

BOBCARD POWER

INDIVIDUAL						CORPORATE				
	TITANIUM	PLATINUM VISA	PLATINUM MASTER	SIGNATURE / Paytm Signature	ASSURE **	CORPORATE PREMIUM**				
FEATURES						Credit Facility With Bank of Baroda		Current Account holder of Bank of Baroda		
						>Rs.5 Cr.(rating BOB6)	Rs.1 - Rs.5Cr.(rating BOB6)			
Affiliation	MasterCard	VISA	MasterCard	VISA	VISA	VISA				
Acceptability	GLOBAL					GLOBAL				
Type of Card	Chip Card					Chip Card				
Age of Applicant	18-65	18-65	18-65	18-65	18 and Above	18-65				
Add On Cards	Yes (Max. upto 3 cards)					N/A				
Photo Card	No					No				
Billing Date	1st of every month					1st of every month				
BENEFITS										
Cash Withdrawal Limit	30% of Credit Limit		40% of Credit Limit		100% of Credit Limit	30% of Credit Limit				
Bonus Points on every Rs. 100 / - Spent (Except for Cash/Petrol Txns)	1		2		1	1				
Accidental Death Insurance :										
Air Accident	Rs.5,00,000/-	Rs.15,00,000/-	Rs.15,00,000/-	Rs.50,00,000/-	Rs.15,00,000/-	Rs. 5,00,000/-				
Other Accident	Rs.1,00,000/-	Rs.5,00,000/-	Rs.5,00,000/-	Rs.10,00,000/-	Rs.5,00,000/-	Rs.1,00,000/-				
Annual Income Eligibility Individual (I) / Corporate (C)	Rs.3,00,000 (I)	Rs.4,00,000 (I)	Rs.6,00,000 (I)	Rs.12,00,000 (I)	Min.deposit of Rs.25,000/- with Bank of Baroda (I)	Min. Paidup Capital - Rs. 25 Lacs Min. Networth - Rs. 50Lacs ## (C)		Min. Turnover - Rs. 2 Cr. Min. PaidupCapital - Rs. 25 Lacs Min. Networth - Rs. 50 Lacs Min. AQB in C/A - Rs. 50,000/- Min. 3 years C/A in BOB##		
FEES AND CHARGES										
Joining Fee	- Primary	Rs.250 /-***	Rs.500 /-***	Rs.1000/-***	Rs.1,000/- / Rs.2,000/-	FREE	Rs. 2000/- per card (Max. No. of Cards 15)	Rs.1000/- per card (Max. No. of Cards 5)	Rs.1000/- per card (Max. No. of Cards 5)	
	- Add-on	FREE	FREE	FREE	Rs.1,000/- per card / Rs.2,000/- per card	FREE	NA			
Annual Fee	- Primary	Rs.500/-	Rs.1000/-	Rs.1000/-	Rs.1,000/- / Rs.2,000/-	Rs.500/-	Rs. 2000/- per card	Rs.1000/- per card	Rs.1000/- per card	
	- Add-on	FREE	FREE	FREE	Rs.1,000/- per card / Rs.2,000/- per card	FREE	N/A			
Waiver of Annual Fee subject to min. annual card usage###	Rs.25,000/- p.a.	Rs.50,000/- p.a.	Rs.1,00,000/- p.a.	Rs. 2,00,000/- p.a.*	Rs.50,000/-p.a.	NA				
Service charges on balance outstanding	3.25% p.m.	3.25% p.m.	3.25% p.m.	2.60% p.m.	2.60% p.m.	2.60% p.m.				
Cash Withdrawal Charges :										
ATMs (Domestic)	Rs.300 (2.5%) WIH	Rs.300 (2.5%) WIH	Rs.300 (2.5%) WIH	Rs.300 (2.5%) WIH	Rs.300 (2.5%) WIH	Rs.200 (3%) WIH				
ATMs (Abroad)	Rs.300 (3%) WIH	Rs.300 (3%) WIH	Rs.300 (3%) WIH	Rs.300 (3%) WIH	Rs.300 (3%) WIH	Rs.250 (3.5%) WIH				
#### Late Payment charges	Outstanding - LPC < Rs. 200 - NIL 200-500 - Rs. 100/- 501-1000 - Rs. 400/-					Outstanding - LPC 1001-10000 - Rs. 500/- > 10000 - Rs. 750/-				
Cheque Return Charges (w.r.t. cheque amount)	2% or min Rs. 300/- WIH	2% or min Rs. 300/- WIH	2% or min Rs. 300/- WIH	2.5% or min Rs. 500/- WIH	2% or min Rs. 300/- WIH	2% or min Rs. 300/- WIH				
De-Blocking Charges*	Rs.300/-					Rs.300/-				
Mark-up Fee (Currency Conversion charges)	3.50% of the transaction amount					2.75% of the transaction amount				

Company should be profit making #### Regular payment of minimum dues every month ##### Interest Computation Method- Daily Average Balance WIH-Whichever is Higher WIL-Whichever is Lower * Card gets blocked in case of

non payment of minimum dues for 1 cycle ** Card against FD *** Joining fee waived up to 31/03/2018 1% Fuel Surcharge waived for transaction between Rs. 400/- and Rs. 5,000/- ; waiver capped at Rs.250/- per cycle. * Not applicable for Paytm Signature card.