



## USER GUIDE FOR RUPAY PLATINUM CARD



**Credit with a smile.  
Our credit. Your smile.**

Bank of India's range of Credit Cards.

**Bank of India**



*Relationship beyond banking*

★★ Please update your Mobile No. / Email id to us through the branch, so that you can get SMS alerts for card usage / Monthly Bills through Email id.

## Dear Card Member,

Thank you for choosing Bank of India's Credit Card.

This Card shall introduce you to a world of many possibilities no other Credit Card offers. With you in mind we have designed each of our Card products meticulously as you need pay only for the services the Card offers, which we are sure is what you want. No hype, no hidden charges!

All our Card products come to you with Bank of India's century-old tradition of customer service. Cards are available at a very nominal membership fee and service charge. Our Card are available at an incredibly low rate upto 2% p.m., perhaps the lowest in the industry. You can pay your dues at all our branches. We are issuing only "DI Chip plus Magstripe Cards" only.

In case you need any clarification you may contact us directly 022 4091 9191 or through the 24-hour, 365 day Customer Care Centre or from any of our branches located near you or even from the Card Products Desk at our Zonal Offices around the country.

Please read the guide carefully and preserve it for reference in case of need. Please also visit our website at [www.bankofindia.com](http://www.bankofindia.com) or call us in case you need any clarification.

Yours faithfully,

Assistant General Manager

Digital Banking Department

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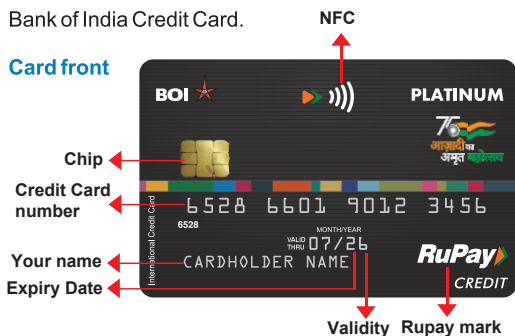
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## Cardholder's guide\*

### Know your Bank of India Card:

Please look at the following important features on your Bank of India Credit Card.

#### Card front



- 1. Credit Card number:** All Bank of India's Credit Cards come with a unique 16 digit number embossed on the Card with a unique 16 digit number embossed on the Card that is meant exclusively for you. Please note RuPay card starts with a '6'.
- 2. Your name:** Your name appears embossed just below the Card Number. Please check the name appearing on the Card matches yours. In case you notice any errors please inform the Customer Care Centre/Digital Banking Department, Mumbai.
- 3. Chip:** For all the international credit cards one chip is embedded on the front side of the card. This is additional feature to safe guard card holder against cloning related risks.
- 4. NFC:** NFC (near field communication) is the technology that allows two devices — like your phone and a payments terminal - to talk to each other when they're close together. NFC is the technology that enables contactless payments. Please look for below given sign on your credit card to identify if it is NFC enabled.



- 5. Expiry Date:** Your Card is issued for a period of five years and is marked on the Card as valid thru. This indicates the month and year your Card expires. Your Card is valid up to the last day of the month and year mentioned on the Card.

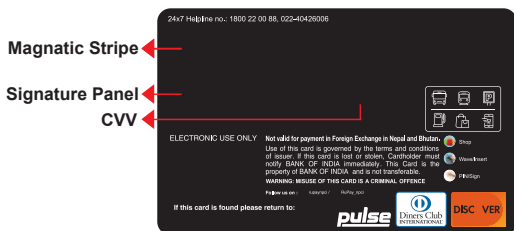
**6. VISA/MasterCard/Rupay marks:** A VISA / MasterCard / Rupay logo and 3D hologram is depicted on your Card depending on the type of Card issued to you. This is a security feature. Any merchant establishment displaying these logos will accept your Card. In case you need to withdraw Cash through an ATM you can use your Card at any of the ATMs displaying these logos.

**7. Validity:** Except Bank of India's International Chip Card all other Cards are valid for use in India and Nepal only.

### Card back

On the back of the Card you will notice the following

#### Chip Card (EMV Card)



- 8. Magnetic Strip:** We have encoded important information pertaining to your Card in this strip. Please protect your Card from direct exposure to sunlight, magnets and magnetic fields such as televisions, mobile phones and any other electronic appliances. Please also prevent the magnetic strip being scratched or bent.
- 9. Signature panel:** The signature panel appears just below the magnetic strip. Please sign on this panel immediately upon receipt of your Card using a non-erasable ball point pen.
- 10. CVV :** A card verification value or a CVV number is a 3-digit code printed on the back side of a credit or debit card. Also known as card security code or card verification code, it acts as an additional security layer protecting your data during online transactions.

## Taking care of your Card

### Preventing it from damage, loss and misuse:

Your Credit Card is very valuable and proper care of the same can go a long way in preventing monetary loss through loss or theft. Spare a few moments and read the following very carefully:

1. Keep your Card at a very safe place and prevent it from exposure to direct sunlight, electromagnetic gadgets and from bending.
2. Never keep your Card in your pocket or bag loosely.
3. Never disclose your Card number to any person other than for purchasing on the Internet or any Mail Order/ Telephone Order transaction.
4. Never reveal your Card number, name, expiry date, PIN number, \*CVC/CVV-2 in any e-mail reply soliciting your personal information or to any telephonic survey.
5. Keep your Card in the same place in your wallet/ purse so that any loss of the same can be noticed immediately.
6. Always keep the Card with you. Never leave the Card unattended. Never give the Card to any other person or surrender your Card to any person. In case you wish to surrender the Card please cut the Card diagonally into two or more pieces and handover the same to an authorized personnel of the Bank only.
7. Memorize the PIN (Personal Identification Number) issued to you. Never reveal the PIN to any person however close to you.
8. Never write down the PIN on your Credit Card or any other place so that it will be known to some other person. Never keep a copy of the PIN along with the card.
9. Take all precautions to enter the PIN in such a way that it cannot be observed by others;
10. Never communicate the PIN verbally;
11. Never enter the PIN in any terminal that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner; and
12. Notify the issuer immediately if a PIN mailer appears to have been tampered with or if a PIN change has taken place without being requested by you.  
  
\*Card validation code (CVC)/Card Verification (CVV-2) A Card security feature, CVC/CVV-2 is indent-printed into the tamper-evident signature panel on the back of every Master Card / Visa Card.
13. Never seek any help from any stranger at the ATMs while utilizing the Card at any ATM.

14. Inform the Customer Care Centre or the Digital Banking Department at Mumbai if you notice that your Card is lost, misplaced or stolen or used fraudulently. Use toll free telephone No.1800220088 for hot listing/reporting loss/theft etc.
15. You must always ensure that the merchant processes the transaction in your presence and also ensure that he does not note down your Credit Card number or swipe the Card more than once in the machine or subsequently on another machine. Be alert that the merchant does not print more than one charge slip for a single transaction. Never sign any incomplete / blank charge slips.
16. Always ensure that the Credit Card is returned to you by the merchant and it is your own Card. Always keep track of your transactions and preserve charge slips. In case of any discrepancy or other complaints please contact the Customer Care Centre / nearest branch or the Digital Banking Department in writing, detailing the nature of your complaint.
17. Do intimate us promptly about any change in your particulars recorded with us like change in office / residential address, employment or telephone number etc.
18. Please inform us in case you do not receive the monthly Cardholder statement within 10 days of normal date of receipt of your statement. Please note that non-payment of bills due to non-receipt of statements will not be accepted. Delay in paying dues on the Card may result in levying of financial charges.

#### **Loss/theft**

In case you notice your Card has been misplaced / lost or stolen please inform the 24 hour Customer Care Centre by phone or the Digital Banking Department in Mumbai by phone or e-mail. If you are traveling overseas report the loss of the Card by calling us in India or the VISA Global Emergency Assistance Services or Master Card Global Services. Contact Nos. have been provided elsewhere, in this booklet for your assistance.



After reporting loss/theft etc. in case Bank of India replaces your Credit Card with a new one please destroy the old Card, if found later, by cutting the same diagonally into two or more pieces and return the same to the Bank.

Loss/theft etc. must also be reported to the nearest Police Station and do send us an acknowledged copy of the FIR.

### For Hot Listing Of Credit Card

All India Toll-free number for reporting-loss  
of Card: 1800 220088

### Using your Card - guidelines

You must sign on the signature panel on the back of the Card immediately upon receipt of the same.

Upon availing goods and services at a merchant establishment you must handover the Card to the merchant. The merchant after drawing out the chargeslip for the transaction will require you to sign on the space provided for your signature. Please verify the amount of transactions on the chargeslip and sign the chargeslip exactly as it appears on the back of the Card. In case you wish to leave a tip or miscellaneous charge you can do so by filling in the same on the chargeslip.

The merchant will thereafter handover to you a copy of the chargeslip for your record. It is recommended that you retain your copy of the chargeslip and the bill/invoice etc. till such time as the amount is reflected in the monthly Credit Card statement.

Before leaving the merchant ensure that you have got back your Credit Card. Double-check that the Card is yours.

## Payment of Bills

Bank of India Credit Cardholders have the option of paying their Card dues through a branch account (auto debit) or directly through Cheque/Drafts/Cash.

- a. **Direct payment:** Your monthly statement has a perforated section. Just fill in all particulars and submit the slip along with your cheque for the amount to the

The image shows a sample Bank of India cheque form. The form is pink and white. It includes the Bank of India logo and name in Hindi and English. The branch is Nariman Point, Mumbai. The cheque is dated 01/01/XXXX. The amount is Rupees Ten Thousand Only (₹ 10,000/-). The payee is Bank of India A/c India Card No. xxxx xxxx xxxx xxxx. The form also includes a MICR line at the bottom.

nearest branch of Bank of India. All cheques must be drawn payable to "Bank of India Card No. xxxx xxxx xxxx xxxx". Our branches also accept your payment in cash or by way of local cheques drawn in favour of the Bank as shown above. Outstation cheques/drafts will be subject to collection charges and credited to your Card account on realization.

- b. **Branch billing Cards-Charge accounts (auto debit):** Bank of India account holders can designate their Savings/Current/Overdraft accounts as charge accounts to pay their Card bills directly to the debit of these accounts. In case you do not have an account in any of our branches you may open an account for the purpose. You can, in writing, request the Bank to debit the entire amount due or the minimum amount due through such branch accounts.

Outstanding payments for the Card must be made irrespective of whether the monthly statements have been received or not. You can make payments for charges incurred on the Card in the absence of the monthly statement, on the basis of charges incurred by you. In case you wish to receive a duplicate bill you must write to our 24-hour Customer Care Centre or to the Digital Banking Department in Mumbai. In all correspondence with the Bank please note to mention your Card number.

- c. **Online Payment:**

Online payment can be done by Card holder through

- i) Bank's Mobile Banking App
- ii) Internet Banking
- iii) Any other Electronic Channel

CREDIT CARD STATEMENT



\_\_\_\_\_ Branch Code \_\_\_\_\_

**Payment Coupon (Applicable only in case of Direct Billing Cards)**

Card Account Number	Total Payment Due (Rs.)	Minimum Payment Due (Rs.)
Statement Date	Payment Due Date	Total Payment Enclosed (Rs.)

\*Your Cheque / Draft should be payable to: Bank of India Credit Card No. (mention your 16 digit card number)

In the case of branch billing Cards, accounts will be debited on due date.

PAYMENT DETAILS	Date	Cheque/Draft No.	Bank & Branch	Amount (Rs.)



Name	
Credit Card No.	

GSTIN : 27AAACB0472C5Z5

Spending Limit (Rs.)	Available Limit (Rs.)	Statement Date	Payment Due Date	Page	Cash Limit (Rs.)	Available Cash Limit (Rs.)

Opening Balance	+ Purchase	+ Cash Advance	+ Charges	- Payments	- Credits	= Total Payment Due

BOI Rewards Programme	Opening Balance	Points Earned	Points Redeemed	Closing Balance

Date	Merchant City	Details	Amount (Rs.)

Message of the Month

## Your Card Privileges

### 1. Add-on Cards:

You are entitled to have 2 Add-on Cards to your Principal Card account. You may nominate your parents, spouse, sons, daughters, brothers or sisters as Add-ons to your Card.



You may pre-set spending limits to each Add-on Card member. In case no sub-limits are prescribed by you the Add-on Card will operate within the overall spending limit allotted to your Principal Card. However the total credit/cash advance limit is restricted to the limit sanctioned on the Principal Card.

In case you pre-set monthly limits to your Add-on Cards then any request for spends above this limit will be declined. You have the option of changing these limits whenever you wish.

The pre-set limits empower you to offer Cards to your family members at your will with the option of having control on their spends. **The minimum age of the proposed Add-on Cardholder must be 18 years as on the date of application.**

### 2. Wide acceptance:

Your Bank of India Credit Card is widely accepted in over wide merchant establishments in India and abroad.



Look for the prominently displayed at any of these merchant establishments whether in India or abroad. You can also use your Bank of India Cards (except Corporate Cards) to withdraw cash from any of the Bank of India ATMs or from any ATM displaying the Rupay logo.

While traveling abroad you can use your Bank of India Rupay Bharat Card at any of the ATMs bearing Rupay logo.

### 3. ATM Cash withdrawal facility:



You can withdraw maximum 50% of your spending limit and maximum Rs. 15000/- can be withdrawn from any ATM on a single day for both principal and Add-on cards. You can withdraw cash from ATMs of Bank of India and ATMs displaying VISA / MasterCard / Rupay logo. In the case of cash withdrawals from ATMs, as a safety measure, we have limited the amount of cash withdrawal to Rs. 15,000/- in a single day. The withdrawals will be subject to applicable transaction charges.

However, please note that you require a PIN number to operate the Card at any ATM. You must request the Bank in case you have not received a PIN number from the Bank. You can also generate pin through Mobile Banking of Bank of India, IVR Number and Toll free number.

You will receive a PIN mailer containing your unique PIN (Personal Identification Number) which may please be memorized. While using the Card at Bank of India ATMs or ATMs bearing the Rupay logo according to the type of Credit Card issued to you, please input the PIN when prompted to do so. For precautions to be followed in the case of PINs please read the section "Taking Care of your Card and preventing it from damage, loss and misuse

Please note that when you are prompted to mention your account while attempting to WITHDRAW cash at ATMs please press the 'CREDIT' button only. Please do not press any other options.

To find a Bank of India ATM near you please call us or logon to [www.bankofindia.com](http://www.bankofindia.com)

### 4. Use at Railway counters/Petrol pumps:

Your Bank Of India Credit Card is also accepted at special Railway booking counters for ticket-booking and at Petrol pumps for purchase of fuel.



All transactions are subject to a commission, presently at 1% (Minimum of Rs. 10/- for Petrol & Minimum of Rs 25/- for Railways) plus GST. In the case of ticket booking please be aware that Railways add Rs. 30/- per transaction in addition to cost of tickets.

## 5. Revolving Credit:



All Bank of India Cards now carry the flexibility of managing your finances by paying the Card dues in instalments by using the Revolving Credit facility. Under this, you need to pay only the “minimum payment due” shown in the monthly Credit Card statement. In case you wish to, you can pay any amount higher than the ‘minimum payment due” or the “total payment due”. The payment must be made before the “payment due date” of the Credit Card statement while the balance can be carried forward to the next month’s statement with applicable charges. If you choose to pay the “total payment due” no finance charge will be applicable on retail transactions.

In case there is a delay in paying the “minimum payment due” a late payment fee will be applicable.

If the “minimum payment due” is paid on the due date then the remaining balance in the Card account will be subjected to 2% p.m. service charges and applicable GST. However in case of default in paying at least minimum payment due by due date, your outstanding balance will be subjected to an enhanced service charge presently at 3% p.m. plus GST. This will be in addition to the late payment fee mentioned above.

The monthly “minimum payment due” will be arrived at as under: In the case of Credit Cards the minimum payment due from the Cardholder each month will consist of

- Over-limit amounts (amounts in excess of the approved spending limit).
- Overdue amounts (i.e. minimum payment due for payment in the previous billing period remaining unpaid).

- Membership fee, Card replacement fee etc.
- Service charges i.e. finance charge on purchases/ cash advances, cash advance commission, Rail/Petrol purchase commission, PIN replacement charges, cheque return charges etc.
- 10 % of the current usage.
- Late payment fee, if any.

#### 6. Free Credit Period:

Usage under your Credit Card enables you to have a Free Credit Period for upto 51 days depending upon the date of your purchase and the due date. If your transaction happens to be a day after the billing date then this transaction will be billed to you in the next billing cycle. In such cases you may receive a maximum interest-free credit period of upto 51 days. However if you make a purchase a day or two prior to the billing date then that transaction will appear in the very next billing date in which case you may get only a free credit period of about 20 days. Thus on an average you will receive an interest-free credit period of 35-37 days depending on your date of purchase.



However, please note that this interest-free credit period will be applicable only if the “total payment amount due” on your Card stands paid in full. However if you have paid only the “minimum payment due” or an amount less than the “total payment due” the interest free credit period will not be applicable and applicable service/finance charges will be levied from the transaction date.

#### 7. Combined Credit Card statements:



We have made a provision of sending you a Combined Card statement for all your Cards including Add-on Cards. This statement will show details of all services availed by you on your Cards in India and abroad.

## 8. BOI Star Rewardzs:

BOI STAR REWARDZ is an exclusive loyalty program for Bank of India Credit Card holders to reward them with Star Points accumulated over transactions and redeeming the same for a wide range of consumer products. Each of your purchase transactions on the Card will contribute towards redemption points at Re. 0.50 P. per Rs. 100/- spent. Presently the reward points can be redeemed against future membership fees. Minimum points to be accumulated for redemption shall be 100 or as advised from time to time. Bank of India customers would be rewarded with Star Points for every transaction they make using their Credit Card. These StarPoints can be redeemed to procure a wide range of products like Airline Tickets, Bus Tickets, Movie Tickets, Electronic Items, Home, Fashion, Beauty products etc. The more you spend the more you get rewarded.

Please visit our website : <https://www.boistarrewardz.com>

## 9. Easy Pay Scheme:

You can now convert your purchases of Rs. 5,000/- and above, by joining our easy pay scheme and pay the outstanding in Equated Monthly Installments. All you need is to send the Principal Cardholder's request to our Customer Care Centre or the Digital Banking Department within 20 days of the date of purchase to avail the benefits under the scheme. The rate of interest applicable will be 1.25% p.m. In case of default service charges is 2.50% p.m (34.50 % p.a). A one time processing fee of 1% will be levied along with the first EMI. For details please contact the Customer Care Centre or us.



- **Goods & Service Tax (GST) will be applicable as per Government notification.**



#### 10. STAR EMI at POS Scheme:

Any commercial purchase of Rs. 5000 or more on BOI Credit Card shall be eligible under the scheme. The Cardholder should not have any overdues in his card account exceeding 60 days from the date of billing.

Bank's Card holders will have the option of converting the purchases into EMI on Point of Sale that are managed/owned by M/S Worldline India Pvt.Ltd at Point of Sale devices irrespective of any Bank's merchant.

#### 11. Prohibition of Overseas Forex Trading through card:

As per RBI guidelines, any person resident in India collecting and effecting / remitting payments directly / indirectly outside India in any form towards overseas foreign exchange trading through electronic / internet trading portals would make himself / herself / themselves liable to be proceeded against with for contravention of the Foreign Exchange Management Act (FEMA), 1999 besides being liable for violation of regulations relating to know Your Customer (KYC) norma / Anti-Money Laundering (AML) standards.

### Your Complaints



In case of any complaint relating to your Card usage please write to us stating the nature of your complaint. You may approach a branch near you and submit your letter. You can also call our 24-hour Customer Care Centre. However we request you to follow up your telephone call with a letter since we may require the same while taking up the matter with the merchant's bank.

## 24-Hour Customer service

For your convenience we have set up a 24-hour Customer Care Centre where your queries get handled efficiently and promptly. You may contact the Centre on 022 4091 9191.

## Important Telephone numbers

Customer Care Centre: 022 40919191

Reporting of loss/theft etc. of Card

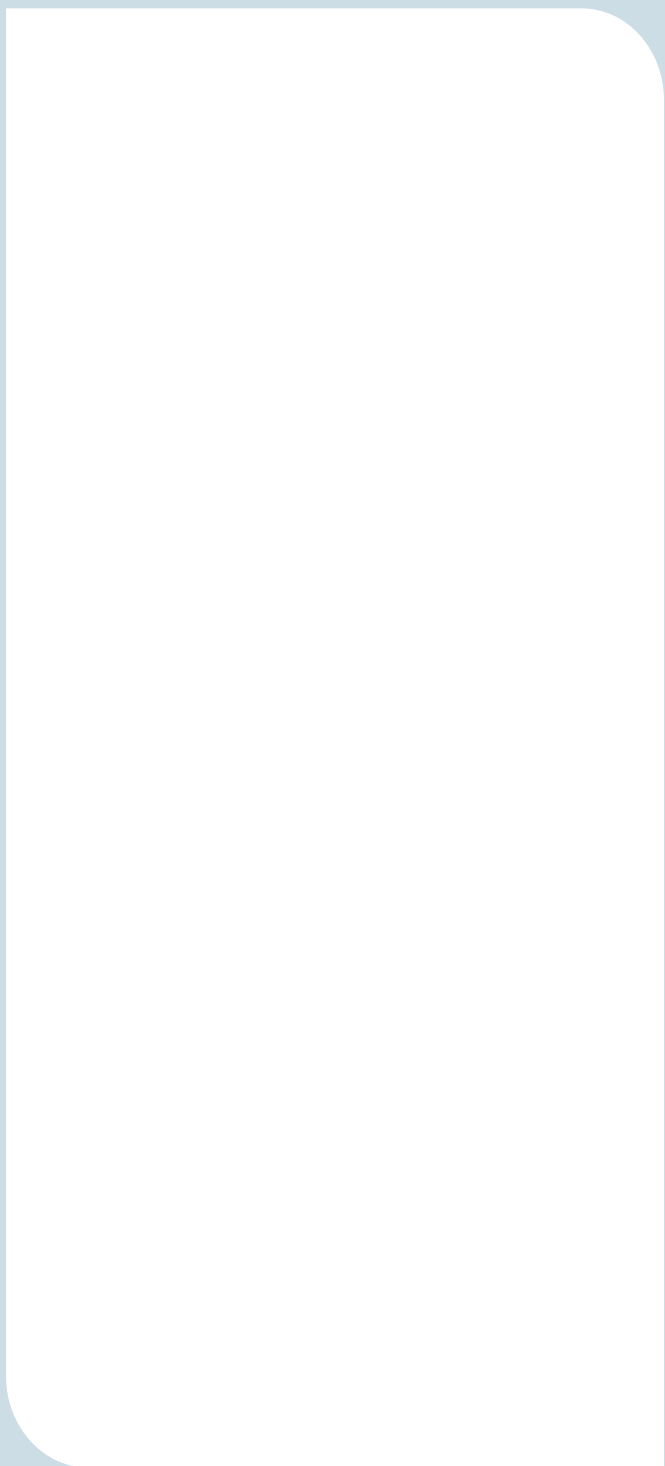
(toll free): 1800220088 or  
022 40919191

Digital Banking Department 022-6917 9525 / 9527 / 9528

E-mail: [HeadOffice.CPDcreditcard@bankofindia.co.in](mailto:HeadOffice.CPDcreditcard@bankofindia.co.in)

\*The contents of this guide are for general awareness only. The contents of this guide must be read in conjunction with the terms and regulations of Card issue. Contents of this guide are subject to changes. The Cardholders are requested to keep abreast of the changes that may take place from time to time.

**We hope you enjoy the benefits Bank of India's Credit Cards offer you.**



**Bank of India**

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