

REVISION IN TARIFF OF CHARGES AND PRODUCT FEATURES / BENEFITS

(with effect from 15th July 2024)

Dear Cardholder,

Below are few changes in tariff of charges and Product features/Benefits that will be **applicable from 15th July 2024**.

TARIFF OF CHARGES (REVISION)

These revisions will also be updated in the subsequent editions of the Most Important Terms & Conditions (MIT&C)

Finance Charges:

Finance charges for the below Product variants will be 3.49% per month i.e. 41.88% per annum ie.

Product Name	Current Rate	Revised Rate
Prime	3.25% per month i.e. 39.00% per annum	3.49% per month ie 41.88% per annum
Empower Business Card		
Varunah Plus		
Varunah Premium		
Yoddha		
The Sentinel		
Vikram		
Rakshamah		

REVISION IN PRODUCT FEATURES / BENEFITS

These revisions will also be updated on respective product pages on our official website www.bobcard.co.in

B. Reward Points as a Welcome Benefit:

500 Reward points will be offered as welcome benefit on the Spends of ₹5000 in first 60 days of card issuance for the below products/card variants:

Product Variant	
Easy	Varunah
Select	Empower Business Card
Premier	Snapdeal
Prime	Pragati
Easy/Select/Premier (FD Backed)	Renaissance
Corporate Global	Vikram



C. Revised Welcome Benefits as Reward Points in the following scenarios:

500 Reward points will be offered as welcome benefit on the Spends of ₹5000 in first 60 days of card issuance for the below products/card variants:

BOBCARD Variant	Current Benefit	Revised Benefit
IRCTC	1000 Bonus Reward Points on single transaction of ₹1000 within 45 days of card issuance	500 Reward Points on spends of ₹5000 in first 60 days of card issuance
HPCL Energie	2000 Bonus Reward Points on spends of ₹5000 or more within 60 days of card issuance	
Yoddha	1000 Reward Points for activation within 30 days of Issuance	
The Sentinal	1000 Reward Points for activation within 30 days of Issuance	
Rakshamah	1000 Reward Points for activation within 30 days of Issuance	
Varunah Plus	1000 Reward points on card activation in 180 day.	
Varunah Premium	2000 Reward points on card activation in 180 day.	
ICAI Exclusive	1000 Reward Points for activation within 30 days of Issuance	
CMA One	1000 Reward Points for activation within 30 days of issuance	
ICSI Diamond	1000 Reward Points for activation within 30 days of Issuance	

D. No Core Reward points on Special MCCs:

Core Reward Points (RP) **will not be offered** for special categories (MCCs) as per listing in **Annexure A**

Product Variant	Core Rewards on Special MCCs	Core Rewards on Fuel
Swavlamban*	No Reward points	No Reward points
Easy, Easy (FD backed),	No Reward points	No Reward points
Select, Select (FD Backed)	No Reward points	No Reward points
Premier, Premier (FD Backed)	No Reward points	No Reward points
Eterna, Eterna (FD Backed)	No Reward points	No Reward points
Prime	No Reward points	No Reward points
Business	No Reward points	No Reward points
Corporate	No Reward points	No Reward points
ConQR	No Reward points	No Reward points
Empower Business Card	No Reward points	No Reward points
Snapdeal	No Reward points	No Reward points
IRCTC	No Reward points	No Reward points
HPCL Energie**	No Reward points	24 Reward Points per ₹150
ICAI Exclusive	No Reward points	No Reward points



ICMAI One	No Reward points	No Reward points
ICSI Diamond	No Reward points	No Reward points
Pragati	No Reward points	No Reward points
Renaissance	No Reward points	No Reward points
Varunah	No Reward points	No Reward points
Varunah Plus	No Reward points	No Reward points
Varunah Premium	No Reward points	No Reward points
Yoddha	No Reward points	No Reward points
The Sentinal	No Reward points	No Reward points
Rakshamah	No Reward points	No Reward points
Vikram	No Reward points	No Reward points
Old/discontinued product variants not listed above	No Reward points	No Reward points

*For Swavlamban - Core Reward Points (RP) are subject to maximum of 800 RP per statement cycle.

** For HPCL Energie - Fuel Reward Points are subject to maximum of 1000 RP per statement cycle.

Spends on special categories (MCCs) as per **Annexure A** do not qualify for accelerated i.e. 5X Reward Points feature for credit card products listed in above table.

Please note, there is no change in any other features/benefits applicable on BOBCARD Credit Cards

IMPORTANT: Goods & Services Tax (GST) will be levied on all fees, interest and other charges, at the rates advised by the Government.



ANNEXURE A: LIST OF SPECIAL MCCs

<i>MCC Codes</i>	<i>MCC details</i>	<i>MCC Codes</i>	<i>MCC details</i>
0763	Agriculture	5814	Fast food restaurants
0780	Agriculture	5960	Insurance
0820	Agriculture	6300	Insurance
0821	Agriculture	6513	Rent
0822	Agriculture	7211	Emerging
0823	Agriculture	7230	Emerging
0824	Agriculture	7276	Emerging
0825	Agriculture	7349	Rent
1520	Contractor	8011	Government
1711	Contractor	8062	Government
1731	Contractor	8111	Emerging
1740	Contractor	8211	Education
1750	Contractor	8220	Education
1761	Contractor	8241	Education
1771	Contractor	8244	Education
1799	Contractor	8249	Education
4111	Transportation	8299	Education
4112	Transportation	8398	Charity
4131	Transportation	8641	Emerging
4784	Transportation	8661	Charity
4789	Transportation	9211	Government
4814	Telecom	9222	Government
4900	Utility	9311	Government
5261	Agriculture	9399	Government
5331	Emerging	9402	Government
5411	Supermarket	9405	Government
5499	Convenience store		