

## Revision in Tariff of Charges and Product Features/Benefits

*(with effect from 15<sup>th</sup> September 2021)*

Dear Cardholder,

As communicated, there are few changes in tariff of charges and Product features/Benefits that will be **applicable from 15<sup>th</sup> September 2021**.

### New Tariff of Charges

These revisions will also be updated in Most Important Terms & Conditions (MIT&C) section subsequently.

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

Statement Balance	Late Payment 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. 600
Rs. 10,001 to Rs. 25,000	Rs. 800
Rs. 25,001 to Rs. 50,000	Rs. 1100
Rs. 50,001 or more	Rs. 1300

**B. Exceeding Credit Limit Charges:**

2.5% of the amount over & above the sanctioned credit limit or Rs. 600, whichever is higher

**C. De-Blocking Charges:** This charge is being removed

### Revisions in Product features/Benefits

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

**A. Easy & Swavlamban Credit Card:**

- a. With effect from 15<sup>th</sup> September 2021, the feature of 0.5% cashback on repayment of credit card dues will be withdrawn i.e. cashback @ 0.5% of the repayment amount will be posted only for repayments made till 14<sup>th</sup> September 2021.

Repayments done from 15<sup>th</sup> September 2021 onwards will not be eligible for the cashback.

- b. The redemption value of 1 Reward Points will be revised from 25 paise to 20 paise with effect from 15<sup>th</sup> September 2021. Hence, for any redemption done from 15<sup>th</sup> September 2021 onwards, value of 1 Reward Point will be calculated as 20 paise.

**B. Select Credit Card**

- a. With effect from 15<sup>th</sup> September 2021, the benefit of 1000 Bonus Reward points on making 5 transactions of Rs. 1000 each will be withdrawn.

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