

## Bank of Baroda Exclusive Credit Card for ICAI Members

### Frequently Asked Questions (FAQs)

#### ***What is joining/annual fee applicable on ICAI credit card?***

**Ans:** This Exclusive credit card specially designed for our esteemed ICAI Members is a lifetime free credit card i.e. joining/annual fee won't be applicable on this card

#### ***What are the key features and benefits of this credit card?***

**Ans:** The key features of the credit card are as follows:

- **Core Reward Points:** 1 Reward points for every Rs. 100 spent
- **Accelerated Reward Points:** 5X i.e. 5 reward points on every Rs. 100 spent on Utility bills, Dining & Online purchases (Max. 1000 RP per month)
- **Welcome Gift:** Complimentary 6 months membership of FitPass, Fit Coach & FitFeast worth ₹ 15,000
- **Welcome Benefit:** 500 reward points on spends of Rs. 5000 or more within 60 days of card issuance.
- **Quarterly Milestone Benefit:** 4,000 Reward Points every Calendar Quarter on spends > assigned credit limit or 1 lakh (whichever is higher)
- **Fuel Surcharge Waiver** (Max. Rs. 250) on all fuel transactions between Rs. 400 – Rs. 5000
- **12 complimentary domestic lounge access** per year (3 per calendar quarter) on spends of Rs.40,000 in the preceding calendar quarter.
- **Professional Indemnity Insurance** of Rs. 5 lakhs for Practicing CA members of ICAI
- **Accidental death cover:** Air: ₹ 15 Lakhs & Non-air: ₹ 5 Lakhs

For more details - please visit <https://www.bobcard.co.in/credit-card-types/icai-exclusive>.

You can also reach us on **1800 266 5100/7100 (24\*7)** or write to us on [crm@bobcard.co.in](mailto:crm@bobcard.co.in) for any further assistance

#### ***When will I receive Welcome Benefit?***

**Ans:** Welcome benefit towards activation of the card will be posted within 14 days of after eligibility period (60 days) for eligibility checks, reversal and points delivery.

#### ***When will I receive quarterly milestone benefit reward points if I spend more than credit limit/1 lakh (whichever is higher) in a calendar quarter?***

**Ans:** Bonus Reward points will be posted for eligible cardholder's credit card within 60 days from end of the calendar quarter & it will reflect in subsequent month's credit card statement.

#### ***What's 5X reward point's benefit? Is there any limit on number of points I can earn on using my card on 5X spend categories?***

**Ans:** 5X means you will earn 5 reward points for every ₹ 100 spent on using your credit card for Utility, Dining & Online. 5X Reward points are capped at 1,000 Reward Points per statement cycle.

Further spends in that statement cycle on 5X spend categories earn Reward Points at the regular earning rate i.e. 1 Reward Point for every ₹ 100.

**When will I receive additional reward points for spends on categories eligible for 5X reward?**

**Ans:** Additional Reward points for transactions eligible for 5X reward points will be posted every day till you reach the maximum reward point's for the statement cycle and same will reflect in your subsequent month's credit card statement.

**How do I redeem reward points?**

**Ans:** Reward points can be redeemed for cashback @ 1 reward points = ₹ 0.25 through our web portal <https://online.bobcard.co.in/Login.aspx> or BOBCARD Mobile App.

**Is there any time-limit for reward point redemption?**

**Ans:** Reward points are valid for period of 2 years from date of accrual i.e. reward points will lapse automatically if not redeemed within 2 years from date of accrual.

**What is fit pass pro membership? How to avail it?**

**Ans:** Fit Pass Pro membership is a welcome benefit for ICAI customers, which entitle the customer for 6 month's complimentary membership of FitPass, FitCoach & FitFeast.

Follow these steps to activate your FitPass pro membership –

- ☑ Visit <https://fitpass.co.in/bobcards> & download FITPASS app
- ☑ Enter your details and validate your registered mobile number through OTP verification
- ☑ Authenticate your BOBCARD credit card
- ☑ Activate your FitPass pro membership and enjoy FP benefits
- ☑ Please ensure to activate your membership within 60 days of card issuance.
- ☑ Please note only one i.e. either the primary cardholder or any one addon cardholder can avail this benefit.

**How many lounge visits can be availed using ICAI credit card?**

**Ans:**

ICAI cardholders can avail 12 domestic lounge visits per year (3 per calendar quarter) at participating airport lounge across India on spends of Rs.40,000 in the preceding calendar quarter.

For any queries or complaints related to MasterCard Domestic Lounge Program, please call toll free helpline no. 1800-102-6263 for rest of the network queries reach to [crm@bobcard.co.in](mailto:crm@bobcard.co.in) or 1800-266-5100/7100.

**Escalation Matrix**

Level	Customer Service	Response Time
Level 1	<a href="mailto:crm@bobcard.co.in">crm@bobcard.co.in</a>	3 working days
Level 2	<a href="mailto:escalations@bobcard.co.in">escalations@bobcard.co.in</a>	Next 2 working days