



**Bank of Baroda**  
Credit Card

## **Cashback on Insurance Spends Campaign Terms & Conditions**

### **1. Definitions**

- a. BOB Financial Solutions Limited (BFSL): A wholly owned subsidiary of Bank of Baroda that issues Bank of Baroda and Bobcards Credit Cards.
- b. Offer: The offer means Cashback as a % of spends in the insurance category as communicated to cardholders on their registered mobile numbers/ email ids.
- c. Offer Period: The offer is valid from 1st December, 2019 to March 31<sup>st</sup> 2020 (Both days included).
- d. Eligible Customers: The offer is only applicable to credit cardholders of Bank of Baroda or Bobcards Credit Cards who have received a communication about the offer on their registered mobile numbers/ email ids.

### **2. Offer Details and Eligibility Criteria**

- a. A customer would be eligible for Cashback as a “%” of spends in the insurance category (as communicated by BFSL on their registered mobile numbers/ email ids) for all transactions done in December 2019, January 2020, February 2020 and March 2020.
- b. Identification of insurance spends will be basis merchants classified under the 'Insurance' MCC (Merchant Category Code) as defined by VISA and Mastercard.
- c. Online and offline spends in the insurance category will qualify for the offer.
- d. Minimum spend amount in insurance category: Rs 2,000 for each of the offer months. Eligible Cardholders achieving the spend threshold (for the net amount spent i.e. Total insurance spend minus cancelled/ Reversed/ Refunded insurance spends) will qualify for offer.
- e. Maximum Cashback: Rs 1,000 per month per card (primary + add-ons) for each of the offer months.
- f. This offer is not applicable on Corporate Credit Cards issued by BFSL.**
- g. Card Holder/s whose account has been classified as delinquent in the last 3 months of the program start date or during the currency of the Program, or when the Cashback is to be credited, will not be eligible for the benefits of the Program.

- h. This offer cannot be clubbed with any other offer/promotion of BFSL unless explicitly specified.
- i. Cashback for a particular calendar month would be credited into customers' account within 90 days of the eligible transactions.

### **3. General Terms and Conditions**

- a. This is an exclusive offer provided by BFSL. All details regarding the offer are available on the website [www.bobfinancial.com](http://www.bobfinancial.com)
- b. BFSL reserves the right to modify / change all or any of the terms applicable to this offer. BFSL also reserves the right to modify, withdraw or discontinue the offer without assigning any reasons whatsoever. Neither anything contained in the terms and conditions set out herein nor shall those forming part of the SMS/ e-mailers for running this offer be construed as an obligation on the part of BFSL to continue the offer up to the date of termination/expiry of the offer.
- c. Participation in this offer is entirely voluntary and it is agreed and understood by the Participants that participation shall be deemed to have been made on a voluntary basis.
- d. The offer is non-transferable.
- e. This offer is valid for Indian residents and citizens only.
- f. The offer shall not be available wherever it is prohibited under law and / or cannot be made/continued for any reason whatsoever.
- g. All disputes under this offer are subject to the exclusive jurisdiction of the competent courts / tribunals of Mumbai.
- h. BFSL shall not be obliged to make any public announcements of the results of the offer.
- i. In all matters relating to this offer, the decision of BFSL shall be final and binding.
- j. By participating in the offer, the Participants agree to be bound by the terms and conditions contained herein and those forming part of the SMS/ e-mailers.
- k. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Eligible Customer, shall be solely borne by the Eligible Customer.
- l. This offer may be withdrawn or extended at any time at the sole discretion of BFSL
- m. BFSL is not making any commitment to make such similar offers beyond the offer period
- n. All other terms and conditions of the Cardholder agreement shall continue to apply

- o. BFSL reserves its absolute right at any time to add, alter, withdraw, modify or change or vary any or all the terms and conditions of the offer at its sole discretion and the same shall be binding on the Cardholder at all times. BFSL also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever to the Customers.
- p. In case of any dispute, BFSL's decision shall be binding on all customers.
- q. The offer shall be subject to usual force majeure events and on occurrence of such event, the offer may be withdrawn at the discretion of BFSL.
- r. Under no circumstance will the offer/discount being offered under this program be settled in cash
- s. All government levies like Sales Tax, GST, TDS, any Local Tax, Octroi etc., shall be payable by the Cardholder as applicable at the time the respective Programs were offered
- t. Any disputes arising out of the offer shall be subject to arbitration by a sole arbitrator appointed by both the Parties with mutual consultations for this purpose. The proceedings of the arbitration shall be conducted as per the provisions of Arbitration and Conciliation Act, 1996. The place of arbitration shall be at Mumbai and language of arbitration shall be English
- u. Customers are not bound in any way to participate in this offer.