



**Bank of Baroda**  
Credit Card

## **REVISION IN TARIFF OF CHARGES AND PRODUCT FEATURES/BENEFITS**

**(w.e.f 15<sup>th</sup> November 2022)**

Dear Cardholder,

As communicated, there are few changes in tariff of charges and product features/benefits that will be **applicable from 15th November 2022.**

### **REVISION IN TARIFF OF CHARGES**

These revisions will also be updated in the subsequent editions of the Most Important Terms & Conditions (MITC)

- A. **Late Payment Charges** (applicable if Minimum Amount Due is not paid by the Payment Due Date)

<b>Statement Balance</b>	<b>Late Payment Charges</b>
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. 1,100
Rs. 50,001 or more	Rs. 1,300

- B. **Finance Charges:**

Finance charges for Premier, Corporate, Signature, Assure and PayTM will be 3.49% per month i.e. 43.2% per annum

- C. **Minimum Amount Due (MAD):**

Minimum Amount Due (MAD) for all products will be calculated as 5% of Total Amount Due, subject to min. of Rs. 200.

Please note, there is no change in other fees & charges, refer to Most Important Terms & Conditions (MIT&C) available on our website [www.bobfinancial.com](http://www.bobfinancial.com)

### **REVISION IN PRODUCT FEATURES/BENEFITS**

These revisions will also be updated on respective product pages on our official website [www.bobfinancial.com](http://www.bobfinancial.com)

- A. **Core Reward point on Special MCCs:**

- a. Core reward points will be offered at 50% rate for special categories (MCCs listed on last page of this pdf).

	<b>Core Rewards on Special MCC's</b>	<b>Core Rewards on Fuel</b>	<b>Core Rewards on all other MCCs</b>
Swavlamban*	2 RP per 100	No Reward points	4 RP per 100
Easy , Easy (FD backed), Select, Select (FD Backed)	0.5 RP per 100	No Reward points	1 RP per 100
Premier, Premier (FD Backed)	1 RP per 100	No Reward points	2 RP per 100
Eterna, Eterna (FD Backed)	1.5 RP per 100	No Reward points	3 RP per 100
Prime	1 RP per 100	No Reward Points	2 RP per 100
Business	0.5 RP per 100	No Reward points	1 RP per 100
Corporate	0.5 RP per 100	No Reward points	1 RP per 100
ConQR	0.5 RP per 100	No Reward points	1 RP per 100

\*For Swavlamban credit cards - Core reward points are subject to maximum of 800 reward points per statement cycle.

- Spends on special categories (MCCs listed on last page of this pdf) won't qualify for accelerated i.e. 5X reward points feature for credit card products listed in above table.
- Fuel transactions won't accrue/earn any reward points on any Bank of Baroda Credit Card.

#### **B. Easy Credit Card:**

- 5X i.e. 5 reward points for every Rs. 100 will be offered only on Department Stores and Movie ticket purchases. 5X reward points are capped at 1000 reward points on the mentioned categories per statement cycle, further spends in that statement cycle on these categories will earn reward points at the regular earn rate.

#### **C. Select Credit card:**

- 5X i.e. 5 reward points for every Rs. 100 will be offered only on spends at Dining and online spends. 5X reward points are capped at 1000 reward points on the mentioned categories per statement cycle, further spends in that statement cycle on these categories will earn reward points at the regular earn rate.
- The redemption value of 1 Reward point will be revised from 25 paise to 20 paise i.e. value of 1 Reward Point will be calculated as 20 paise.

#### **D. Prime Credit Card**

- Reward points will be offered at 2 Reward point for every Rs. 100 on all spends
- Redemption value of 1 Reward point will be revised from 25 paise to 20 paise i.e. value of 1 Reward Point will be calculated as 20 paise.

Please note, there is no change in any other features/benefits applicable on Bank of Baroda Credit cards.

**IMPORTANT:** Goods & Services Tax (GST) will be levied on all fees, interest and other charges, at the rates advised by the Government.

**LIST OF SPECIAL MCCS**

<b>MCC Codes</b>	<b>MCC details</b>	<b>MCC Codes</b>	<b>MCC details</b>
0763	Agriculture	5814	Fast food restaurants
0780	Agriculture	5960	Insurance
0820	Agriculture	6300	Insurance
0821	Agriculture	6513	Rent
0822	Agriculture	7211	Emerging
0823	Agriculture	7230	Emerging
0824	Agriculture	7276	Emerging
0825	Agriculture	7349	Rent
1520	Contractor	8011	Government
1711	Contractor	8062	Government
1731	Contractor	8111	Emerging
1740	Contractor	8211	Education
1750	Contractor	8220	Education
1761	Contractor	8241	Education
1771	Contractor	8244	Education
1799	Contractor	8249	Education
4111	Transportation	8299	Education
4112	Transportation	8398	Charity
4131	Transportation	8641	Emerging
4784	Transportation	8661	Charity
4789	Transportation	9211	Government
4814	Telecom	9222	Government
4900	Utility	9311	Government
5261	Agriculture	9399	Government
5331	Emerging	9402	Government
5411	Supermarket	9405	Government
5499	Convenience store		