

1. Definitions

- a. **Offer:** The offer means Get 5% cashback on spend of a total ₹5,000 or more between September 13, 2025, and October 10, 2025 with your BOBCARD on Utilities categories (MCC 4900 & 4899). A maximum cashback of ₹500 can be earned under this offer.
- b. **Offer Period:** The offer period will begin from 00:01 hours on September 13th 2025 and will be valid up to 23:59 hours on October 10th 2025.
- c. **Eligible Customer:** The offer is only applicable to BOBCARD cardholders who would have received communication about the offer on their registered email id and/or mobile number via SMS/ WhatsApp.

2. Offer Details and Eligibility Criteria

- a. A customer would be eligible for cashback on card spends done in the Utility category from 00:01 hours on September 13th 2025 and will be valid up to 23:59 hours on October 10th 2025. For example, if a customer spends on Utility category for ₹5,000 during the offer period, cardholder will get a cashback of ₹250 or say if cardholder spends on Utility category for ₹20,000 during the offer period, customer will get a cashback of ₹500.
- b. Identification of Utility spends will be basis merchants classified under the 'Utility' MCC (Merchant Category Code) as defined by RuPay, VISA and Mastercard.
- c. Both Online and Offline spends including through CC on UPI in the utility category will qualify for the offer.
- d. If a cardholder has multiple BOBCARD, the spends on these cards cannot be combined to qualify for the offer. And, cardholder is eligible to receive cashback only for their card mentioned in the communication sent on cardholder's registered mobile number or email address.
- e. Returned purchases/payments, disputed or unauthorized/fraudulent transactions, and membership fees will not be eligible for this offer.
- f. This offer is not applicable on Corporate Credit Cards issued by BOBCARD.
- g. We, BOBCARD Limited will not be held liable in any way if a customer's transaction fails due to a technical issue.
- h. Participant with accounts classified as delinquent/blocked/inactive, will not be eligible for this spend campaign.
- i. Cashback will be credited on cardholder Account on or before 30th November 2025.
- j. Queries related to the offer or any associated matters will be addressed till 10th December 2025.

- k. The transaction date registered in BOBCARD's system would be considered final for offer.

3. General Terms and Conditions

- a. This is an exclusive offer provided by BOBCARD Limited. All details regarding the offer are available on the website www.bobcard.co.in
- b. BOBCARD Limited reserves the right to modify/ change all or any of the terms and conditions applicable to this offer. We also reserve the right to modify, withdraw or discontinue the offer without assigning any reasons whatsoever. Neither anything contained in the terms and conditions set out herein nor shall those communication forming part of the campaign for running this offer be construed as an obligation on the part of BOBCARD Limited to continue the offer up to the date of termination/expiry of the offer.
- c. Participation in this offer is entirely voluntary and it is agreed and understood by the Participants that participation shall be deemed to have been made on a voluntary basis.
- d. The offer is non-transferable.
- e. The offer shall not be available wherever it is prohibited under law and/or cannot be made/continued for any reason whatsoever.
- f. All disputes under this offer are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
- g. BOBCARD Limited shall not be obliged to make any public announcements of the results of the offer.
- h. In all matters relating to this offer, the decision of BOBCARD Limited shall be final and binding.
- i. By participating in the offer, the Participants agree to be bound by the terms and conditions contained herein and those forming part of the campaign communication.
- j. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Eligible Customer, shall be solely borne by the Eligible Customer.
- k. This offer may be withdrawn or extended at any time at the sole discretion of BOBCARD Limited
- l. BOBCARD is not making any commitment to make such similar offers beyond the offer period
- m. The offer shall be subject to usual force majeure events and on occurrence of such event, the offer may be withdrawn at the discretion of BOBCARD Limited.
- n. Under no circumstance will the offer/discount being offered under this program be settled in cash



- o. 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 Programs were offered
- p. Any disputes arising out of the offer shall be subject to arbitration by a sole arbitrator appointed by both the Parties with mutual consultations 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
- q. Customers are not bound in any way to participate in this offer.
- r. All other terms and conditions of the Cardholder agreement shall continue to apply