

## **BOBCARD: Offer Terms & Conditions**

### **Offer Details:**

- This marketing program ("Program") is from **BOBCARD** under an arrangement with **Infiniti Retail Ltd.**, ("Merchant") and is open to all residents of India holding a valid and current BOBCARD Credit Card ("Cardholder")
- The Validity of the Program ("Term") is as mentioned below , unless extended by the Parties and Merchant.
- **Phase 1 - Navratri & Dusshera:** 22<sup>nd</sup> Sep'25 to 2<sup>nd</sup> Oct'25
- **Phase 2 - Diwali** (including Dhanteras, Laxmi Puja & Bhai Dooj) : 16<sup>th</sup> Oct'25 to 23<sup>rd</sup> Oct'25

### **Offer Construct for Offline Stores:**

<b>MTV Slab</b>	<b>CC Non-EMI</b>	<b>CC EMI</b>
₹15,000+	₹1,500	₹2,000
₹50,000+	₹3,000	₹3,500
₹75,000+	₹4,500	₹5,000
₹1,00,000+	₹6,000	₹7,500
₹1,50,000+	₹6,000	₹12,500
₹2,00,000+	₹6,000	₹15,000
₹3,00,000+	₹6,000	₹30,000

### **Category Capping:**

- Laptops: Max ₹2,000 (MTV ₹15,000)
- Mobiles: Max ₹1,000 (MTV ₹15,000)

### **Brand Exclusions for Offline Stores:**

Apple, OnePlus, Nothing, Xiaomi, TCL

**Minimum Transaction Value** for Offline Stores: ₹15,000

**Velocity Check:** Once per card per during the campaign days

**Offer Terms & Conditions:**

- Eligible customer has to select the BOBCARD offer on the payment page to avail the offer
- Non – eligible bank customer will receive appropriate error messages and can proceed without the instant Discount
- Instant Discount will not be extended for the customer if he/she fails to select the BOBCARD offer.
- Maximum Instant Discount under the offer will be Rs. 30,000 at a card level
- Program is applicable only on transactions done on campaign period & will not be applicable on any other day
- Instant Discount will not be applicable on advance invoice
- Maximum 1 transaction per month per card will be eligible, any further transaction using same card will not get the benefit of the offer.
- Any query regarding the program will be entertained till **30<sup>th</sup> Nov'25**. Post such date; BOBCARD will not entertain any correspondence or communication regarding this Program from any cardholder.
- The offers are applicable on select brands & categories and are at the discretion of Infiniti Retail Limited (Croma) & BOBCARD.
- Bank Card Account is required to be active and non-delinquent. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for this offer.
- All the existing offers, gifts, discounts etc., that are being offered can be availed by the Cardholders apart of this exclusive offer as mentioned in the communication.
- I have understood and accept the T&C of EMI as available on the website ([www.bobcard.co.in](http://www.bobcard.co.in)) and the applicable charges mentioned.
- I understand that in the event of the merchant or me cancelling my EMI transaction, I am responsible for notifying BOBCARD to cancel the EMI that was booked for the cancelled transaction
- Processing fee of Rs 199 plus applicable taxes will be charged for each EMI transaction.
- Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu of BOBCARD or by Merchant.
- The offer validity as mentioned below  
**22<sup>nd</sup> Sep'25 to 2<sup>nd</sup> Oct'25, 16<sup>th</sup> Oct'25 to 23<sup>rd</sup> Oct'25**, unless revoked or extended by BOBCARD in its sole discretion, without any prior notice and without liability\*

- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by BOBCARD for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against BOBCARD.
- The Program is for the consumption of individual retail consumers only Infiniti Retail & BOBCARD reserve right to modify or end the offer during the campaign period.
- IRL & BOBCARD reserves to right to run the above agreed offer / increase / decrease the customer gratification on select categories, brands & products.
- The decision of Infiniti Retail Limited (Croma) and BOBCARD will be final and binding and any correspondence in this regard will not be entertained.

Note: Croma is a participating entity as per the commercial between BOBCARD and Infiniti Retail Ltd.

Following shall be the BINs applicable to the offer:

BIN	Network
527753	MasterCard
532000	MasterCard
534444	MasterCard
356132	Rupay JCB
356162	Rupay JCB
356151	Rupay JCB
356150	Rupay JCB
453157	Visa
462490	Visa
468943	Visa
35618905	Rupay