

## BOBCARD: Republic Sale Campaign'26

### Offer Details:

- This marketing program ("Program") is from BOBCARD under an arrangement with Infiniti Retail Ltd., ("Merchant") and is open to all residents of India holding a valid and current **BOBCARD** Credit Card ("Cardholder")
- The Validity of the Program ("Term") is for **22<sup>nd</sup> Jan '26 to 26<sup>th</sup> Jan '26**, unless extended by the Parties and Merchant.

**Offer Period: 22<sup>nd</sup> Jan to 26<sup>th</sup> Jan'26.**

### Offer Construct for Online ([www.croma.com](http://www.croma.com)):

**Credit Card EMI Transaction** : 10% instant discount up to ₹10,000 on minimum transaction value of ₹10,000 for EMI transactions/- (**for EMI all tenures**)

#### **Category Capping for Online:**

- **Mobiles: Max ₹750 (MTV ₹10,000)**

### Offer Construct for Stores:

MTV Slab	Credit Card Non-EMI	Credit Card EMI
₹15,000+	₹1,500	₹2,000
₹50,000+	₹3,000	₹4,000
₹1,00,000+	₹6,000	₹7,000
₹2,00,000+	₹6,000	₹13,000
₹3,00,000+	₹6,000	₹26,000

Instant discount on Credit Card EMI transactions, applicable across all EMI tenures.

### Category Capping:

Laptops: Max ₹2,000 (MTV ₹15,000)

Mobiles: Max ₹1,000 (MTV ₹15,000)

### Brand Exclusions for Offline Stores:

Apple, OnePlus, Nothing, Xiaomi, TCL

**Minimum Transaction Value** for Offline Stores: ₹15,000

**Velocity Check:** Once per card per during the campaign days

**Offer Terms & Conditions:**

- Eligible bank customer has to select the bank offer on the payment page to avail the offer **(Applicable for Online Transaction)**
- Non – eligible bank customer will receive appropriate error messages and can proceed without the instant Discount **(Applicable for Online Transaction)**
- Instant Discount will not be extended for the customer if he/she fails to select the bank offer. **(Applicable for Online Transaction)**
- Offer Applicable of Select BOB Card BIN's ( **Applicable for Stores**)
- Maximum Instant Discount under the offer period will be Rs. 10,000 for Online transaction and Rs. 26,000 at Stores at a card level
- Program is applicable only on transactions done on campaign period & will not be applicable on any other day
- Instant Discount will not be applicable on advance invoice
- Maximum 2 transaction per card during the campaign period will be eligible, One for Online and One at Stores. Any further transaction using same card will not get the benefit of the offer.
- Any query regarding the program will be entertained till 31<sup>st</sup> Jan '26. Post such date; BOBCARD will not entertain any correspondence or communication regarding this Program from any cardholder.
- The offers are applicable on select brands & categories and are at the discretion of Infiniti Retail Limited (Croma) & BOBCARD.
- Bank Card Account is required to be active and non-delinquent. Returned transactions, disputed or unauthorized/fraudulent transactions will not be considered for this offer.
- All the existing offers, gifts, discounts etc., that are being offered can be availed by the Cardholders apart of this exclusive offer as mentioned in the communication.
- Under no circumstance will the offer/discount being offered under this Program be settled with cash in lieu by BOBCARD or by Merchant.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by BOB for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai and language of arbitration shall be English. The existence of a dispute, if any, shall not constitute a claim against BOBCARD.

- The Program is for the consumption of individual retail consumers only Infiniti Retail & **BOBCARD** reserve right to modify or end the offer during the campaign period.
- IRL & BOBCARD reserves to right to run the above agreed offer / increase / decrease the customer gratification on select categories, brands & products.
- The decision of Infiniti Retail Limited (Croma) and **BOBCARD** will be final and binding and any correspondence in this regard will not be entertained.

Note: Croma is a participating entity as per the commercial between BOBCARD and Infiniti Retail Ltd.