



Bank of Baroda
Credit Card

Reward Point features – Important Terms & Conditions

Reward Points Accrual:

- Reward Points will be accrued/earned for transaction where transaction amount is Rs.100 or higher i.e. transactions below Rs. 100 will not earn any Reward Points.
- HPCL BoB Energie Credit Card Reward Points will be accrued/earned for transaction where transaction amount is Rs.150 or higher i.e. transactions below Rs. 150 will not earn any Reward Points.
- Fuel transactions don't accrue/earn any reward points on any Bank of Baroda Credit Card except HPCL BoB Energie Credit card

Reward Point Validity:

- Reward Points are valid only for 2 years from the date of accumulation i.e. reward points will expire automatically if not redeemed/used within 2 years.
 - Example: if you have earned/received reward points in the month of August 2020, then the same will expire in August 2022 if not utilized/redeemed
- Please note reward points on Bank of Baroda Eterna Credit Card are evergreen i.e. reward points earned on Eterna Credit Card won't lapse.
 - However please note if you were holding any other Bank of Baroda credit card and subsequently got it upgraded to Eterna credit card – reward points earned on old/earlier credit card and carried forward/transferred to Eterna credit card due to upgrade will lapse on expiry of the validity period for such reward points.
- BOB Financial Solutions Ltd (BFSL) reserves the right to cancel or suspend Reward Points accrued on the Credit Card if it is in arrears, restructured, suspension or default or if the Card Account is reasonably suspected to be operated fraudulently.
- Reward Points earned but not redeemed at the time of death of the card member or card closure (bank/customer initiated) shall be forfeited.
- When the Card member obtains a refund or reimbursement for transactions previously incurred (for example, for returned merchandise or a cancelled transaction) a credit will be issued to the Card Account in the amount of reimbursement granted. Such credits posted to the Card Account including but not limited to those arising from returned goods or services or cancelled transactions, will reduce the Reward Points accrued to the Card Account as per the adjustments.
- Customers can earn cashback through redemption of reward points towards cashback, Cashback credits will not be considered as payment for the last statement. Customers need to effect payment towards the previous statement outstanding. Cashback amount credited to the card account will be adjusted towards next statement balance.

Accelerated i.e. 5X Reward points feature

- The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. BOB Financial reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed in table below.
- BOB Financial is not liable for any disputes that arise due to differences in merchant category code mapping maintained by acquiring banks. Cardholder is requested to validate Merchant Category Code (MCC) from the merchant before making swipe on his card. Only listed MCCs shall entitle the cardholder for Accelerated Reward Points on his card.
- Posting of additional Reward points is an automated process and the same will reflect in the next monthly statement.
- For crediting accelerated i.e. 5X Reward Points on eligible transactions, the Credit Card issuer (BOB Financial in this case) relies on the correct International/online flag or Merchant Category Code (MCC) identifier provided by the merchant acquirer (provider of the card acceptance service to the merchant).
- These flags/identifiers are as per rules laid out by the card networks (Visa, Mastercard, RuPay etc.). If the merchant acquirer does not send the flag/identifier or sends an incorrect flag/identifier,



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BOB Financial will not be able to identify such transactions as eligible transaction for 5X reward points benefit, resulting in awarding of only regular Reward Points (and not 5X) on such transactions.

- The sub categories and their respective MCCs for spend categories eligible for 5X Reward points include the following:

Product Name	Subcategories/MCCs considered for 5X rewards posting	Capping on Accelerated i.e. 5X rewards per statement cycle
<i>Easy</i> <i>Easy (FD backed)</i>	Departmental store: 5311 Movies: 7832	1000 Reward Points
<i>Select</i> <i>Select (FD Backed)</i>	Online-Online transaction flag provided by Merchant Acquirer Dining – 5812	1000 Reward Points
<i>ConQR</i>	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 Utilities - 4812, 4899, 4900 and 6300	1000 Reward Points
<i>Premier</i> , <i>Premier (FD Backed)</i>	International - International transaction flag provided by Merchant Acquirer Dining - 5812 Travel – 4722	2000 Reward points
<i>Eterna</i> , <i>Eterna (FD Backed)</i>	Ecom-Online transaction flag provided by Merchant Acquirer International-International transaction flag provided by Merchant Acquirer Dining-5812 Travel-4722	5000 Reward points
<i>IRCTC BoB</i>	Grocery: 5411 Departmental store: 5311	1000 Reward points
<i>HPCL BoB Energie</i>	Utilities: 4812, 4899, 4900 and 6300 Grocery: 5411 Departmental store: 5311	1000 Reward points
<i>Snapdeal BoB</i>	Ecom: Online transaction flag provided by Merchant Acquirer Grocery: 5411 Departmental store: 5311	2000 Reward points
<i>Varunah Premium</i>	International - International transaction flag provided by Merchant Acquirer Dining - 5812 and 5814 Travel - 4722 Online transaction flag provided by Merchant Acquirer	2500 Reward Points
<i>Varunah Plus</i>	International - International transaction flag provided by Merchant Acquirer Dining - 5812 and 5814 Travel - 4722 Online transaction flag provided by Merchant Acquirer	2000 Reward points
<i>Varunah</i>	Grocery: 5411 Departmental store: 5311	750 Reward points



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<i>Yoddha</i>	Grocery: 5411 Departmental store: 5311	1000 Reward points
<i>The Sentinel</i>	Grocery: 5411 Departmental store: 5311	1000 Reward points
<i>ICAI exclusive</i>	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 and 5814 Utilities - 4812, 4899, 4900 and 6300	1000 Reward points
<i>CMA One</i>	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 and 5814 Utilities - 4812, 4899, 4900 and 6300	1000 Reward points
<i>ICSI Diamond</i>	Online-Online transaction flag provided by Merchant Acquirer Dining - 5812 and 5814 Utilities - 4812, 4899, 4900 and 6300	1000 Reward points
<i>Renaissance</i>	Grocery: 5411 Departmental store: 5311 Movies: 7832	1000 Reward points

Please note that 5X Rewards are subject to maximum of specified number of reward points per statement cycle as specified in the above table. Further spends in that statement cycle on such spend categories/MCCs will earn Reward Points at the regular earn rate.

Reward Point of Special MCCs

- Spends on special categories (MCC's) listed in annexure 1 won't qualify for accelerated i.e. 5X reward points feature.
- Core reward points will be offered at 50% rate for special categories (MCCs) listed in annexure 1

Product Name	Core Reward Points	
	Select Merchant Categories	All other merchant categories
<i>Swavlamban*</i>	2 RP per 100	4 RP per 100
<i>Easy</i> <i>Easy (FD backed)</i> <i>Select</i> <i>Select (FD Backed)</i> <i>Business Empower</i> <i>Corporate</i> <i>ConQR</i>	0.5 RP per 100	1 RP per 100
<i>Premier,</i> <i>Premier (FD Backed)</i> <i>Prime</i>	1 RP per 100	2 RP per 100
<i>Eterna,</i> <i>Eterna (FD Backed)</i>	1.5 RP per 100	3 RP per 100

*Core reward points on Swavlamban credit card will be subject to maximum of 800 reward point per statement cycle.

- Please note - above changes are not applicable to Co-branded credit cards.



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- Credit card on UPI transactions will be eligible for only Core reward points and Milestone reward point features.
- **Reward Points will lapse in the following Scenarios:**
 - I. Voluntary or Bank initiated Closures
 - II. Card getting classified as NPA
 - III. Cardholder fails to make payment of credit card dues which is due for a period greater than 90 days
 - IV. Cardholder fails to make payment of outstanding dues on the card account and opts for settlement of the outstanding amount.
 - V. If the cardholder is found to be involved in fraud on own card account after the investigation is carried out by BFSL.
 - VI. In the event of the death of the cardholder
 - VII. If the credit card is not used for more than 365 days.
 - VIII. If the card is blocked for any other reason like lost/stolen and renewal/replacement card could not be delivered due to address change and such card is not activated by the customer within 6 months.



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Annexure 1: List of select merchant categories

MCC Codes	MCC details	MCC Codes	MCC details
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		