



REVISION IN PRODUCT FEATURES AND CHARGES

w.e.f 1st April, 2026

Dear Cardholder,

Please take note of the following updates to product features and applicable charges, effective 1st April, 2026. These changes will also reflect on the respective product pages at www.bobcard.co.in on or before the aforesaid period.

PRODUCT FEATURE UPDATES

Applicable to	Changes 1st April 2026
All BOBCARD variants	Spends on Telecom (MCC 4814) will now earn core reward points. Please refer Table 1 for product variant wise Core Reward points.
Empower Business Credit Card	Cardholder will now earn 5X Reward point, i.e. 5 Reward Points for every ₹100 spent on Utility (MCC 4900) subject to maximum of 1000 reward points per statement Cycle
Corporate Premium Credit Card	Cash withdrawal Limit for Corporate Cards will be reduced from existing 40% of the Card limit to 20% of the credit limit.

REVISION IN CHARGES

These revised charges will also be included in the upcoming edition of the Most Important Terms & Conditions (MIT&C).

Applicable to	Changes 1st April 2026
All BOBCARD variants	1% fee (subject to maximum of ₹5000 per transaction) will be charged on online education fee payments via Third party payment apps - Cheq, CRED, Ease My Deal, Mobikwik, NoBroker, Paytm, Phonepe, SuperPe.
All BOBCARD variants	Flat 1% fee will be charged on all Toll & Bus (MCC 4784) transactions where transaction amount is ₹5000 or More
All BOBCARD variants except IRCTC	1% fee (Subject to maximum ₹5000 per transaction) will be charged on railway bookings (MCC 4112) of ₹30,000 or higher.

**Please note, the aforesaid changes are not applicable to BOBCARD One, BOBCARD Uni and BOBCARD Scapia.



1. **Table 1: Reward Points:** Please find the Product wise Core Reward Point (RP) for your reference.

Product name	Core RP Rate
Swavlamban	4 RP per ₹100
Easy	1 RP per ₹100
Select	1 RP per ₹100
Premier	2 RP per ₹100
Eterna	3 RP per ₹100
Tiara	3 RP per ₹100
Corporate	1 RP per ₹100
Empower Business Card	1 RP per ₹100
Prime	2 RP per ₹100
ICAI Exclusive	1 RP per ₹100
ICSI Diamond	1 RP per ₹100
ICMAI One	1 RP per ₹100
IRCTC	2 RP per ₹100
HPCL Energie	2 RP per ₹150
Snapdeal	4 RP per ₹100
Varunah	1 RP per ₹100
Varunah Plus	2 RP per ₹100
Varunah Premium	3 RP per ₹100
Rakshamah	2 RP per ₹100
The Sentinel	2 RP per ₹100
Yoddha	2 RP per ₹100
Vikram	1 RP per ₹100
Renaissance	1 RP per ₹100
Pragati	1 RP per ₹100

2. **Table 2: Select list of MCC (Merchant Category Code)** where Cardholder will not earn any Reward points/ Loyalty benefits.

MCC Category	MCC
Agriculture	763,780,820,821,822,823,824, 825
Contractor	1520, 1711 ,1731 ,1740 ,1750 ,1761 ,1771 ,1799
Transportation (Passenger Transportation, Passenger Railways, Bus services, Toll and road and Bridge Fees and Transportation Services – Not Elsewhere Classified)	4111, 4112, 4131, 4784, 4789
Rent	6513
Cleaning and Maintenance, laundry, Personal services (Beauty parlour, barber, Legal and CIVIC services etc)	7349, 7211, 7230, 7276, 8111, 8641
Government	9211, 9222, 9311, 9399, 9402, 9405
Education	8211, 8220, 8241, 8244, 8249, 8299
Hospital	8011, 8062
Wallet	6539,6540, 6541, 6542, 6543



Supermarket and convenience store, Variety Stores, Retail Store	5261, 5331, 5411, 5499
Insurance	5960, 6300
Charity	8398, 8661
Fast food restaurants	5814

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