

## T&Cs

1) Get 2.5% cashback up to ₹4,000 on EMI transactions made using BOBCARD Credit Cards at select Education & Learning merchants. Minimum transaction value is ₹10,000. Offer valid on EMI tenure of 6 months. Offer period is 21st April-30th June'26. Valid once per card per month.

2) Offer is applicable only on eligible merchants using Paytm Payments checkout and only when EMI mode is selected on the payment page. Cancelled, refunded, reversed, disputed, invalid or fraudulent transactions are not eligible. Cashback will be credited to the customer's credit card within 30-90 days after the offer end date, subject to bank validation.

3) To avail the offer, customer must proceed to the eligible merchant's website/app, enter an BOBCARD Credit Card, select EMI tenure (6 months) and complete payment.

4) Offer cannot be clubbed with any other offer or promotion. Eligibility is at the sole discretion of BOBCARD. All applicable taxes, duties or charges shall be borne by the cardholder. BOBCARD and merchant standard terms apply.

5) [I have understood and accept the T&C of EMI as available on the website \(www.bobcard.co.in\) and the applicable charges mentioned.](#)

6) 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

7) Processing fee of Rs 199 plus applicable taxes will be charged for each EMI