

### Terms & Conditions- BOBCARD- Credit Card

1. This Marketing Program ("Offer") is offered by BOBCARD Limited under an arrangement with Reliance Retail Limited ("JioMart").
2. The Validity of the Offer is from **14<sup>th</sup> Jan to 24<sup>th</sup> Jan 2026 23:59** (Both days included), unless extended by BOBCARD.
3. Eligibility: This Offer is open to all individual legal residents of the Republic of India aged 18 or above on the Offer start date.
4. Below offers not applicable on Grocery, Gold, Silver category.
5. Under this Offer, cardholder can avail:

Categories	Discount %	Min Txn Value	Full payment	EMI
Electronics	5.00%	2,000	500	NA
Electronics	7.50%	7,500	1,250	1500
Mobiles	7.50%	10,000	1,250	1500
Other Categories (Excluding Grocery, Gold, Silver Category)	5.00%	2,000	1,000	NA
Bonus Offer	6.50%	30,000	5,000	7,500

\*Max Discount per card offer for CC full payment is Rs 5000 and for CC EMI is 7500 including bonus offer.

6. The offer is valid from **14<sup>th</sup> Jan to 24<sup>th</sup> Jan 2026 23:59** ("Offer Duration"), unless revoked or extended by BOBCARD in its sole discretion, without any prior notice and without liability.
7. The offer shall not apply to BOBCARD BIN 35618905 and corporate cards.
8. Multiple transactions summing up to minimum transaction value on Electronics & Mobile On BOBCARD will not be eligible for the Offer.
9. Offers applicable on Select SKUs only and not on entire platform.
10. This is an Instant Discount offers, customer has to ensure that the same is applied before making the final payment.
11. This offer cannot be clubbed with any other OEM/Brand offer. In case of existing OEM/Brand offer, above offer would not be applicable.
12. Offer can be availed once per card during the entire campaign period.
13. Select products may be excluded from the offer, please check the product page for offer eligibility before completing the transaction.
14. In case of full cancellation/return of order, the transaction will not qualify for the Offer.
15. If the User cancels a part of his/her order, or if the User has not been supplied full order, he/she will qualify for the Offer only on the net amount paid, basis the eligibility.

16. BOBCARD does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, delivery or after sales service of such products.
17. The Offer/ benefits under these Programs cannot be clubbed with any other offer or discount extended by JioMart on [www.jiomart.com](http://www.jiomart.com) or participating brands as part of any other arrangement.
18. All the existing offers, gifts, discounts etc., that are being offered over and above the Offer can be availed by the Cardholders as per the applicable terms for such offers.
19. Pictures of products shown in the communication sent to the customer either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. BOBCARD or JioMart shall under no circumstances be responsible towards the same.
20. Products offered under this Offer are subject to availability with JioMart and accordingly BOBCARD or JioMart in no circumstances shall be liable for non-availability of any of the products.
21. BOBCARD reserves the right to modify or change any of the terms and conditions applicable to this program at any time with or without any prior notice and without assigning any reason thereof and the same shall be binding on the Users at all times.
22. Under no circumstance will the Offer being offered under this program be settled with cash in lieu by BOBCARD Cards or by JioMart
23. All government levies like GST, TDS, any Local Tax, etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
24. Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made purely on best effort basis.
25. All disputes under the Offer shall be submitted to the jurisdiction of courts at Mumbai only.

**Additional BOBCARD EMI Terms & Conditions:**

<b>Tenure</b>	<b>RoI</b>	<b>Principal</b>	<b>EMI</b>	<b>Total</b>	<b>Interest</b>	<b>Interest</b>	<b>Processing</b>
<b>Months</b>	<b>% p.a.</b>	<b>(Rs.)</b>	<b>(Rs.)</b>	<b>Payment</b>	<b>(Rs.)</b>	<b>as % of Principal</b>	<b>Fee (Rs.)</b>
2	16	10,000	5,100	10,200	200	2.00%	199
3	16	10,000	3,423	10,268	268	2.68%	199
4	16	10,000	2,584	10,336	336	3.36%	199
5	16	10,000	2,081	10,404	404	4.04%	199
6	16	10,000	1,745	10,472	472	4.72%	199
7	16	10,000	1,506	10,540	540	5.40%	199
8	16	10,000	1,326	10,609	609	6.09%	199
9	16	10,000	1,186	10,678	678	6.78%	199
12	16	10,000	907	10,888	888	8.88%	199
18	16	10,000	629	11,314	1,314	13.14%	199

24	16	10,000	490	11,751	1,751	17.51%	199
36	16	10,000	352	12,657	2,657	26.57%	199

26. The minimum transaction value for EMI transaction Rs. 2,500.
27. All EMI tenures mentioned above may not be applicable for discount offers.
28. On availing the EMI feature card user understands 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.
29. Card User 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.
30. Processing fee of Rs 199 plus applicable taxes will be charged for each EMI.
31. If the User cancels a part of his/her order, or if the User has not been supplied full order, he/she will qualify for the Offer only on the net amount paid, basis the eligibility.
32. BOBCARD does not endorse any of the products or brands being offered under the Program and will not accept any liability pertaining to the quality, delivery or after sales service of such products.
33. The Offer/ benefits under these Programs cannot be clubbed with any other offer or discount extended by JioMart on [www.jiomart.com](http://www.jiomart.com) or participating brands as part of any other arrangement.
34. All the existing offers, gifts, discounts etc., that are being offered over and above the Offer can be availed by the Cardholders as per the applicable terms for such offers.
35. Pictures of products shown in the communication sent to the customer either through mailers or advertised on our website, are representative only and may not bear a resemblance to the actual products. BOBCARD or JioMart shall under no circumstances be responsible towards the same.
36. Products offered under this Offer are subject to availability with JioMart and accordingly BOBCARD or JioMart in no circumstances shall be liable for non-availability of any of the products.
37. BOBCARD reserves the right to modify or change any of the terms and conditions applicable to this program at any time with or without any prior notice and without assigning any reason thereof and the same shall be binding on the Users at all times.
38. Under no circumstance will the Offer being offered under this program be settled with cash in lieu by BOBCARD Cards or by JioMart
39. All government levies like GST, TDS, any Local Tax, etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered.
40. Cardholders are not bound in any way to participate in the Offer. Any such participation is voluntary and the same is being made purely on best effort basis.
41. All disputes under the Offer shall be submitted to the jurisdiction of courts at Mumbai only.

Following shall be the BINs applicable to this 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