

REVISION IN PRODUCT FEATURES / BENEFITS

With effect from 15th July'2026

Dear Cardholder,

We would like to inform you about certain revisions to the product features/benefits applicable to your BOBCARD credit card. These changes will also be reflected in the upcoming editions of the Most Important Terms & Conditions (MITC).

1. Changes in the Airport Lounge Feature:

Effective of 15th July'26, applicable lounge criteria

Feature	Product Variant	Current Feature	Revised Criteria W.E.F. 15 th Jul'26
Airport Lounge visit (within India)	Eterna, Eterna (FD), Tiara, Varunah Premium	Unlimited - domestic lounge (within India), upon spends of ₹ 40,000 in preceding calendar quarter	Unlimited - domestic lounge (within India), upon spends of ₹ 75,000 in preceding calendar quarter

Illustration:

If customer is holding BOBCARD Eterna Credit Card, eligibility for lounge benefit in Q3 2026 (Jul'26 to Sep'26) will be determined as per below logic –

Spends In Q2 2026	Lounge eligibility from 1 st July'26 to 15 th July'26	Lounge eligibility from 15 th July'26 to 30 th Sept'26
Rs 40,000 to Rs 74,999	Eligible – Unlimited visits	Not eligible
More than Rs. 75,000	Eligible – Unlimited visits	Eligible – Unlimited visits

2. Changes in Finance Charges:

Product	Details	Applicable Till 14 th July'26	Change W.E.F. 15 th July'26
Eterna, Eterna (FD) & Tiara	Increase in Finance charges	3.25% monthly (39% per annum)	3.75% monthly (45% per annum)

3. Changes On Reward and Fuel Surcharge Waiver benefits in BOBCARD HPCL Cards

Change W.E.F. 15 th July'26	
BOBCARD HPCL Card	Accelerated Reward Points and Fuel surcharge waiver is dependent of Merchant list (list of eligible fuel outlets) (MID/TID) shared by HPCL with BOBCARD Click Here for a complete list of HPCL Fuel Outlets where the benefits will be valid. Transactions conducted at fuel outlets not forming part of the eligible merchant list will not be eligible for Accelerated Reward Points and Fuel Surcharge Waiver.



4. Insurance Feature:

Air and Non-Air Accidental Death Cover insurance benefits will not be applicable to cards issued after 15th July 2026 for the products listed below. Additionally, this benefit will be discontinued effective 25th August, 2026 for the below product(s).

Product Variants			
Eterna, Eterna (FD)	Empower Business	Elite	Renaissance
Premier, Premier (FD)	Corporate Platinum	Platinum Select	Pragati BGGB
Select, Select (FD)	Swavlamban	Signature	Pragati BRKGB
Tiara	Prime	Assure	Pragati BUPB

We assure you of the best of services. For any queries, please write to us at crm@bobcard.co.in or call us at the number given at the reverse of your Credit Card.