

5X Rewards Terms & Conditions

For crediting 5X Reward Points on eligible transactions, the Credit Card issuer (BOB Financial in this case) relies on the correct International/online flag or Merchant Category Code (MCC) identifier provided by the merchant acquirer (provider of the card acceptance service to the merchant). These flags/identifiers are as per rules laid out by the card networks (Visa, Mastercard, RuPay etc.). If the merchant acquirer does not send the flag/identifier or sends an incorrect flag/identifier, BOB Financial will not be able to identify such transactions as eligible transaction for 5X reward points benefit, resulting in awarding of only regular Reward Points (and not 5X) on such transactions. The sub categories and their respective MCCs for spend categories eligible for 5X Reward points include the following:
International - International transaction flag provided by Merchant Acquirer Dining - 5812*.
Travel – 4722

The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. BOB Financial reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed above. BOB Financial is not liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks. Cardholder is requested to validate Merchant Category Code (MCC) from the merchant before making swipe on his card. Only the above listed MCCs shall entitle the cardholder for Accelerated Reward Points on his card. Posting of additional Reward points is an automated process and the same will reflect in the next monthly statement.