Total Amount Due	Late Fee (without GST)
	<100	NIL
	>100 - <=500	₹100
	501 - <=1000	₹400
	1001 - <=10000	₹750
	10001 - <=25000	₹950
	25001 - <=50000	₹1100
	>50000	₹1300
16.Reward Redemption Fee	Nil	
17. Forex Markup Fee	Nil	
18. Fuel surcharge waiver across all fuel station in India (GST levied on Fuel Surcharge will not be reversed)***	1% Surcharge waiver, valid for transactions upto ₹7,500 only. Maximum Surcharge waiver per statement cycle: ₹500	
19.Foreign Currency Conversion Charges	Nil	

20.TDS on withdrawals above ₹1 crore	With effect from 1 st September 2019, TDS @ 2% is applicable on aggregate cash withdrawals exceeding ₹1 Cr from all accounts and cards, in a particular financial year
21.Goods and Services Tax (GST)**	18% (Applicable on all fee and charges)
22. Surcharge on Education payment	1% surcharge on education payments via 3 rd party websites such as CRED, Phonepe, Amazon pay etc. [Merchant Category Code/MCC:8299,8211,8241,8244,8249,8220] <i>[This is subject to change].</i>
23. Processing Fee on Wallet Loading Transactions	1% of transaction amount
24. Surcharge on Utility transactions	1% surcharge on utility transactions of ₹50,000 or above [Merchant Category Code/MCC:4900] Maximum surcharge: ₹3,000 per transaction <i>[This is subject to change].</i>
25. Fuel Transaction Fee (on each transaction)	1% of the fuel transaction amount on transactions of ₹10,000 or above [Merchant Category Code/MCC: 5172, 5541, 5542, 5983] done using your Card. <i>[This is subject to change].</i>

*Please note that these features and charges are indicative and subject to change from time to time

**All the fee/charges are exclusive of GST. You shall pay applicable GST additionally.

***Fuel transactions eligible for surcharge waiver do not earn Reward Points. Please note that the rate of fuel surcharge may vary depending on the fuel station and their acquiring bank. The surcharge is levied by the acquiring bank providing the terminal to the merchant. Please also note that the value of fuel transaction on charge slip will

differ from the Card statement since the fuel surcharge and GST on the same are levied by the acquiring bank after the transaction

a) ATM Withdrawal:

You can use the Card to withdraw cash from ATMs in India and/or overseas (except foreign currency transactions in Nepal and Bhutan) in accordance with the compatibility of the Card at the said ATM(s).

Interest-free Period (as explained above in schedule of charges):

Please remember that the facility of an “interest free credit period” will be available to you only if you have paid the previous month’s outstanding amount in full.

Illustration - For a statement for the period 14th Oct to 13th Nov, the payment due date is 30th Nov. Assuming you have paid your previous month’s dues in full, the interest free period would be: For the withdrawal/purchase dated 14th Oct, interest free period is from 14th Oct to 30th Nov = 47 days (50 days including grace period) and for the purchase dated 22nd Oct, interest free period is from 22nd Oct to 30th Nov = 39 days (42 days including grace period).

b) Minimum Amount Due [MAD]:

When you get your statement, you can choose to pay the Total Amount Due (“Billed Amount” / “TAD”) or the Minimum Amount Due (“Minimum Due”/ “MAD”) or any other amount between Minimum Amount Due (“Minimum Due”/ “MAD”) and Total Amount Due (“Billed Amount” / “TAD”) as per your statement. In case of payments other than the Billed Amount/ TAD, the remaining debit balance can be carried forward to subsequent months.

MAD (Min ₹200) will be calculated as follows -

- i. 2% of all Spends PLUS
- ii. 100% of all Applicable Fees and Charges PLUS
- iii. Previous unpaid Minimum Amount Dues if any

As afore stated, you can also pay the Total Amount Due or an amount between the Minimum Amount Due and Total Amount Due. Payment should be made before payment due date to avoid Late Fee.

If Total Amount Due is less than Rs.200, Minimum Amount Due would be equal to the Total Amount Due. Non-payment of the minimum amount due by the payment due date shall render Cardholder liable to risk of withdrawal or suspension (whether temporarily or permanently) of the credit facility. In case of

non-payment of minimum amount due by the payment due date the Card would be blocked and may be unblocked only after receipt of required payment. BOBCARD reserves the right to withdraw the Card facility or reduce the credit limit at its sole discretion without prior notice. In case of continued non-payment of Card outstanding, BOBCARD may cancel the Card and the same may not be reinstated even after the dues are paid.

If the Cardholder pays more than the Minimum Amount Due but less than the Total Amount Due by the Due date, then no late Fee will be charged.

It is to be noted by the Cardholder that making the payment of only Minimum Amount Due every month would result in the repayment stretching over months/year with consequential compounded interest payment on outstanding balance.

Illustration

Examples:

Card Statement Date: If your statement date is 1st of every month and transactions done between 1st July and 31st July, Assuming no previous balance carried forward from 1st July, the statement will be generated on 1st August showing Total Amount Due as follows with due date of 20th August.

For Retail Purchase of ₹ 1,000 on July 25th, TAD and MAD will be calculated as below

Full payment done on Due date			
SI	Description	Total Amount Due	Minimum amount due
A	Transaction done on 25th July	₹ 1,000.00	
B	Total (as per the statement generated on 1st August)	₹ 1,000.00	₹ 200.00

If full payment is made within the due date, no finance charges shall be levied.

Scenario I: If no payment received by Payment due date i.e. 20th Aug then Finance charges for subsequent statement will be calculated as follows

Scenario I: No payment on due date			
SI	Description	Total Amount Due	Minimum amount due
C	Transaction done on 25th July	₹ 1000	₹ 20
D	Finance Charges on revolving credit (@ 3.99% per month i.e. 47.88% annually) on ₹ 1000 from 25th July to 1st Sept (for 38 days))	₹ 50.54	₹ 50.54
E	Late Payment Fee levied	₹ 400	₹ 400
F	GST levied in Fees and Charges (18% of D and E)	₹ 81.70	₹ 81.70
	Previous Statement MAD		₹ 200
	Total (as per the statement generated on 1st Sept)	₹ 1532.24	₹ 752.24

Scenario II : If only minimum amount due of Rs. 200 is received on 11th August i.e. on or before the payment due date, then Finance charges for subsequent statement will be calculated as follows

Scenario II : MAD paid on due date			
SI	Description	Total Amount Due	Minimum amount due
D	Principal Transaction Outstanding (A-B)	₹ 800	₹ 16
E	Finance Charges on revolving credit @ 3.99% per month i.e. 47.88% annually on ₹ 800 from 25th July to 1st Sept (for 38 days)	₹ 40.43	₹ 40.43
F	GST levied in Fees and Charges (18% of E)	₹ 7.28	₹ 7.28
	Total (as per the statement generated on 1st Sept)	₹ 847.71	₹ 200

For cases where Total Amount Due exceeds Credit Limit, account overlimit amount (Total Amount due – Credit Limit) is greater than the Computed MAD, then MAD = Overlimit Amount.

(refer Illustration shared below) : If the Card Limit is ₹ 10,000, statement date is 1st of every month and transactions done between 1st July and 31st July and customer has given consent for overlimit (OVL) Assuming no previous balance carried forward from 1st July, the statement will be generated on 1st August showing Minimum and Total Amount Due as follows with due date of 20th August.

Illustration			
	Credit Limit	₹ 10,000	
		Total Amount	Minimum amount due
A	Purchase done on 25th July	₹ 10,500.00	₹ 210.00
B	Exceeding Credit Limit Charges	₹ 600.00	₹ 600.00
C	Total GST levied on B	₹ 108.00	₹ 108.00
	Total Amount Due (TAD) (Sum of A,B,C)	₹ 11,208.00	₹ 918.00
	Account Overlimit with Fees and Charges (TAD-Credit Limit)	₹ 1,208.00	
	Final Min Amount Due (MAD)	₹ 1,208.00	

Any unpaid Minimum Amount Due (MAD) from previous statements will be added to the current statement's MAD.

In cases where the Total Amount Due (TAD) is INR 200 or less, the Minimum Amount Due (MAD) will be equal to the TAD.

Finance charges apply if the outstanding balance is not paid in full by the Payment Due Date. For cash advances, finance charges are applicable from the date of transaction until full repayment. If the Cardholder opts for the revolving credit facility and pays less than the TAD, finance charges will apply to the entire outstanding amount (excluding charges). All new transactions will also attract finance charges from the date of transaction, until the previous outstanding balance is paid in full by the due date. In the Oct'25 MAD calculation, Previous months outstanding Fees and Charges (if any) will be also included.

c) **Financial Charges:**

Interest will be charged if the total amount due as specified in the monthly statement ("Total Amount Due") is not paid by the payment due date.

At the end of each day, post due date all the unpaid billed transactions will be multiplied by the daily rate to arrive at the daily interest charges, which then cumulatively get billed to you in the next/forthcoming billing statement. For each unpaid billed transaction, a daily interest is applicable from the date of the transaction until it is cleared. Currently, the interest rate on unpaid dues is upto 3.99% per month excluding GST. These charges will not apply to unbilled transactions.

Interest on ATM Withdrawal as mentioned above shall be levied on all such withdrawals from the date of withdrawal until the date of full repayment unlike Retail purchases, where interest is levied depending on the payment of 100% Billed Amount, by the Payment Due Date. Interest on ATM Withdrawal would be billed to you in the next/forthcoming billing statement.

The rate of interest may be changed at the sole discretion of BOBCARD.

Below is the indicative illustration for calculating interest: In the table given below, it has been assumed that Statement Date is on the 10th of every month and Payment Due Date is on the 27th of every month. Further, the Cardholder makes a transaction of ₹10,000 and decides to pay only a part (₹1,000) of the Total Amount Due. For the purposes of this illustration, the interest rate applicable to the Cardholder is taken as 3.99% per month (47.88% per annum).

10th Aug Statement should have the following entries -

Transaction Description	Date	Amount
Purchase 1	1st Aug	Transaction Amount = ₹10,000
Statement Date	10th Aug	Billed Amount = ₹10,000
Statement Date	10th Aug	Minimum Amount Due = ₹200

10th Sep Statement should have the following entries (assuming no new transactions are done in this cycle) -

Transaction Description	Date	Amount
Payment Made	15th Aug	Payment Amount = ₹1,000
Payment Due Date	27th Aug	-
Interest	10th Sep	₹491.91
Statement Date	10th Sep	Billed Amount = ₹9,491.91 (9,000 + 491.91)

Interest Calculations @47.88% per annum	Date	Amount
1. Interest on 10,000 = 10000 (Amount) * 15 (Number of days) * (0.4788/365) (Daily Interest Rate)	1st Aug - 15th Aug	196.76
2. Interest on 9,000 = 9000 (Amount) * 25 (Number of days) * (0.4788/365) (Daily Interest Rate)	16th Aug - 9th Sep	295.15
Total Interest Charged		491.91

Interest Calculations -

Note:

1. GST will be applicable on Interest charges and Late Fee.
2. These illustrations are meant to be indicative and to show how interest is calculated and charged. Actual amounts can vary depending on specific cases.

d) Late Fee:

Late Payment Charges: Will be levied in the following scenarios:
 1) If the payment made is less than the minimum due amount, or
 2) If the payment is made after the due date.

Example:

Consider the Total Amount Due is ₹10,000 and payment due date is 27th Aug. In case the Cardholder doesn't pay at least the Minimum Amount Due i.e., ₹200, by the payment due date, then a Late Fee of ₹1,250 will be applied to the Cardholder on 28th Aug. Late Fee is applied as per the slabs defined above. This charge will also be applicable if you make a payment of less than the minimum amount due by the payment due date. GST will be applicable on this late fee.

2. LIMITS

Credit Limit: The limit up to which you can make purchases/ transactions.

ATM Withdrawal Limit: The limit up to which you can withdraw cash from an ATM. The ATM Withdrawal Limit is a part of the overall Credit Limit assigned to you. It shall be upto 30% of your available Credit Limit.

BOBCARD will, at its sole discretion, determine the credit limit and cash withdrawal limit (part of credit limit) for the Cardholder. Sanctioned credit limit and available credit limit will also be shown on the monthly bill statement. BOBCARD may at its discretion and/or on cardholder's request, revise the credit limit from time to time. BOBCARD reserves the right to cancel, suspend or reduce the credit limit available to a Cardholder at any time without prior notice, with or without assigning any reason. Credit limit of Cardholder can be cancelled automatically in the event of deterioration in the Cardholder's creditworthiness. In the event Cardholder makes payment over and above the amount due as per the monthly bills, Cardholder shall not be entitled for interest on the credit balance and the same shall be adjusted against the amount due subsequently. Available credit limit is derived by subtracting the current outstanding on the Card from credit limit sanctioned on the Card. The available credit limit at the time of the statement generation is provided as a part of the monthly Card statement.

The Credit Limit shall be increased, at the sole and absolute discretion of BOBCARD, subject to the terms and conditions as stipulated by BOBCARD from time to time. Your acceptance for the enhancement of Credit Limit shall be submitted via the Uni App. Your validation of the Credit Limit increase shall be treated as express consent. BOBCARD at its sole discretion may/may not increase the limit without assigning any reasons/ clarifications

Your account will be reviewed periodically, and BOBCARD reserves the right to continue/ decrease your Credit Limit/ATM Withdrawal Limit based on your transaction patterns, repayment behaviour and other internal criteria. This will be informed to You via the Uni App and/or via email and SMS to the registered email or mobile number.

3. BILLING**a) Billing statements (periodicity and mode of sending):**

BOBCARD is currently being issued for the billing cycles of 1st, 7th, 13th, 16th, 18th, or 25th of the month as per discretion of BOBCARD. The Cardholder has a one-time option to change the existing billing cycle as available. Cardholder may write to care@uni.club for a change in the billing cycle. The Billing statement shall be sent monthly through email to the registered mail address of the Cardholder. Cardholder is advised to promptly communicate any change in billing address or contact numbers along with the documentary proof immediately to ensure receipt of bill/ communications regularly and timely. The Cardholder shall be solely liable for any /all misuse that may arise due to wrong delivery of Card, unless the new address has been communicated to BOBCARD and confirmation of the same has been received from BOBCARD. You can view the billing statement in the App. It will contain a break-up of all purchases, repayments, fees, interest charges, refunds and taxes. In case the Card was not used in a month, the statement will mention there were no spends in that month. The Uni App also has an option to view the statement in PDF format, which can then be downloaded from the mobile phone. If the Cardholder requires a duplicate copy of the Billing Statement, then the Cardholder shall email such request to care@uni.club. The hard copy of the Billing Statement shall be sent within seven days from the date of acknowledgement of request.

Illustration: If the bill generation date is 1st of the month, then due date will be 20th of the month i.e. 19 days from bill generation date. Non-receipt of bill does not absolve the Cardholder of his/her obligations and liabilities under this agreement and the Cardholder shall be solely liable to settle the outstanding balance on the Card within the due date.

b) Refunds/Failed/Chargebacks/Reimbursements:

You must pay for the transactions billed in the billing statement to avoid any additional charges being levied. Any refunds, chargebacks or reimbursements which are not shown in the billing statement, should not be adjusted, or reduced by you from the Total Amount Due, on your own, when making the payment. Refunds/chargebacks/reimbursements if any, will be reflected in your Card Account, as and when such refunds/failed/chargeback/reimbursement are received, and these will be adjusted immediately against your dues in your billing statement, as applicable.

c) Method of payment:

You can pay the outstanding amount from the Uni App itself, through the following modes:

- i) Debit Card
- ii) Net banking
- iii) UPI

Additionally, you can also repay using third party repayment apps.

Note:

- (i) Most UPI handles allow an upper limit of Rs 1 lakh per day for UPI transactions. For payments beyond Rs 1 Lakh, the Cardholder needs to split the payment into multiple payments before payment due date.
- (ii) Please exercise due caution and refrain from making payments through modes other than those authorised by BOBCARD.

Appropriations: The payments made by Cardholders shall be appropriated in the order of EMI (Equated Monthly Instalments), taxes, fee and other charges, finance charges, cash withdrawal and retail usage.

d) Billing disputes resolution:

All the contents of the statement will be deemed to be correct and accepted if you do not inform BOBCARD of any discrepancies within 30 (Thirty) days of the statement date. Disputes raised after the period as aforesaid, shall be accepted at the sole discretion of BOBCARD. In the event of billing disputes/discrepancies, BOBCARD shall investigate and confirm the liability for such transactions. The necessary action which may include rectification, if any will be done on the basis of merits of individual cases and after due investigation to the full and final satisfaction of BOBCARD. Investigations conducted by BOBCARD shall be final and binding on the Cardholder. Liability to clear outstanding dues shall not be affected merely by existence of a pending claim or a dispute between the Cardholder and BOBCARD. For certain disputes, BOBCARD may, at its sole discretion, offer a temporary credit during the period of investigation, which may be reversed along with applicable charges subject to the outcome of the investigation. GST levied will not be reversed on any dispute on fees / charges or interest.

In case you need any help, you can: Select the “Get Support” option in the UNI App or you may reach out as follows:

- 1.Uni Email: care@uni.club
- 2.Uni Customer Service Number: 080 6821 6821 (24X7)

3.Contact particulars of Card issuer:

BOBCARD Address: BOBCARD Limited (formerly known as BOB Financial Solutions Limited),15th Floor, 1502/1503/1504, DLH Park, S.V. Road, Goregaon West, Mumbai-400104
Website: www.bobcard.co.in

e) Refund of credit balance/excess amount:

In case there is a credit balance/excess amount lying in your Card account due to additional repayment or a refund, this amount can be adjusted against future pending dues, or it can be refunded to you as per your request.

- i) if this credit balance/excess amount is to be adjusted against future pending dues, no action is required by you.
- ii) if this credit balance/excess amount is to be refunded, the following procedure must be followed by you:

- (1) request a refund of this credit balance/excess amount in writing by either by sending an email to care@uni.club from your registered email id or reaching out to care on WhatsApp on 7026022022 or call on 080-6821-6821 from your registered mobile number, along with the reason for making a repayment in excess of the current dues.
 - (2) submit the bank statement of the account from where the last two repayments towards your Card have been made.
 - (3) submit a copy of your PAN card, if the credit balance/excess amount is more than ₹49,000 (if required)
 - (4) if your Card account has been closed, provide details of the savings bank account to which the credit balance/excess amount can be refunded.
- iii) If the Card account stands cancelled, the credit balance/excess amount will be refunded to the Cardholder's savings bank account as per the procedure outlined in clause ii) above. Bank account details must be provided in the email.
 - iv) No interest will be payable on any credit balance/excess amount lying in the Cardholder's Card account.

4. DEFAULT AND CIRCUMSTANCES –

a) Procedure including notice period for reporting a Cardholder as defaulter:

If you do not pay at least the Minimum Amount Due even 3 (Three) days after the payment due date, the Card will be accordingly reported as per Credit Information Companies (Regulation) Act 2005 and in compliance with any other applicable regulations by BOBCARD to the Credit Information Companies ("CICs"), authorised by the RBI in its monthly submission. Classification of the credit facilities availed by You in the Non-Performing Asset category (that is overdue for more than 90 (ninety) days), will also lead to the reporting of Card as delinquent. Non-payment of Minimum Amount Due may also lead to discontinuation of the credit card services.

The Classification of account shall be done as follows:

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue between
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

A credit card account/Cardholder account will be treated as non-performing asset if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.

Example: If due date of a loan account is March 31, 2022, and full dues are not received before BOBCARD runs the day-end process for this date, the date of overdue shall be March 31, 2022. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2022 i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2022. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2022 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2022.

*Classification status tracking will depend on the type of facility being extended, for e.g. SMA 0 classification is not applicable for revolving facilities and will be tracked for SMA 1 onwards.

b) Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues:

Once reported to the CICs by BOBCARD, there is no withdrawal of the default report. However, if dues are settled by you, this information will be shared with CICs in the subsequent month. BOBCARD reserves its right to report a delinquent Cardholder to the CICs even in an instance of Cardholder raising a billing dispute which BOBCARD had clarified as an invalid dispute earlier or the dispute being raised by Cardholder after the cut-off date, as defined by BOBCARD, and/or the dispute is in relation to secured transactions where a PIN or 3D secure password was used

c) Recovery procedure in case of default:

In the event of a default including non-payment of Minimum Amount Due or breach of clause of MITC or any other terms, you will be sent reminders by BOBCARD from time to time by post, telephone, email, SMS for settlement of any outstanding dues. If no response is received from you via regular channels, third parties appointed by the BOBCARD may be engaged to remind, follow up and collect dues by way of communication or visiting your place of residence/occupation. A message may be left with your spouse / parent / other direct adult family member / secretary / accountant or other colleague, as available, at your residence / office / phone. Any such third party appointed shall adhere fully to the Fair Practices Code of Conduct on debt collection. In case of default in payment of the Card's outstanding dues, BOBCARD, not limited to though, does reserve the right to take legal recourse for collection of outstanding dues on the Card account(s) apart from pursuing all other remedies available to it within the framework of the law of the land.

d) Recovery of dues in case of death/permanent incapacitation/insolvency/ bankruptcy of Cardholder:

Insolvency or bankruptcy of a Cardholder shall automatically cancel the Card issued to the Cardholder. In case of death or in capacitance of Cardholder on submission of relevant documents to the satisfaction of BOBCARD the Card may be cancelled by BOBCARD. The Card account would also be liable to be suspended on instructions from any government/ regulatory/ judicial body. All amounts outstanding on the Card account shall be deemed to have immediately become due on death or in capacitance, insolvency, bankruptcy, or instruction from judicial/ government/regulatory bodies, as the case may be, and BOBCARD shall be entitled to recover the same in accordance with the relevant laws in force without prejudice to the obligation of the Cardholder to forth with pay all outstanding amounts.

5. RIGHT OF LIEN/SET-OFF

BOBCARD, at any time and without notice, will have general lien and right to set-off on all monies belonging to the Cardholder standing to their credit in any custody of BOBCARD, if upon demand by the BOBCARD, the balance amount on the Card account is not repaid within the prescribed time.

6. TERMINATION/REVOCATION/RENEWAL OF CARD MEMBERSHIP

a) Procedure for surrender of Card by Cardholder - due notice:

- i) You can close your Card account any time by calling the Customer Care team (080-6821-6821) or by emailing them (care@uni.club). The entire Card outstanding dues linked to your Card (if applicable and/or availed of) will immediately become due.
- ii) Any refund/reversal that is received after the Card closure will be intimated to you and refunded electronically to the account number shared with customer care after verifying the ownership.
- iii) Upon termination/revocation of Card membership for any reason whatsoever, whether at the instance of the Cardholder or BOBCARD the Cardholder shall remain liable for all charges incurred by the use of the Card.
- iv) You specifically acknowledge that once your Card account is closed, the privileges [including but not limited to all benefits and services accrued, loyalty points ("Uni Coins") not redeemed etc] of the Card stand nullified. Reinstatement of the Card Account and associated Uni Coins is neither automatic nor attendant and will take place solely at the discretion of BOBCARD.
- v) For avoiding misuse, it is advised to destroy the Card ensuring that the hologram, magnetic strip and chip are destroyed permanently.
- vi) Your Card account will be closed only once BOBCARD receives the payment of all amounts due and outstanding in respect of the said Card account.

BOBCARD have the right to approve or decline any credit card transactions/ payments or transactions originating from certain/any MCCs, with or without notice and without assigning any reasons. In case BOBCARD notices any unusual and abnormal transaction patterns in Card usage, BOBCARD will try

to establish contact with the Cardholder on the registered phone number of the Cardholder available in its records to verify the bonafide purpose of the Card transaction. In case attempts to establish contact with the Cardholder fail, BOBCARD may restrict/terminate the use of Card/s (primary/add-on/additional) without any further notice, if BOBCARD reasonably believes it necessary in the interest of the Cardholder and for security reasons. With a view to ensure that the Card is being used as per the regulatory guidelines, Terms and Conditions and applicable policies of BOBCARD, BOBCARD shall have the right to run periodic checks on the Card usage to identify whether there is excessive utilization of credit limit beyond the sanctioned limit in one statement cycle, unusual or excessive utilization at few select merchants, possible collusion with merchant and/or usage towards non-personal/business related requirements, over-use/ misuse of features/ offers/ programs towards accumulation of undue reward points/ cash back / other benefits amongst others. Based on the usage patterns, if any of these is suspected by BOBCARD, BOBCARD may take restrictive action on the Card. Such action can be with immediate effect and may include but not be limited to withdrawal of features/ benefits as well as complete termination of the Card (primary/add-on/ additional or all the relationships). If any such action is taken by BOBCARD - the onus will be on the Cardholder to provide satisfactory proof of bona fide usage to reinstate the Card and attached features/ benefits as may be deemed fit by BOBCARD. BOBCARD decision in this regard shall be final and binding on the Cardholder. Considering the above, Card account/s may be cancelled as per the sole discretion of BOBCARD, in case of no response / unsatisfactory response from the Cardholder. After termination/cancellation of the Card account , Card holder will be liable to repay the total outstanding including transactions which are yet to be billed. Additionally, all benefits (reward points, cash back etc.) will be forfeited immediately.

b) Procedure for revocation of Card membership:

Your access to your Card may be cancelled or revoked at any time without prior notice, if BOBCARD consider it necessary for business or security reasons, which may include but are not limited to:

- i) Delayed or dishonoured payments, improper use of Card (in violation of RBI and Foreign Exchange rules)
- ii) Misleading or incorrect information / documents given along with card application.
- iii) Failure to furnish information or documents as required under the Know Your Customer (KYC)/ Anti Money Laundering (AML)/ Combating the Financing of Terrorism (CFT) guidelines.
- iv) Involvement in any civil litigation or criminal offence / proceedings by any authority, court of law or professional body or association.
- v) Changes in credit policy due to prevailing conditions / unforeseen circumstances.
- vi) In case your Card has not been used for more than one year then BOBCARD will notify you of the dormancy within 30 (Thirty) days. If the Card is still not used or no reply is received for the continuation of Card,

the Card will be closed and reported to the bureau, subject to payment of all dues by the Cardholder.

You may continue to get your billing statements with actual outstanding, even after closure of the Card account. The privileges of the Card may be suspended and the Card cancelled by BOBCARD, either temporarily or permanently, at any time in its absolute discretion and without giving prior notice thereof to the Cardholder or assigning any reason, therefore.

BOBCARD reserves right to withhold the No Objection Certificate (NOC), even after closure/termination/Cancellation of Card, if it has been found that Cardholder is in default with any of the Bank of Baroda Group Companies.

The privileges of the Card may be suspended and the Card cancelled by BOBCARD, either temporarily or permanently if Cardholder or his Family member use their own or family member's BOBCARD issued credit card at own establishment.

c) Procedure for renewal of Card membership

Renewal of Card: Unless requested otherwise by the Cardholder, BOBCARD shall renew the Card on expiry with consent of Cardholder, except where:

- i. the conduct of account is found to be unsatisfactory.
- ii. credit history as per the credit bureau is found to be unsatisfactory.
- iii. the outstanding dues are high.
- iv. contact details and/or KYC details are not updated by Cardholder
- v. Card is in blocked state
- vi. No transaction is observed in the Card account in the past 1 year from the due date of renewal

7. LOSS/THEFT/MISUSE OF CARD

a) Procedure to be followed in case of loss/theft/misuse of Card :

- i) In case your Card is lost, stolen, misplaced, or if the Card PIN has been compromised, report this immediately from the Uni App or via phone on Toll Free No. 080-6821-6821 (24 x 7) or WhatsApp on 7026022022 or email us on care@uni.club. If your Card is misplaced, you can block the Card temporarily from the Uni App. You can also reset the Card PIN from the Uni App.
- ii) In case the mobile phone with the Uni App is lost or stolen, inform us immediately by calling on 080-6821-6821. In addition to notifying BOBCARD LIMITED about the loss or theft of the Card, the Cardholder must report any theft of the Credit Card(s) to the Police and lodge a FIR and share a copy of that with BOBCARD when requested. BOBCARD may, without referring to the Cardholder, give the police or other relevant authorities any information that BOBCARD considers relevant about the loss, theft or misuse of a Card or PIN. However, release of information, investigation, reports etc to the Cardholder shall be on sole discretion of BOBCARD as permitted under applicable laws.

- iii) If you change the registered mobile number or e-mail address, you can contact us by sending an email to care@uni.club. Cardholder is advised to promptly communicate any change in billing address or contact numbers along with the documentary proof immediately to ensure receipt of bill/ communications regularly and timely. The Cardholder shall be solely liable for any /all misuse that may arise due to wrong delivery of Card, unless the new address has been communicated to BOBCARD and confirmation of the same has been received from BOBCARD .
- iv) If the card is blocked due to loss/theft, Card may be re-issued to the Cardholder on consent of the Cardholder.
- v) The Cardholder shall not disclose the PIN to any person and shall take all possible care to avoid its discovery by any person. Cardholder shall be liable for all transactions made with the use of the PIN, whether with or without Cardholder's knowledge. BOBCARD reserves the right to refuse any transactions if it believes that the PIN is being misused or being used without appropriate authorization.

b) Liability of Cardholder in case of (a) above

Cardholder will be liable for all losses/transaction owing to any misuse that happened with Cardholder's consent or knowledge or prior to informing us about loss of Card/phone or inadvertent sharing of information enabling such a transaction. Liability of Cardholder in case of (a) above will be in line with the terms of RBI circular DBR.No.Leg.BC.78/09.07.005/2017-18 dated July 6, 2017 on 'Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions' as updated from time to time.

NEVER share your Uni App PIN and Card PIN with anyone!

8. DISCLOSURES

- a) BOBCARD has tied up with Credit Information Companies (CICs) authorized by the RBI and will share credit information including but not limited to the current balance, loans / EMI facilities linked to credit card (if availed), balance outstanding on credit card/ loan, payment history etc. along with the demographic details with these organizations on a monthly basis, as per the Credit Information Companies (Regulation) Act, 2005. The CICs only provide factual credit information and do not provide any opinion, indication or comment pertaining to whether credit should or should not be granted. For any queries related to updated information please write to care@uni.club. Notwithstanding anything contained hereinabove, BOBCARD will not be held responsible for credit rating/report issued by the independent CIC to cardholder at any point of time.

- b) It is in the best interest of Cardholder to maintain a good credit history by paying the necessary dues in a timely manner. Details of default would also be available with the CICs, which in turn could impact the credit worthiness of Cardholder.
- c) BOBCARD reserves its right to report a delinquent Cardholder to the CICs even in an instance of Cardholder raising a billing dispute which BOBCARD had clarified as an invalid dispute earlier or the dispute being raised by Cardholder after the cut-off date, as defined by BOBCARD, and/or the dispute is in relation to secured transactions where a PIN or 3D secure password was used.
- d) BOBCARD will provide particulars of the Card account to the statutory authorities , as needed.
- e) Transaction alerts received may not be assumed as a confirmation of transaction completion.
- f) If you do not wish to receive any marketing calls/emails ,you can register for the Do Not Disturb service and also unsubscribe from promotional emails by clicking on the link which will be provided in such emails.
- g) You will continue to receive communications about transactions and core features of the Card. An updated copy of this MITC document will always be available on <https://www.uni.cards>
- h) If the Cardholder does not wish to receive any direct marketing or tele-calling / SMS from BOBCARD for other products, the Cardholder may email BOBCARD at care@uni.club. The Cardholder will continue to receive communication pertaining to the core features of the Card. A soft copy of this MITC document, Card Member Terms and Conditions, relevant credit card guidelines and local regulations are available on the official website of Bobcard at www.bobcard.co.in

9. GRIEVANCE REDRESSAL AND COMPENSATION FRAMEWORK

- a) All grievances under this MITC document must be raised via your registered contact number and/or Email ID of the cardholder. Grievance redressal, escalation process and timeline for redressal of grievance:

Method and Timeline for redressal of grievance:

First level touch point:

You may reach out 24x7 via Phone on 080-6821-6821, WhatsApp on 7026022022 for any grievances under this MITC document.

TAT: Within 24 hours

Second level touch point:

Email ID: care@uni.club

TAT: 7 days

If your grievance is not satisfactorily resolved after reaching out to the above channels you may reach out to BOBCARD as follows:

Designation: Grievance Redressal officer

Email id: escalations@bobcard.co.in

Contact no: +91-22- 69753600

BOBCARD Address: BOBCARD Limited (formerly known as BOB Financial Solutions Limited), 15th Floor, 1502/1503/1504, DLH Park, S.V. Road, Goregaon West, Mumbai – 400104

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- b) Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
1	Automated Teller Machines (ATMs) including Micro-ATMs		
a	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
2	Card Transaction		
a	Card to card transfer Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.
b	Point of Sale (PoS) (Card Present) including Cash at PoS Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days (For Domestic Transactions only)
c	Card Not Present (CNP) (e-commerce) Account debited but confirmation not received at merchant's system.		
3	Card Closure Request		
	Request for credit card closure, subject to payment of all dues by the cardholder	Request to be processed within T+7 days	₹ 500/- per day of delay beyond T + 7 day.

**Days mentioned herein refer to working days.*

10. REWARDS PROGRAMME

a) By using your Card, you are automatically enrolled in the Rewards Programme. Under the Rewards Programme, when you transact with your Card, Uni Coins are credited to your Card account depending on the transaction value, the purchase category and the transaction being domestic or international. These Uni Coins can be accumulated and further used on the reward store in the Uni App to redeem for cashback into the Card account or pay for other purchases or for exciting offers shown in the Uni App from time to time.

b) Earn Uni Coins:

Uni Coins will be credited to your Card account only for an eligible purchase made through your Card.

Uni Coins might not accrue for money transfers, rent payments, fuel transactions, cash withdrawals, digital wallet loading or top-up transactions, international transactions, EMI transactions and Utilities & Government services category. Sometimes, when you purchase a service/product on a digital wallet app which also offers in-app purchases, you may not get Uni Coins, as it involves actual wallet load, which is then used to make payment to the merchant.

Currently, you will get 1 Uni Coin on every purchase of ₹1. Each Uni Coin is valued at one paisa.

c) Redeem Uni Coins:

- i) No fee is levied if you wish to redeem Uni Coins.
- ii) Uni Coins may be redeemed in the following ways, including but not limited to: -
 - (1) Cashback: The Uni Coins can be redeemed for cashback into the Card account
 - (2) Reward Store purchase For purchasing products on the Rewards Store, the Cardholder may either (i) pay the full price as listed on Rewards Store for such product; or (ii) in certain situations, avail a lower price as listed on Rewards Store, by redeeming Uni Coins.
- iii) Uni Coins may be redeemed for other offers/benefits as applicable from time to time.
- iv) Process of redemption of Uni Coins will be provided inside the Uni App subject to change from time to time.
- v) On redemption, the rewards points so redeemed will be automatically subtracted from the accumulated Uni Coins in your Card account.

11. Other Card Specific Terms and Conditions applicable to the above programme:

- a) Uni Coins which have been credited or debited to or from your Card account shall be reflected on the Uni App. You can also view the Uni Coins accumulated by you on the Uni App.
- b) BOBCARD reserves the right to wholly or partly modify the Rewards Programme. BOBCARD reserves the right to change the Uni Coin conversion rate, withdraw Uni Coins awarded or to vary any of the terms and conditions herein in its absolute discretion without prior notice to the Cardholder.

- c) In case, this Rewards Programme comes in conflict with any rule, regulation or order or any statutory authority, then BOBCARD has the absolute authority and right to modify or cancel this Rewards Programme to give effect to said requirements.
- d) Uni Coins do not expire and have lifetime validity, except in circumstances detailed below:

If the Card is not used for more than 365 days, the accrued Uni Coins will be nullified.

BOBCARD reserves the right to cancel or suspend the accrued Uni Coins if the Card account is in arrears, suspension or default or if the Card account is or is reasonably suspected to be operated fraudulently.

In case of Cardholder's death, the Uni Coins earned but not redeemed at that time will be forfeited.

If a transaction is reversed by way of a refund /chargeback/reimbursement, the transaction amount shall be credited back to your Card account. In such instances, the Uni Coins accrued on those transactions will be reduced from the overall points balance.

In case a Cardholder cancels vouchers that were availed of by redeeming Uni Coins, points can be reinstated at BOBCARD's discretion at the same rate at which they were redeemed.

On closure/termination of Uni membership, any Uni Coins pending to be claimed in the Cardholder's account will be forfeited.

On voluntary or Bobcard initiated Closures

On Card getting classified as NPA.

Cardholder fails to make payment of Card dues which is due for a period greater than 90 days.

Cardholder fails to make payment of outstanding dues on the card account and opts for settlement of the outstanding amount.

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 Cardholder within 6 months.

- e) BOBCARD /Uni will not be held responsible if any supplier of products / services offered to you withdraws, cancels, alters or amends those products / services.
- f) BOBCARD /Uni makes no warranties for the quality of products / services provided by the merchant establishments participating in the Rewards Programme.
- g) You may note that every purchase is assigned a different “Category” depending upon the Merchant Category Code (“MCC”) defined by VISA. According to this, the merchant acquiring bank classifies the merchant depending on the service provided by them. For example, Food & Dining, Shopping, Travel, Entertainment, Groceries, Bills & Utilities, Fuel, and so on. Uni does not have any control over this MCC classification.
- h) Redemption of Uni Coins is subject to regular payment behaviour by the Cardholder. BOBCARD /Uni holds the discretion to block or adjust your Uni Coins in case your repayment bounces and remains uncleared for more than 3 (Three) days.
- i) Customers holding the BOBCARD Uni credit card shall be ineligible to participate in or benefit from any proprietary offers associated with the BOBCARD program.
- j) Information relating to the Cardholder’s Uni Coins shall be shared with Uni to support Reward Programme activities, including but not limited to:
 - i) Awarding Uni Coins to the Cardholder for eligible transactions.
 - ii) Deducting Uni Coins when an eligible redemption is made.
 - iii) Maintaining the Uni Coins’ ledger health for the Cardholder.
 - iv) Managing cases of negative Uni Coins in case of refunds etc

12. IMPORTANT REGULATORY INFORMATION

- a) Your Card is valid for use both in India as well as abroad. It is, however, not valid for making foreign currency transactions in Nepal and Bhutan.
- b) Foreign exchange trading through Internet trading portals is not permitted. In the event of any violations or failure to comply, you may be liable for penal action under prevailing laws and/or closure of the Card.
- c) Usage of the Card for transacting outside India must be made in accordance with this MITC and all applicable laws, including the Foreign Exchange Management Act, 1999, and in the event of any failure to do so, you may be liable for penal action. The Card cannot be used for the

purchase of items prohibited by law such as but not limited to cryptocurrency

- d) The Card cannot be used for any purpose prohibited by regulations or applicable law.
- e) The Card is to be used only for personal use and not for any business or funding of commercial activity.
- f) Governing Law and Dispute Resolution:

This MITC, or any other documentation related to Card shall be governed under the laws of India.

Without prejudice to the rights available to BOBCARD under prevailing legislation, all dispute including but not limited to the differences and/or claims/dues arising at any time during its subsistence or thereafter between the parties arising in respect of MITC/General Terms and Condition, Card issuance etc, hereof shall be settled by Arbitration, in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and its subsequent statutory modification or re-enactment for the time being in force and shall be conducted by a mutually appointed sole arbitrator.

In absence of any recommendation from Cardholder for appointment of Arbitrator within 30 days from date of notice for invoking arbitration, nomination recommended by BOBCARD for sole arbitrator will deemed to have been accepted.

The Arbitration proceedings shall be conducted in English at a venue in Mumbai under Arbitration and Conciliation Act, 1996. The decision of the Arbitrator shall be final and binding upon the parties.