

Terms and Conditions to get Additional BOBCARD:

- This Offer for issuance of additional card ("Offer") is made by BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited), to selected BOBCARD cardholders. The selected recipients shall receive the Offer through appropriate medium as chosen by BOBCARD. By availing this Offer and benefits accruing thereto, the Cardholder explicitly agrees to be bound by all the terms and conditions herein.
- The additional cardholder(s) agree unconditionally to be bound by the terms and conditions of the cardholder agreement accompanying each BOBCARD and placed at <https://bobcard.co.in/cards-holders-agreement>
- I have read and accept the Most Important Terms and Conditions placed at <https://bobcard.co.in/most-important-terms-and-condition>
- I, understand that the Annual fee shown to me at the time of application submission shall be billed in the first statement of the new card account (Additional card). Renewal Fee, as applicable, shall be charged annually from next year onwards in the statement of the new card account.
- The Credit Limit & Cash Limit of the new Card shall be shared with the credit limit of the existing primary card.
- The new additional card will be issued to the existing address of the primary card.
- In case the new additional card is to be issued to a new address, I agree to change the address in my primary card first by providing the requisite address proof as per the list of acceptable documents for address change & then apply for additional card, if the offer still exists.
- I accept that my application for new additional card will be processed further only after the receipt of valid address proofs and change of address of my primary card in records of BOBCARD basis the documents submitted.
- I understand that I will be issued a new BOBCARD as per the selection done by me at the time of application submission, to which I hereby give my full and free consent and I further undertake that subsequently I shall not raise any demure, protest and/or contest with regard to any matter connected therewith.
- I confirm that I have provided my consent for application submission and I have fully understood all accompanying terms and conditions of BOBCARD.
- This Offer shall cease to be applicable if the customer becomes delinquent or becomes ineligible as per internal policy of BOBCARD after the receipt of offer due to change in the state of the BOBCARD cardholder's account.
- I will be liable for all charges incurred on the primary credit card and all additional cards issued and each additional cardholder will be liable for all charges incurred on all such credit cards jointly and severally with me.
- I agree that charge slip or a payment requisition or requisition or an electronic record resulting from or generated by the use of the card will amount to an unconditional undertaking by me to pay BOBCARD the amount stated therein and agree that a copy of my periodic billing statement sent to me by post or E-mail, at the E- mail ID provided by me will be final and conclusive evidence of my liability for the charges stated therein.
- I, authorize sharing of any of my information for purposes such as marketing and offering of various products and services of BOBCARD or any of the product(s) of its Group Companies, subsidiaries, affiliates, associates of co-brand partner
- I, also authorize BOBCARD to send me SMS alerts on marketing / account

related information on my mobile phone number. All documents submitted in support of the application shall become the sole and absolute property of BOBCARD and shall be treated in accordance with all applicable Laws and Rules established in India.

- I am fully aware and understand the regulations governing the use of the card outside India and my obligations under the applicable exchange control / management regulations and guidelines issued by Reserve Bank of India / applicable authority from time-to-time.
- I undertake that my and additional cardholder(s) use of the card shall be in strict compliance with applicable exchange control / management regulations, else the card may be cancelled at the instance of RBI and / or BOBCARD in the event I or the additional cardholder(s) are not in compliance with the usage restriction, foreign exchange entitlements and other applicable regulations. I/We shall bring the same to the notice of BOBCARD in writing forthwith. I accord the above consent notwithstanding the issuance / non-issuance maturity of the card(s) or its discontinuance by me.
- I shall contact the BOBCARD Helpline in case I have any doubts / clarifications.
- I further give specific consent to block and deactivate any of my credit cards and its aligned accounts in all circumstances where at any instance I commit default in timely payments of my outstanding on any of such credit cards issued by BOBCARD to me.
- In all events of payments not being paid by the due date, BOBCARD reserves the right to carry out follow ups by means of personal visits, post, fax, telephone, E- mail, SMS and/or engaging third party to remind, follow-up and collect due payments in any manner deemed fit by BOBCARD keeping the intent in view.
- In all events where BOBCARD or its authorized representatives are unable to contact me, BOBCARD shall be at liberty to leave payment due messages with any third parties which may include without restriction my spouse, parents, other family members, secretary, accountant etc, who may be available at my residence or office or mobile number/registered Landline number.
- This is without prejudice to other rights of BOBCARD to collect outstanding dues to be exercised in accordance with law. I hereby confirm that I would be the beneficial owner of the BOBCARD as understood in the normal business parlance and in accordance with existing regulations. I hereby undertake to comply with all directives from BOBCARD in my capacity as the beneficial owner of the BOBCARD, if and when such credit card is issued by BOBCARD to me based upon approval of my BOBCARD application.
- I have read and understood all BOBCARD policies regarding data privacy and security procedures published on its web site www.bobcard.co.in and acknowledge all its content.

- I understand that BOBCARD may engage, hire, use the services of agent(s) and/or any third party(ies) for the purpose of providing marketing or sales related services or any other related services in relation to its products on its behalf and the customer may be required to deal with such agents/third parties/service providers with respect to such product/services.
- I understand that in case of any dispute relating to these terms and conditions, the decision of BOBCARD shall be final and binding.
- I understand that BOBCARD reserves the right to modify or change any of these terms and conditions at its sole discretion without prior notice.
- I understand that these terms & conditions shall be governed and interpreted as per the laws of India and any dispute relating to these terms & conditions shall be subjected to exclusive jurisdiction of the courts of Mumbai.

