

## Frequently Asked Questions

### 1. What is the offer?

- 10% Instant Discount up to Rs. 1,500 on BOBCARD EMI transactions on purchase of select products.
- Additional Instant Discount of flat Rs. 500 on BOBCARD Transactions of 6 months & above tenure on purchase of select products.
- This offer is applicable on all BOBCARD EMI transactions except transactions made through *Bank of Baroda Debit Cards or Corporate Cards*.
- **The bank offer discount that you are able to see on the Product page is applicable on select cards. To check if the discount is applicable on your card, enter the card details on the 'Payment' page and check the discount applied**

### 2. What are the Offer Benefits?

- **Base Offers:** Sitewide excluding Grocery, Two-wheelers & Travel
  - Mobiles
    - Minimum Cart Value - INR 5,000
    - Max. Discount per card - INR 1,250
  - Other Categories
    - Minimum Cart Value - INR 5,000
    - Max. Discount per card - INR 1,500

\*Customer can avail a maximum base offer discount of up to INR 1,500 per Credit Card (EMI Transactions)

- **Bonus Offer:** Sitewide excluding Grocery, Two-wheelers & Travel
  - Minimum Cart Value - INR 25,000
  - Max. Discount per card (EMI transactions) - Flat INR 500
  - Valid on 6 months and above tenure only
  - In the event the customer returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).
  - If an order is cancelled, the offer may take up to 24 hours to refresh for the customer to utilise it again.

### 3. What is the offer duration?

- 1st January 2026 (00:00 Hours) to 31st January 2026 (23:59 Hours)

### 4. What are the eligibility conditions?

#### How do I check if a product is eligible?

- This offer is applicable on purchase of select products.
  - Offer will be listed on the product page, for all eligible products. Please check before making a purchase.

### **Is the offer applicable on all BOBCARD Transactions?**

- This offer is applicable on all BOBCARD EMI transactions except transactions made through Bank of Baroda Debit Cards or Corporate Cards.
- Offer is NOT applicable on transactions made through Internet Banking or UPI payment option.
- The offer can be redeemed only in serviceable pin codes as per Government guidelines.

### **Will I get the offer if I pay through Flipkart Gift Card partially?**

- Yes, you can avail the offer and the offer will only apply on the amount paid through BOBCARD against the eligible product(s).
- For Base Offer, this amount should be equal to or more than INR 5,000. For Bonus Offers, this amount should be equal to or more than Rs 25,000.

### **How many times can this offer be availed?**

- There is no limit on the number of transactions to avail the Base Offer discount. However, you can avail a Maximum Base Offer Discount of up to INR 1,500 per Credit Card.
- Bonus Offer can only be availed once per card on a single transaction during the offer duration. Valid only on 6 months & above tenure.
- Maximum Discount per card is a cumulative savings across all platforms of Flipkart

### **5. How do I avail the offer:**

- The Validity of the offer ('Term') is from 1st January 2026 (00:00 Hours) to 31st January 2026 (23:59 Hours), unless extended by Bank and Flipkart by mutual consent in writing.
- Under this Offer, Cardholders will get
  - 10% instant discount on the purchase of select products sold on the platform during the offer period.
  - An additional Instant Discount of Flat INR 500 on purchase of select products sold on the platform during the offer period.
- The discount will be applied to the Net Cart Value (NCV). NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
  - The minimum Net Cart Value (NCV) to avail the Base offer is Rs. 5,000.
  - The minimum product value to avail the Bonus Offer discount is Rs. 25,000. Valid only on 6 months & above tenure.
- Offer Discount shall be applicable as follows
  - Maximum Base Offer Discount of up to INR 1,500 per Credit Card can be availed in any number of EMI transactions during the offer period.
  - Maximum Bonus Offer Discount of Flat INR 500 per Credit Card can be availed once during the offer period.
- The offer is applicable at [www.flipkart.com](http://www.flipkart.com), [m.flipkart.com](http://m.flipkart.com) & Flipkart mAPP (mobile Application)
- The offer is not applicable on payment made via Net Banking or UPI.
- Discount will be calculated on the net paid amount by the customer post any other discounts, exchange offer redemptions and refunds.
- In the event the customer returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).

## 6. Other TERMS AND CONDITIONS

### Preliminary

1. This offer ("Offer") is co-sponsored by BOBCARD Limited and Flipkart Advanz Private Limited ("Flipkart Advanz") on [www.flipkart.com](http://www.flipkart.com), Flipkart mobile app and Flipkart mobile site (collectively referred to as "Platform"), which Platform is owned and operated by Flipkart Internet Private Limited (Flipkart, We or Our). It is open to all residents of India holding a valid and current BOBCARD ("Cardholder/You/Your/Customer(s)" and "Card").

2. By participating in the Offer (defined below), Cardholder agrees to be bound by:

- these terms and conditions ("T&C");
- the Terms of Use, Privacy Policy and other relevant documentation including any modifications, alterations or updates thereof, that are published on the Platform; and
- all applicable terms and conditions of BOBCARD

### Offer Details

- The Validity of the offer ('Term') is from 1st January 2026 (00:00 Hours) to 31st January 2026 (23:59 Hours), unless extended by Bank and Flipkart by mutual consent in writing.
- Under this Offer, Cardholders will get
  - 10% instant discount on the purchase of select products sold on the platform during the offer period.
  - An additional Instant Discount of Flat INR 500 on purchase of select products sold on the platform during the offer period.
- The discount will be applied to the Net Cart Value (NCV). NCV shall mean the total value of only the eligible product/s in the cart after all applicable discounts and exchange offer redemptions.
  - The minimum Net Cart Value (NCV) to avail the Base offer is Rs. 5,000.
  - The minimum product value to avail the Bonus Offer discount is Rs. 25,000.
- Offer Discount shall be applicable as follows
  - Maximum Base Offer Discount of up to INR 1,500 per Credit Card can be availed in any number of transactions during the offer period.
  - Maximum Bonus Offer Discount of Flat INR 500 per Credit Card on EMI transactions can be availed once during the offer period.
- The offer is applicable at [www.flipkart.com](http://www.flipkart.com), [m.flipkart.com](http://m.flipkart.com) & Flipkart mAPP (mobile Application)
- The offer is not applicable on payment made via Net Banking or UPI.
- Discount will be calculated on the net paid amount by the customer post any other discounts, exchange offer redemptions and refunds.
- In the event the customer returns any/all products in the order placed during the Offer Period, thereby not maintaining the minimum purchase value, as required to avail the Offer, he/she shall not be eligible for the Offer. Accordingly, the amount availed as a discount under the Offer shall stand deducted from any refund(s) processed for the returned product(s).

### Other Terms and Conditions

- This offer is applicable on all BOBCARD EMI transactions except transactions made through Bank of Baroda Debit Cards or Bank of Baroda Corporate Cards.
- This Offer is NOT applicable on transactions made through Internet Banking or UPI payment options.
- The Offer is not applicable for Card-on-delivery transactions or orders converted from Cash On Delivery to Prepaid.

- In case the Cardholder cancels the order, the transaction will not qualify for the Offer. If the Cardholder cancels part of the order, then they will qualify for the Offer only on the net amount and the Cardholder shall make payment basis eligibility.
- BOBCARD Limited/Flipkart/Flipkart Advanz reserves the right to disqualify the Cardholder(s) from the benefits of the Offer, if any fraudulent activity is identified as being carried out for availing the benefits under the said Offer or otherwise by use of the Card.
- BOBCARD Limited, Flipkart Advanz and Flipkart reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
- Delinquent and over-limit Card and Cardholders will not qualify for this Offer.
- Cardholders are not bound in any way to participate in this Offer. Any participation is voluntary, and the Offer is being made purely on a best effort basis.
- Nothing herein amounts to a commitment by BOBCARD Limited/Flipkart Advanz to conduct further, similar or other offers.
- The above Offer is by way of a special offer for BOBCARD Cardholders only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the card member agreement.
- The Cardholder understands that Flipkart may share their transactional data with BOBCARD Limited and Flipkart Advanz for purposes of this Offer and for checking the Cardholder's eligibility for their products and services and by participating in this Offer, You consent to this sharing of data for these purposes.
- Any query regarding the Offer will be entertained only till 28th February 2026. Post such date, Bank of BOBCARD Limited, Flipkart Advanz and Flipkart will not entertain any correspondence or communication regarding this Offer from any persons.
- BOBCARD Limited/Flipkart/Flipkart Advanz do not endorse any of the products or brands being offered under the Offer and will not accept any liability pertaining to the quality, merchantability, fitness, delivery or after sales service of such products which shall be at the sole liability to sellers on the Platform.
- All the existing offers, gifts, discounts etc. that are being offered can be availed by the Cardholders as part of this exclusive offer as mentioned in the communication.
- Pictures of products shown in the communication sent to the customer either through mailers or advertised on the website, are representative only and may not bear a resemblance to the actual products. None of the parties shall under any circumstances be responsible towards the same.
- Products offered under this Offer are subject to availability from the respective participating merchants/sellers on the Platform and accordingly, the BOBCARD Limited, Flipkart Advanz or Flipkart in no circumstances shall be liable for non-availability of any of the products.
- Under no circumstance will the Offer/discount being offered under this Offer be settled with cash in lieu by BOBCARD Limited or by Flipkart or by Flipkart Advanz.
- Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for the Offer
- BOBCARD Limited and Flipkart Advanz will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by seller(s) on products/services made available by it and the same shall be at the sole risk and consequences of such seller(s) and without reference to BOBCARD and Flipkart Advanz.
- Any Customer eligible for the Offer shall be deemed to have read, understood and accepted these terms and conditions, general terms and conditions of the BOBCARD Limited and terms and conditions of Flipkart and Flipkart Advanz in relation to the Offer before availing the Offer. Bank merely facilitates its Customers to avail the Offer and it is in no way concerned or connected in respect of the general terms and conditions of Flipkart and Flipkart Advanz not in relation to the Offer.

- BOBCARD Limited shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy in the services or products provided by Flipkart or its sellers, its agents or representatives and the Customer hereby understands, acknowledges and agrees not to hold the Bank responsible or liable for, any losses, damages, costs, charges, expenses, claims (whether direct or indirect), actions or demands suffered by the Customer in relation to availing the products purchased under the Offer.
- BOBCARD Limited holds out no warranty and makes no representation about the quality, delivery or otherwise of the goods and services offered by Flipkart or its sellers, its agents or representatives. Any issue or dispute or claim arising out of or in relation to availing the benefits (i.e. goods and services purchased) under the Offer must be resolved by the Customer directly with Flipkart and/or Flipkart Advanz without any reference to the Bank.
- Flipkart, Flipkart Advanz or the seller(s) shall not be liable for any failure by BOBCARD Limited to honor the transaction and for any technical issues attributable to BOBCARD Limited because of which the transaction made by the Cardholder was not successful.
- By participating in this Offer the customer agrees to be bound by these terms and conditions of the Offer, standard terms and conditions, terms of use, privacy policy (as amended from time to time) of the Platform, any other documents as may be applicable while using the Platform and the terms and conditions of the respective seller shall be applicable on the Cardholder.
- The Cardholder shall indemnify and hold Flipkart, Flipkart Advanz, BOBCARD Limited and/ or seller(s) harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by Flipkart, BOBCARD and/ or seller as a consequence of (i) violation of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in willful misconduct or negligence on the part of the Cardholder.
- All government Levies like Sales Tax, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Offer.
- This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
- Disputes, if any, arising out of or in connection with or as a result of above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.
- This Offer is valid only in India. The minimum age of such a Cardholder shall be 18 years.
- Further, as required by applicable law, in the event that the Cardholder makes a purchase of an amount equal to or above Rs. 2,00,000, the Cardholder will be required to upload a scanned copy of his/her PAN card on the Platform, within 4 days of making the purchase, failing which, the purchase made by the Cardholder will be cancelled. The requirement to submit the PAN card arises only once and if it has been submitted once by the Cardholder, it need not be submitted again. The order of the Cardholder will be cancelled if there is a discrepancy between the name of the Cardholder and the name on the PAN Card.
- The decision of the financial solutions ltd. Flipkart Advanz and/or Flipkart in all matters in connection with and incidental to this Offer is final and shall be binding on all persons.
- Customers who fail to enter the promo code or using the wrong promo code shall not be eligible to avail the Offer. financial solutions ltd. shall, in no way, be liable in the event the Customer fails to enter the promo code or uses the wrong promo code resulting in Customer becoming ineligible to avail the Offer.
- This document is an electronic record in terms of Information Technology Act, 2000, and the Rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.
- Disclaimer : In the event the Flipkart App is downloaded from Apple's App Store, note that Apple's App Store is only an app downloading platform and in no way, shape or form, Apple is responsible/involved for any contest/offer being run on the Flipkart App.
- I have understood and accept the T&Cs of EMI as available on the website [www.bobcard.co.in](http://www.bobcard.co.in) and applicable charges mentioned.
- Following shall be the BINs applicable to this Offer: 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

**BOBCARD T&CS for Customers Availing the Offer:**

- 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