

## **BOBCARD: Offer Terms & Conditions**

### **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 **1<sup>st</sup> Jan '26 to 31<sup>st</sup> Mar'26**, unless extended by the Parties and Merchant.

**Offer Period: 1<sup>st</sup> Jan '26 to 31<sup>st</sup> Mar'26.**

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

**A) For Full Swipe:** 10% instant discount up to Rs 1,500 on min purchase of Rs. 10,000/-

**For EMI:** 10% instant discount up to Rs. 2,000 on min purchase of Rs. 10,000/- (**for EMI all tenures**)

**Minimum Transaction Value:** Rs. 10,000/-

**B) For Full Swipe:** Flat Rs 2,500 instant discount on min purchase of Rs. 50,000/- and above

**For EMI:** Flat Rs. 3,000 instant discount on min purchase of Rs. 50,000/- (**for EMI all tenures**)

**Minimum Transaction Value:** Rs. 50,000/-

### **Proposed Offer Construct for Stores:**

**A) For Full Swipe:** 10% instant discount up to Rs 1,500 on min purchase of Rs. 15,000/-

**For EMI:** 10% instant discount up to Rs. 2,000 on min purchase of Rs. 15,000/- (**for EMI all tenures**)

**Minimum Transaction Value:** Rs. 15,000/-

**B) For Full Swipe:** Flat Rs. 2,500 instant discount on min purchase of Rs. 50,000/-

**For EMI:** Flat Rs. 3,000 instant discount on min purchase of Rs. 50,000/- (**for EMI all tenures**)

**Minimum Transaction Value:** Rs. 50,000/-

### **Offer Terms & Conditions:**

- Eligible customer has to select the BOBCARD 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 BOBCARD offer. (**Applicable for Online Transaction**)
- Offer Applicable of Select BOBCARD Card BIN's ( **Applicable for Stores**)

- Maximum Instant Discount under the offer will be Rs. 3,000 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 1 transaction per month per card will be eligible, any further transaction using same card will not get the benefit of the offer.
- Any query regarding the program will be entertained till 30<sup>th</sup> April '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.

- I have understood and accept the T&C of EMI as available on the website ([www.bobcard.co.in](http://www.bobcard.co.in)) and the applicable charges mentioned.
- 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
- Offer applicable on below mentioned BOBCARD BIN

BIN	Network
527753	MasterCard
532000	MasterCard
534444	MasterCard
356132	Rupay JCB
356162	Rupay JCB
356151	Rupay JCB
356150	Rupay JCB
453157	Visa
462490	Visa
468943	Visa
35618905	Rupay