

Fair Practice Code

(As per RBI Circular No. DNBS (PD) CC No. 80/03.10.042/2005-06 dtd. 28th September 2006)

This Code is in supersession to the voluntary Fair Practice Code recommended by Indian Bank's Associations as adopted by us.

In the Code "YOU" denotes the Credit Card Customer and "WE" denotes BOBCARDS Ltd.

Commitments outlined in this Code are applicable under normal operating environment. In the event of force majeure, we may not be able to fulfill the commitment under this Code.

We assure you to,

1. Act fairly and reasonably in all our dealings with you:
 - Meeting the commitments and standards in this code, for the products and services we offer and in the procedure and process we follow.
 - Not engaging in any unlawful or unethical consumer practice.

2. Help you to understand our Credit Card products & services:
 - By including information on various terms & conditions on the application form.
 - By giving acknowledgement (on specific request by you only) for receipt of application.
 - We shall convey you in writing the amount of Credit limit sanctioned along with Most Important Terms & Conditions.
 - All terms & conditions will be binding on you unless; we receive your objection within 15 days on receipt of our Card.
 - We shall also give you information prior to 30 days of changes in the term & conditions related to various charges as mentioned at Tariff of charges in our MITC.
 - We shall convey you in writing the reason(s), which have led to rejection of the Credit Card issuance.

3. Confidentiality:
 - Unless required by law enforcement agencies or regulatory authorities, we will treat all your personal information given in the Credit Card application forms as private & confidential.
 - Unless we receive your objection in writing, we take your permission herewith to provide your information to our group / associate / Company providing other financial service products.

4. Recovery:

- We will not resort to undue harassment viz persistency bothering at add hock, use of muscle power for recovery of Card dues.
- In the circumstances of non-receipt of Card dues after sending letter to you, we will take legal means to collect the Card dues & may inform your name to CIBIL / other Credit information bureau to make you ineligible to receive any financial products in the banking industry.

5. Redressal of Grievances:

- We have a Grievance Redressal Cell within the organization.
- You are requested to follow the following procedure, if the grievances are not addressed within 3 working days.

| Description | Email ID |
|---|--|
| Remain unattended for more than 10 days | evp@bobcards.com |
| Remain unattended for more than 30 days | md@bobcards.com |

You can also write to us at:

CRM & Billing Department
Bobcards Limited
"Baroda House", 2nd Floor,
Behind Dewan Shopping Centre, S. V. Road,
Jogeshwari - Mumbai- 400 102
Phone No. +91 22 42068502
Toll Free No. 1800 225 110 (9 am to 6 pm)