

Statement Date : 01/07/2022

| Statement Period : 2 Jun, 2022 to 1 Jul, 2022

 Tax Invoice to:  
 MR PARESH BHAILALBHAI SHAH  
 E 35 PAYALNAGAR NR DEVI CINEMA  
 AHMEDABAD GUJARAT, 382330

**Card** : VISA EASY

**State** : GUJARAT (24)  
 Place of Supply

**GST No**:

**This Month's Statement At A Glance**

Card No: 462490XXXXXX1686

Sanctioned Credit Limit: ₹87,500

भुगतान देय तिथी Payment Due Date		न्यूनतम देय राशि Minimum Amount Due		कुल भुगतान देय Total Amount Due	
20/07/2022		194.39		3,887.72DR	
<div>Pay Now</div>					
क्रेडिट सीमा Credit Limit	उपलब्ध क्रेडिट सीमा Available Credit Limit	नकद सीमा Cash Limit		उपलब्ध नकद सीमा Available Cash Limit	
87,500	79,114.28	17,500.00		17,500.00	

**Get Health Essentials at your Doorstep**

UPTO 25% OFF on Medicines



+ UPTO 40% OFF on Lab Tests



+ UPTO 25% OFF on E-consultations


 on **TATA 1mg**

Use Code: 1MGB08


 \*T&C apply. Valid once per card till 31<sup>st</sup> October 2022.

**Account Summary**

प्रारंभिक शेष Opening Balance	भुगतान / क्रेडिट Payment/Credits	नई खरीद/डेबिट New Purchases/Debits	समाप्ति के समय शेष Closing Balance
21,071.68	22,090.68	4,906.72	3,887.72

 ऑनलाइन पेआई.डी. Online Pay I.D. **0007930330012083086**
**Bonus/Reward Points Summary**

प्रारंभिक शेष Opening Balance	अर्जित Earned	एवज/समा Redeemed/Expired	समाप्ति के समय शेष Closing Balance
367	156	0	523

\*As per Existing Policy on Bonus Point, a minimum of 500 bonus points are required for redemption.

**Transaction Details**

तारीख Date	संदर्भ संख्या Ref. No.	विवरण Particulars	कार्ड एंडिंग Card Ending	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
<b>P B SHAH (PRIMARY CARD - 1686)</b>						
01/06/2022		UTILITY PT DELHI IN	1686	INR	1,019.00	1,019.00 CR
08/06/2022	173949	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	515.31	515.31 DR
11/06/2022	286122	RATIONAL HANDLOOM CO P AHMEDABAD IN	1686	INR	225.00	225.00 DR
12/06/2022	637446	UDEMY MUMBAI IN	1686	INR	455.00	455.00 DR
12/06/2022	583485	Paytm NOIDA IN	1686	INR	49.00	49.00 DR
13/06/2022	810278	RATIONAL HANDLOOM CO P AHMEDABAD IN	1686	INR	23.00	23.00 DR
15/06/2022	493214	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	398.89	398.89 DR
17/06/2022	118539	RATIONAL HANDLOOM CO P AHMEDABAD IN	1686	INR	770.00	770.00 DR
18/06/2022	118699	DOMINOS PIZZA AHMEDABAD IN	1686	INR	438.90	438.90 DR
19/06/2022		RAZORPAY PAYMENT		INR	21,071.68	21,071.68 CR
21/06/2022	112791	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	299.96	299.96 DR

 Please register your Mobile No. & E-Mail ID at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) to receive regular alerts. For any amendment in the contact details, please mail us at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) from your registered email id.

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ऑनलाइन पेआई.डी. Online Pay I.D. 0007930330012083086

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**Transaction Details**

तारीख Date	संदर्भ। संख्या Ref. No.	विवरण Particulars	कार्ड एंडिंग Card Ending	स्रोत मुद्रा Source Currency	स्रोत रकम Source Amt.	रकम Amount
22/06/2022	218172	PAYTM UTILITIES NOIDA IN	1686	INR	1,010.00	1,010.00 DR
26/06/2022	317013	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	346.66	346.66 DR
28/06/2022	710247	AVENUE SUPERMARTS LTD AHMEDABAD IN	1686	INR	375.00	375.00 DR

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**Chetan Goswamy**  
 (Credit Card Operations)


### Reward Summary at Card Level

Card no.	Card type	Beginning balance	Earned During Cycle	Redeemed	Lapsed in current cycle	Balance points	Points lapsing in next 30 days	Points lapsing in next 60 days	Points lapsing in next 90 days
XXXX1686	Primary	367	156	0	0	523	0	0	0


## Loan Summary

[illegible]


GO DIGITAL to SELF-SERVICE your card seamlessly. [Login Now](#) to your online account




Card Blocking




Set Domestic/International Card Limit




Reset your Card PIN




Easy Payment Modes




Activate Auto-Debit for Card Payment



Raise a Query




Redeem Reward Points



Request an Add-on Card

# Manage Your Card Requirements Instantly with

## *Instant* SMS Service



Simply SMS KEYWORD (as per query) XXXX to 9223172141 from your registered mobile number.

XXXX - Last four digits of your B&B Credit Card

**TAP TO KNOW MORE**





#### INSTA PAY

Pay instantly through Net Banking at <https://www.bobcards.in/online-payment.htm>



#### AUTO DEBIT

Set standing instruction and enjoy automated bill payments every month  
[Click Here](#) to register



#### SELF-SERVICE PORTAL

Register your credit card online at <https://online.bobcards.com> Once registered, log-in & clear your dues anytime, from anywhere.



#### NEFT

Use IFSC Code as BARB0COLABA & 16 digit credit card number as Beneficiary a/c No.  
(Kindly mention name & registered mobile no. in remark column)

[Click Here](#) to know on the alternative payment methods.

#### Did You Know?



#### SMART EMIs

You can convert your unbilled transactions of ₹ 2500 or more into Smart EMIs of 6 or 12 months. Log-in & convert into EMI now! T&C apply.



#### Alerts

You can get regular alerts for Bill Statements, Card Offers, etc. by registering your Mobile No. & E-mail ID. Write to us at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) from your registered E-mail ID to register now.



#### Offers

Your BOB credit card brings to you amazing deals & offers at [www.bobfinancial.com](http://www.bobfinancial.com). Visit regularly to enjoy relevant offers on your credit card & SAVE BIG.



## Time to be Social

Follow us for regular updates on best offers, discount and services.



**CIBIL Information:** The company reserves the right to include your name in the list of defaulters in case at least the minimum amount due is not paid fully by the due date as specified in the statement and share the conduct of your credit card account with other Bank/financial institutions, Credit Information Companies and Statutory bodies in accordance with the Credit Information Companies (Regulation) Act, and rules made there under 2005 as amended from time to time.

**Billing Dispute Resolution:** a. All contents of the statement will be deemed to be correct and accepted by the Cardholder unless discrepancy/ irregularities if any is brought to the notice of BFSL within 15 days from the date of the generation of statement date or within 45 days from the date of transaction.

b. The necessary action which may include rectification, if any will be done on the basis of merits of individual cases and after due investigation to the full and final satisfaction of BFSL. Investigations conducted by BFSL shall be final and binding on the Cardholder.

c. Disputes raised after the period as aforesaid, shall be accepted at the sole discretion of BFSL.

d. Liability to clear outstanding dues shall not be affected merely by existence of a pending claim or a dispute between the Cardholder and BFSL.

#### Be Vigilant. Be Safe

> Always use your card on secured website/ portals. Never click on any suspicious link

> Keep your Email ID & Mobile No. updated with us. Inform us immediately in case card is lost or stolen.

> Never leave your card unattended

> Change PIN regularly. Never share PIN with anyone.

> Check your monthly E-bill statements carefully.

### SCHEDULE OF CHARGES

#### Finance Charges:

- Eterna, Premier, Prime, Corporate, Empower Business, Varunah Plus, Varunah Premium, Signature, Assure and PayTM: 3.25% per month i.e. 39.00% per annum.
- Unnati: 1.50% per month i.e. 18% per annum.
- Swavlamban, Easy, Select, ConQR, Varunah, Nainital Bank, ICAI, ICSI, CMA & All other credit card variants: 3.49% per month i.e. 41.88% per annum

Example: Card Statement Date: 1st of Every Month, Transactions Done between 1st Jul and 31st July. Retail Purchase of Rs.1,000 on July 25th, Assuming no previous balance carried forward from 1st July, the cardholder will receive a statement on 1st August showing outstanding balance of Rs.1,000 with due date of 20th August.

1) If full payment is made within the due date, no finance charges shall be levied.

2) If there is no credit in the account or the credit is less than minimum due, company will charge @ 3.25% finance charge from date of transaction + Rs. 400 late payment charges. So the dues will be Rs. 1000 + Rs. 40.60 (finance charges @ 3.25% on 1000 from Jul 25th for 38 days) + Rs. 400 + Rs. 39.65 + Rs. 39.65 (SGST @9%+CGST 9%=total 18% GST will be applicable) =1519.91 for which he will receive the bill dated 1st Sep.

3) If Minimum Payment of Rs. 100/- (minimum payment amount is 5% of total dues or Rs. 100/- whichever is more) is made on 11th August (within the due date), the dues will be Rs. 1000 - Rs. 100 = Rs. 900 + Rs. 38.36 (Finance charges @ 3.25% on Rs. 1000 for 17 days from Jul 25 - Aug 10 and Finance Charges@ 3.25% on Rs. 900 for 21 days from Aug 11 - 31) + Rs. 3.45 + Rs. 3.45 (SGST @9%+CGST 9%=total 18% GST will be applicable) = Rs. 945.26 for which he will receive the bill dated 1st Sep.

**Late Payment Charges (Charges in case of default) :** Will be applicable if the minimum amount due is not paid by the payment due date. Clear funds need to be credited in the card account on or before the due date. (Details under "TARIFF OF CHARGES" section).

**Computation of Exceeding Limit Charges** The outstanding on the card account must not exceed the credit limit at any time, failing which cardholder will be charged additional 2.5% over and above the sanctioned credit limit subject to minimum of Rs.600

**Insurance :** Insurance benefit is activated after issuance of Card & for continuation of insurance benefit the card should not be in NPA or Write-Off category at the time of claim.

**Interest Free Period :** 20 to 50 days in case there is no previous outstanding.

**Minimum Amount Due:** 5% of outstanding balance or Rs.100 whichever is higher (in case of regular cards). Minimum amount due may vary in case of irregular payments.

**Avail Cash Withdrawal Charges:** 2.50% of the withdrawn amount or Rs. 500 whichever is higher

**Duplicate Bill Charges:** Rs.25/-per statement. No charges for E-Statement

**Surcharge on usage at Petrol outlets:** 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 250 per statement)

For HPCL: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 400 to Rs. 5000 (subject to maximum of Rs. 100 per statement)  
For IRCTC: 1% of fuel transaction amount Surcharge Waived for fuel transactions between Rs. 500 to Rs. 3000 (subject to maximum of Rs. 100 per statement)  
The GST component is not reversed. Fuel transactions eligible for surcharge waiver do not earn Reward Points. Please note that the rate of fuel surcharge may vary depending on the fuel station and their acquiring bank. The surcharge is levied by the acquiring bank providing the terminal to the merchant. Please also note that the value of fuel transaction on charge slip will differ from the credit card statement since the fuel surcharge and GST on the same are levied by the acquiring bank after the transaction.

**Cheque Return Charges:** 2% of the cheque amount or Rs. 450, whichever is higher

**Goods and Services Tax (GST):** 18% (applicable on all fees, interest & other charges, as per prevailing government guidelines)

**Exceeding Limit Surcharges:** 2.5% of the amount over & above the sanctioned credit limit or Rs. 600, whichever is higher

**Card Replacement Charges:** Rs. 100 per card

**Charge Slip Retrieval Charges:** Rs.250/- per charge slip

**Mark Up Fees (Currency Conversion Charges):** Eterna/ Varunah Premium / ICAI/ICSI/ CMA : 2% of transaction amount | Varunah Plus: 2.5% of transaction amount All other products: 3.5% of transaction amount

**Avail Authorization:** If minimum payment is not received on / by due date request for transaction authorization may be declined & it may also lead to cancellation of card.

**No Fine Prints :** No Hidden Charges

Late Payment Charges

Statement Balance	Less than Rs.100	Rs.100 to Rs.500	Rs.501 to Rs.1000	Rs.1,001 to Rs.10,000	Rs.10,001 to Rs.25,000	Rs.25,001 to Rs.50,000	More than Rs.50,000
Charges	NIL	Rs.100	Rs.400	Rs.600	Rs.800	Rs.1,100	₹1,300

Product	First Year Fees (levied in the first Statement) /Annual fees	Spends criteria for reversal of first year fees (spends in first 60 days)	Spends criteria for waiver of annual fees
Swavlamban	Rs. 250	Rs. 2,500	Rs. 12,000
Easy	Rs. 500	Rs. 6,000	Rs. 35,000
Select	Rs.750	Rs. 7,500	Rs. 70,000
Premier	Rs.1000	Rs. 10,000	Rs. 1,20,000
Eterna	Rs.2499	Rs. 25,000	Rs. 2,50,000
Prime	NIL	NA	NA
Varunah Premium	Rs. 2499	Rs. 25,000(180 Days)	Rs. 1,50,000
Varunah Plus	Rs. 1499	Rs. 15,000(180 Days)	Rs. 1,50,000
Varunah	NIL	NIL	NIL
ICAI Exclusive	NIL	NA	NA

Product	First Year Fees (levied in the first Statement) /Annual fees	Spends criteria for reversal of first year fees (spends in first 60 days)	Spends criteria for waiver of annual fees
ICSI Diamond	NIL	NA	NA
CMA ONE	Rs. 1	NA	NA
NAINITAL Bank	NIL/Rs. 250	NA	25000
Unnati	NIL		
IRCTC	Rs.500/Rs. 350		
HPCL Energie	Rs.499		Rs. 50000
ConQR	NIL	NA	NA
Paytm	Rs. 2000		
Corporate	NA/ Rs. 1000	NA	Rs. 1,00,000
Business Empower	NA/ Rs. 500	NA	Rs. 50,000

IMPORTANT

- For Fee/Charges/Method of calculation of charges/ Billing Disputes & other applicable T&C kindly visit BoB Financial Solutions to refer [Most Important T&C](#).
- Making only the minimum payment every month would result in the repayment stretching over months/years with consequent interest payment on your outstanding balance**
- Payment of any amount lessor than the Total Amount Due in any month results in Interest accrual on the balance outstanding amount including any new purchases and cash advances.
- BFSL follows the pattern of monthly billing cycle & sends statements thru Email/SMS/Hard copy (on request) once in a month comprising details of transactions and/or payments made during that cycle. Billing Statement can also be downloaded by the Cardholder on registering the card at <https://online.bobcards.com>. Any omissions in the statement shall be adjusted in future statements.
- Non-receipt or discrepancy in monthly statement needs to be informed by the due date at [crm@bobfinancial.com](mailto:crm@bobfinancial.com) from the registered email ID. In case the cardholder does not notify of any such event, the statement shall be deemed to have delivered & conclusive.
- Usage of internationally valid cards outside India must be in accordance with the Exchange Control Regulations of RBI. In the event of any failure to do so, the cardholder is liable for Penal action under the Foreign Exchange Management Act, 1999. The onus of ensuring compliance with the regulations is entirely on the cardholder.
- Taxes Applicable:  
1)Place of Supply: Maharashtra then CGST 9% & SGST 9%  
2)Place of Supply: Other than Maharashtra then IGST 18%
- Declaration: We hereby declare that tax in relation to this statement is not payable under reverse charge mechanism.
- For urgent blocking of card please call on 1800 103 1006/1800 225 100 (24\*7)Toll Free from MTNL/BSNL Lines or SMS BLOCK <last 4 digits of your credit card number> at 9223172141 from your registered mobile number OR block the card online by logging to your web portal account (Click - <https://online.bobcards.com> to register if not already registered)

Complaint Redressal Procedure Through Email:-

	Credit Card Business	Response Time
Level1	<a href="mailto:crm@bobfinancial.com">crm@bobfinancial.com</a>	3 working days*
Level2	<a href="mailto:crm1@bobfinancial.com">crm1@bobfinancial.com</a>	next 2 working days*

\*If your complaint is still unresolved, you can write to Ms.Jyoti Jain, Vice President, Customer Service

BoB Financial Solutions Limited.  
Customer Services Dept.,  
1502/1503/1504, DLH Park,  
S.V Road Goregaon (W),  
Mumbai-400 104, Maharashtra (27).  
Email id: [escalations@bobfinancial.com](mailto:escalations@bobfinancial.com)

BoB Financial Solutions Limited  
Card Operations, 1502/1503/1504, DLH Park, S.V Road  
Goregaon (W), Mumbai - 400 104, Maharashtra (27).

GST No.: 27AAACB1989L1ZA, SAC/HSN No.: 997119  
CIN No.: U65990MH1994GOI081616