

Dear Cardholder,

We welcome you to the BOB Financial Solutions Limited (BFSL) family and thank you for giving us an opportunity to serve you.

The following pages contain the "Key Fact Statement" (KFS) for your Credit Card. The terms and conditions are subject to change at the discretion of BFSL and/ or as per the guidelines issued by the regulators from time to time. The updated KFS with such changes would be uploaded on our website. The KFS is also available at www.bobfinancial.com.

The KFS are to be read and understood in conjunction with the Cardholder Agreement as communicated on www.bobfinancial.com

Details of product features applicable on your credit card along with important terms and conditions are provided on respective product page available on our website www.bobfinancial.com

Assuring you of our best services and looking forward for a long-lasting relationship

1. FEES AND CHARGES (Subject to change from time to time at the sole discretion of BFSL)

a. First year Fees & Annual Fees: There are first year fees and annual fees applicable on the various credit cards issued by BFSL for primary as well as add-on cards, subject to revision from time to time. First year fee is a one-time charge and Annual fee is charged every year for renewal. These fees/charges vary for different cards. The applicable fee is communicated to the Cardholder at the time of applying for the credit card. Further, fee as applicable is directly charged to the Cardholder's credit card account and is indicated in the bill. (Details under "TARIFF OF CHARGES" section). Any reductions or waivers in the fees may be offered at the sole discretion of BFSL.

b. Cash Withdrawal/Advance Fees: The Cardholder can use the credit card to withdraw cash from ATMs/cash dispensing locations in India or overseas in accordance with the compatibility of the credit card at the said ATM(s)/cash dispensing locations. A transaction fee shall be levied on all such withdrawals and would be billed to the cardholder in the next/forthcoming statement. (Details under "TARIFF OF CHARGES" section). Further, cash withdrawal transactions shall also carry finance charge from the date of transaction till the date of full payment.

c. Finance Charges

- Finance Charges at applicable rates, are payable by Cardholder towards the services provided by BFSL to the Cardholder(s) and/or for defaults/ delays committed in payments with reference to the card account.
- BFSL exclusively retains the right to alter any/all charges or fees from time to time or introduce any new charges or fees, as it may deem appropriate, by issuing at least 30 days prior notice to the Cardholder/s of such change in the charges or fees. It is clarified that the said change may be indicated/ 4 communicated to the Cardholders through BFSL's website exclusively.
- Finance Charges also accrue on
 - Cash withdrawal from the day of cash withdrawal
 - New Purchases, if the total outstanding is not paid by due date.

- Exceeding limit - the charge will be applicable on the outstanding exceeding the sanctioned credit limit or on total outstanding balance in case of cancelled/ surrendered card.
- Finance Charge payable is debited to card account on the last date of each statement period and is indicated in bill.
- The finance charges will continue to be levied till card outstanding is cleared in full.
- For the finance charges applicable refer "TARIFF OF CHARGES" section.

TARIFF OF CHARGES

Subject to change at the sole discretion of BOB Financial Solutions Limited from time to time. For latest rates/ charges applicable, please refer to www.bobfinancial.com

First Year Fees (levied in the first Statement)

Product	Primary cardholder	Add-on cardholder
Swavlamban	Rs. 250	NIL
PRAGATI	NIL	NIL
Renaissance	NIL	NIL
Easy	Rs. 500	NIL
Select	Rs. 750	NIL
Premier	Rs. 1000	NIL
Eterna / Eterna (FD backed)	Rs. 2499	NIL
Prime	NIL	NIL
Easy/Select/Premier (FD backed)	NIL	NIL
ConQR	NIL	NIL
Corporate Global	NIL	NIL
IRCTC	Rs. 500	NIL
HPCL	Rs. 499	NIL
Unnati	NIL	NIL
Varunah Premium	Rs. 2499	NIL
Varunah Plus	Rs. 1499	NIL
Varunah	NIL	NIL
ICAI Exclusive	NIL	NIL
ICMAI One	Rs. 1	NIL
ICSI Dimond	NIL	NIL
Empower Business Card	NIL	NIL
Snapdeal	Rs. 249	NIL
Yoddha	NIL	NIL
The Sentinel	NIL	NIL
Rakshamah	NIL	NIL
Vikram	NIL	NIL

Annual Fees

Product	Primary cardholder	Add-on cardholder
Swavlamban	Rs. 250	NIL
PRAGATI	Rs. 250	NIL
Renaissance	Rs. 250	NIL
Easy	Rs. 500	NIL
Select	Rs. 750	NIL
Premier	Rs. 1000	NIL
Eterna/Eterna (FD Backed)	Rs. 2499	NIL
Prime	NIL	NIL
Easy/Select/Premier (FD Backed)	NIL	NIL
ConQR	NIL	NIL
Corporate Global	Rs. 1000	NIL
IRCTC	Rs. 350	NIL
HPCL	Rs. 499	NIL
Unnati	NIL	NIL
Varunah Premium	Rs. 2499	NIL
Varunah Plus	Rs. 1499	NIL
Varunah	NIL	NIL
ICAI Exclusive	NIL	NIL
ICMAI One	NIL	NIL
ICSI Dimond	NIL	NIL
Empower Business Card	Rs. 500	NIL
Snapdeal	Rs. 249	NIL
Yoddha	NIL	NIL
The Sentinel	NIL	NIL
Rakshamah	NIL	NIL
Vikram	NIL	NIL

Interest Free Period	20 to 50 Days in case there is no previous outstanding
Minimum amount due	5% of outstanding balance or Rs. 200 whichever is higher (in case of regular cards) Minimum amount due may vary in case of irregular payments
Cash Withdrawal Charges	2.50% of the withdrawn amount or Rs.500 whichever is higher Please note - Cash withdrawal facility is not available for Unnati Cobrand Credit Card
Finance Charges	Unnati: 1.50% per month i.e. 18% per annum Eterna, Prime, Varunah Plus, Varunah, Premium, Yoddha, The Sentinel, Vikram, Rakshamah and Empower Business Card: 3.25% per month i.e. 39.00% per annum Premier, Corporate, Signature, Assure, and PayTM: 3.49% (41.88%) All other Credit Cards: 3.6% per month i.e. 43.2% per annum
Duplicate Bill	Rs. 25 per bill

Surcharge on usage at Petrol outlets*	IRCTC Cobrand Credit Card: 1% of fuel transaction amount surcharge waived for fuel transactions between Rs. 500 to Rs. 3000 (subject to maximum of Rs. 100 per statement) Varunah (base variant): 1% of fuel transaction amount surcharge waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 100 per statement) HPCL Cobrand Credit card: 1% of fuel transaction amount surcharge waived for fuel transactions done only at HPCL fuel stations between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 100 per statement) Unnati Cobrand Credit Card: Not applicable, as card cannot be used for Fuel transactions. All other credit cards: 1% of fuel transaction amount surcharge waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 250 per statement)	
	Cheque Return charges	2% of the payment amount subject to min of Rs. 500
	Auto Debit/SI Bounce Fee **	2% of the payment amount subject to min of Rs. 500
	Cash Payment Processing Fee	Rs. 250 for every Cash payment
	Cheque Payment Processing Fee	Rs. 100 for every Cheque payment
	Goods & Services Tax (GST)	18%## (applicable on all fees, interest & other charges)
	Exceeding Credit Limit Charges	2.5% of the amount over & above the sanctioned credit limit or Rs. 600, whichever is higher
	Card Replacement Charges	Rs. 100/- per card
	Charge Slip Retrieval charges	Rs. 250/- per Charge Slip
	Foreign Currency Transaction Fee	Eterna, Varunah Premium, ICAI, ICSI, CMA : 2% of transaction amount Varunah Plus: 2.5% of transaction amount Yoddha, The Sentinel, Rakshamah, Vikram : 3.00% of transaction amount Unnati Cobrand Credit Card: Not applicable as card cannot be used for international transactions. All other credit cards: 3.5% of transaction amount
Limit Enhancement		No Fee
Late Payment Charges	Statement Balance	Charges
	Less than Rs. 100	NIL
	Rs. 100 to Rs. 500	Rs. 100
	Rs. 501 to Rs. 1,000	Rs. 400
	Rs. 1,001 to Rs. 10,000	Rs. 750
	Rs. 10,001 to Rs. 25,000	Rs. 950
	Rs. 25,001 to Rs. 50,000	Rs. 1100
	More than Rs. 50,000	Rs. 1300

Processing Fee on Rent Payments	<p>A fee of 1% of the total transaction amount will be levied on all rent payment transactions (Merchant Category Code or MCC 6513) done using your Bank of Baroda Credit Card.</p> <p>If you do a rent payment transaction of Rs. 10,500 using your Bank of Baroda Credit Card, a fee of 1% of Rs. 10,500 i.e. Rs. 105.00 will be levied on this transaction.</p> <p>IMPORTANT: Goods & Services Tax (GST) will be levied on all fees, interest and other charges, at the rates advised by the Government.</p>
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* The GST component is not reversed. Fuel transactions eligible for surcharge waiver do not earn Reward Points. Please note that the rate of fuel surcharge may vary depending on the fuel station and their acquiring bank. The surcharge is levied by the acquiring bank providing the terminal to the merchant. Please also note that the value of fuel transaction on charge slip will differ from the credit card statement since the fuel surcharge and GST on the same are levied by the acquiring bank after the transaction.

**Applicable only once per Statement cycle per card & only in case Auto debit/Standing instruction fails due to insufficient balance in the Customer's Account

All terms and conditions governing QR acceptance will be as per Merchant agreement.

As per prevailing government guideline

d. Interest Free Grace Period: The interest free grace period could range from 20 to 50 days, depending upon date of transactions, provided there are no previous outstanding on the card. Example: This means that a customer who has a billing date of 1st of the month can spend on his Card from 1st April to 30th April, his bill will be generated on 1st May and his Payment Due Date will be 20th May. Hence a purchase made on 14th April will have interest free grace period of 37 days, while a purchase made on 20th April will have interest free grace period of 31 days. However, this is not applicable if the Previous month's balance has not been cleared in full or if the Card member has availed of cash from ATM.

e. Computation of Finance Charges

- The interest free period for a purchase (and any related debited charge) in any statement period will apply, if the Outstanding balance on the Card Account for the previous statement period (if any) is paid in full by its due date.
- Finance charges are payable at the monthly interest rate on all transactions including unpaid EMI installments from the date of transaction in the event of the Cardholder choosing not to pay his balance in full, till they are paid back in full.
- If the Outstanding balance on the Card Account is not paid in full by its due date, a finance charge will be levied on any new purchase (and any related debited charge) from the day on which the purchase (and any related debited charge) is debited to the Card Account and on the Outstanding account balance on the Card Account from the first day of the last statement period.
- Finance charges for both revolving credit and cash advances :** Finance charges are calculated on the balance outstanding (purchase balance + cash advance) on the Card Account on a daily basis by applying the current daily percentage rate to the amount of the balance outstanding (purchase balance + cash advance) at the end of each day.
- Finance charges on overdue amount : The current rate of finance charges is up to 3.49% monthly i.e. 41.88% per annum from the transaction date and is subject to change at the discretion of BFSL.

- The Cardholder pays finance charges when he/she does not pay off the full dues by the payment due date.
- The Cardholder does not have to pay finance charges in the following scenarios:
 - Opening balance is zero.
 - Has an outstanding and pays off 100% of the full outstanding by the due date.

Example:

- Card statement date: If you statement date is 1st of every month, transactions done between 1st July and 31st July.
- Retail Purchase of Rs. 1,000 on July 25th: Assuming no previous balance carried forward from 1st July, the statement will be generated on 1st August showing outstanding balance of Rs.1,000 with due date of 20th August.
 - If full payment is made within the due date, no finance charges shall be levied.
 - If there is no payment made in the account or the payment made is less than minimum amount due, company will charge @ 3.25% finance charge from date of transaction + Rs. 400 late payment charges. So the dues will be Rs. 1000 + Rs. 40.60 (finance charges @ 3.25% on `1000 from Jul 25th) + Rs. 400 + Rs. 39.65 + Rs. 39.65 (SGST @ 9% + CGST @ 9% = total 18% GST will be applicable) = Rs. 1519.91 for which the cardholder will receive in the bill dated 1st September.
 - If minimum payment Rs. 200/- (minimum payment amount is 5% of total dues or Rs. 200/ whichever is more) is made on 11th August (within the due date), the dues will be Rs. 1000 - Rs. 200 = Rs. 800 + Rs. 36.12 (finance charges @3.25% on Rs. 1000 for 17 days from July 25 - August 10 and finance charges @ 3.25% on Rs.800 for 21 days from August 11 - 31) + Rs. 3.25 + Rs. 3.25 (SGST @ 9% + CGST @ 9%= total 18% GST will be applicable) = Rs. 842.62 for which the cardholder will receive the bill dated 1st September.
- Late Payment Charges (Charges in case of default) : Will be applicable if the minimum amount due is not paid by the payment due date. Clear funds need to be credited in the card account on or before the due date. (Details under "TARIFF OF CHARGES' section)
- Exceeding Limit Charges The outstanding on the card account must not exceed the credit limit at any time, failing which cardholder will be charged additional 2.5% over and above the sanctioned credit limit subject to minimum of Rs. 600

2. CREDIT AND CASH WITHDRAWAL LIMITS

- BFSL will, at its sole discretion, determine the credit limit and cash withdrawal limit (part of credit limit) for the principal Cardholder (including the add-on cardholder/s). Credit limit and available credit limit will also be shown on the monthly bills. BFSL may at its discretion and/or on cardholder's request, revise the credit limit from time to time.
- BFSL reserves the right to cancel, suspend or reduce the credit limit available to a Cardholder at any time without prior notice, with or without assigning any reason.
- Credit limit of Cardholder can be cancelled automatically in the event of deterioration in the Cardholder's creditworthiness.
- The outstanding on the card account must not exceed the credit limit at any time, failing which exceeding limit charges are applicable /may even lead to blocking of card.
- In the event cardholder makes payment over and above the amount due as per the monthly bills, cardholder shall not be entitled for interest on the credit balance and the same shall be adjusted against the amount due subsequently.

- f. Credit limit and Cash limit are assigned to the Cardholder based on various factors including but not limited to the internal parameters of BFSL, the credit history with the credit bureaus. On periodic review of the card account, BFSL reserves the right to allow the customer to continue with the same / reduced limit. Customers seeking to have their limits enhanced can do so by writing to BFSL and providing documents as required. BFSL at its sole discretion may/may not increase the limit without assigning any reasons/ clarifications.
- g. Available Credit Limit: Available credit limit is derived by subtracting the current outstanding on the credit card from credit limit allocated on the card. The available credit limit at the time of the statement generation is provided as a part of the monthly credit card statement.
- h. Renewal of Card: Unless requested by the Cardholder, BFSL shall renew the card on expiry, except where.
 - i. the conduct of account is found to be unsatisfactory.
 - ii. credit history as per the credit bureau is found to be unsatisfactory.
 - iii. the outstanding dues are high.
 - iv. contact details and/or KYC details are not updated by Cardholder
 - v. Card is in blocked state
 - vi. no transaction is observed in the card account in the past 1 year from the due date of renewal

3. BILLING

a. Billing Statement

- i. BFSL follows the pattern of monthly billing cycle and sends bill at mailing address once in a month on pre-determined date comprising details of transactions and/or payments made during that cycle.
- ii. If the bill date is 1st of the month, then due date will be 20th i.e. 20 days from bill generation date. Non-receipt of bill does not absolve the Cardholder of his/her obligations and liabilities under this agreement and the Cardholder shall be solely liable to settle the outstanding balance on the card within the due date.
- iii. For SMS alerts and e-bill facility, the Cardholder should update e-mail id and mobile number with BFSL by sending an e-mail to crm@bobfinancial.com along with copy of self-attested photo ID proof. Billing Statement can also be downloaded by the Cardholder on registering the card at <https://online.bobcards.com>
- iv. Duplicate monthly bills on specific request are provided by BFSL. Duplicate bill charges as applicable will be debited in the subsequent bill.
- v. For Unnati Cobrand Credit Card, a hard copy of the billing statement will be sent once in a month on the preferred mailing address updated in BFSL records.

b. Minimum Amount Due:

- i. BFSL offers revolving credit facility subject to regular payment of at least the minimum amount due. The total or minimum amount due is to be paid on or before the payment due date, as indicated in the bill. Bills/Statements can also be received on e-mail.
- ii. Non-payment of the minimum amount due by the payment due date shall render Cardholder liable to risk of withdrawal or suspension (whether temporarily or permanently) of the credit facility. BFSL may at its sole discretion also instruct the merchant establishment not to honor the credit card transaction.

- iii. Cardholder may pay more than the minimum amount due/ total amount due outstanding balance before the payment due date. Payments can be made more than once during the billing period.
- iv. In the event of part payment, the balance outstanding amount payable shall be carried forward to subsequent month which will attract finance charges and taxes till the date of full and final payment.

c. Method of Payment:

- i. The payment may be made by way of Demand Draft, Cheque or Cash (at Bank of Baroda branches only) or online through bill desk (NEFT/RTGS/ IMPS mentioning the 16-digit credit card number). Bank of Baroda customers may pay through e-banking/BOB World. Outstation cheque/ drafts if received may attract processing fees which may be charged by bank at its sole discretion without notice. Cardholders may deposit payment at any of the Bank of Baroda branches.
- ii. In case of dishonoring of cheque, the card privileges may be suspended/terminated without notice and cheque return charges, as mentioned in the tariff of charges shall be levied to the card account, at the sole discretion of BFSL as per prevailing rates. BFSL also reserves the right to initiate any appropriate legal action.
- iii. Appropriations: The payments made by cardholders shall be appropriated in the order of EMI (Equated Monthly Installments), taxes, fee and other charges, finance charges, cash withdrawal and retail usage.
- iv. Cardholder is advised to promptly communicate any change in billing address or contact numbers along with the documentary proof immediately to ensure receipt of bill/ communications regularly and timely. The card holder shall be solely liable for any /all misuse that may arise due to wrong delivery of card, unless the new address has been communicated to BFSL and confirmation of the same has been received from BFSL.
- v. Payment towards the card account may be made in any of the following ways
 - 1. Direct payment at Bank of Baroda branch.
 - 2. Auto Debit instructions (only for Bank of Baroda customers).
 - 3. Online payment i.e. bill desk/ VISA Money transfer/ Net Banking/ NEFT/ RTGS/ IMPS/ Instapay etc. The cheque/draft should be made payable to "Bank of Baroda Card No. XXXX XXXX XXXX". The cardholders are advised to mention their Name & contact nos. on the back side of cheque/demand draft

d. BILLING DISPUTES

- i. All contents of the statement will be deemed to be correct and accepted by the Cardholder unless discrepancy/ irregularities if any is brought to the notice of BFSL within 15 days from the date of the generation of statement date or within 45 days from the date of transaction.
- ii. The necessary action which may include rectification, if any will be done on the basis of merits of individual cases and after due investigation to the full and final satisfaction of BFSL. Investigations conducted by BFSL shall be final and binding on the Cardholder.
- iii. Disputes raised after the period as aforesaid, shall be accepted at the sole discretion of BFSL. d. Liability to clear outstanding dues shall not be affected merely by existence of a pending claim or a dispute between the Cardholder and BFSL.