

BCC:BR:114: 724

1st Nov, 2022

CIRCULAR TO ALL BRANCHES/OFFICES IN INDIA

Issued by Digital Group, BCC
Baroda Sun Tower, Mumbai

Dear Sir/Madam,

Re: Introduction of bob World Opulence Card - Super-premium VISA Infinite Debit Card (Metal edition) and bob World Sapphire Card –Premium VISA Signature Debit Card.

Debit Card is one of the most important digital product which has significantly evolved in past few years. Accordingly, Bank is also regularly enhancing debit card product range and their features to meet the changing requirements of market and customers.

In view of the same and to broaden our product range/market trend and providing latest technology to our customers under digital umbrella, Department has launched new high variants of Debit cards - bob World Opulence Card for Super-premium VISA Infinite Debit Card (Metal edition) and bob World Sapphire Card for Premium VISA Signature Debit Card.

Keeping in mind the tastes and preferences of its HNI customers, the Bank has tied up with a range of luxury brands to offer customers a truly world-class shopping and lifestyle experience. In addition, to add extra value, the Bank has gone a step further with the Signature card providing bespoke offers for its male and female customers.

By launching this first-of-its-kind metal card in our Bank, we can attract new High Net Worth customers, Millennials and Gen Zers. This card can have a very high activation rate, substantial card spending and increased customer delight.

↓ **Salient features of bob World Opulence Card are:**

Features & Benefits of the bob World Opulence -VISA Infinite (Metal Edition) Debit Card

- Complimentary Airport Pickup and Drop Service
- Unlimited International Airport Lounge Visits
- Unlimited Domestic Airport Lounge Access
- Complimentary Club Marriott Membership for a year
- Golf Programme: Complimentary sessions at select Golf courses
- Health and Wellness benefits - Discounts/Vouchers/Memberships on select brands
- Complimentary dining benefits and curated experiences at select hotels
- Offers from Premium Brands: such as Satya Paul, Truefitt & Hill, Brooks Brothers and House of Masaba
- Room upgrades, late checkouts, complimentary benefits at select hotels, which are a part of the Visa Luxury Hotel Collection
- Higher Spending Limits on ATM, POS and E-Commerce transactions

Digital Group

Digital Business Group, Baroda Sun Tower, C-34, G-Block, Bandra Kurla Complex, Mumbai 400 051, India.
फोन/Ph: 91 22 67592873 | ई मेल/ E Mail: cdo.sect@bankofbaroda.com | वेब/ Web : www.bankofbaroda.in

Scheme Codes under which the bob World Opulence -VISA Infinite Debit card can be issued:

SCHEME CODE	SCHEME DESCRIPTION
SB101	BARODA ADVANTAGE SB_GEN
SB171	BARODA PLATINUM SB AC
SB180	BARODA SENIOR CITIZEN PRIVILEGE SB ACCOUNT
SB201	SAVINGS BANK (NRE)
SB301	SAVINGS BANK (NRO)
SB180	BARODA SENIOR CITIZEN PRIVILEGE SB ACCOUNT
SB181	BARODA MAHILA SHAKTI SB ACCOUNT
CA101	BARODA ADVANTAGE CURRENT
CA107	BARODA PREMIUM PRIVELEGE
CA108	BARODA PREMIUM CURRENT AC

Eligible Customer Segments:

- Individuals maintaining Savings Bank Account and Current Account with our Bank under scheme codes mentioned above in which QAB of Rs.10,00,000/- maintained. Debit card issuance allowed for mode of operation as "Self" or "Either or Survivor" or "Anyone or Survivor" in SB scheme codes and "Proprietor" in Current account scheme codes.

Mode of Issuance:

- Branch (HDCR, DCISS & HOPNACCT Menu).
- Contact Centre (1800 258 44 55 & 1800 102 44 55).
- bob World app (Mobile Banking Application)
- Tab banking.

PIN Generation: Green PIN facility through Bank of Baroda's ATM, bob World app, bob World Internet and IVR.

Fees and Charges:

Type of Fees/Charges	Amount
Issuance Fees	Rs. 9500/-
Annual Fees	Rs. 9500/-
Re-issuance Fee	Rs. 4500/-

Digital Group

Digital Business Group, Baroda Sun Tower, C-34, G-Block, Bandra Kurla Complex, Mumbai 400 051, India.
 फोन/Ph: 91 22 67592873 | ई मेल/ E Mail: cdo.sect@bankofbaroda.com | वेब/ Web : www.bankofbaroda.in

Debit Card Limits:
A. ATM – Cash withdrawals

Maximum Per day limit	Rs 5,00,000
Maximum per transaction limit on our ATMs	Rs 15,000
Maximum per transaction limit on other Bank's ATM	Rs 10,000
Maximum number of cash withdrawals allowed per day	50

B. POS / E-Commerce

Maximum Per day limit at POS/Ecom	Rs 10,00,000
-----------------------------------	--------------

Note – these are default limits and customer can set limit within this (as per their requirement) using Debit Card option available in BOB ATM or bob World or bob World Internet or IVR. Customer can also disable/enable the channels as per his/her choice using these self-service channels.

C. Contactless

Maximum per txn limit using Contactless mode.	Rs. 5,000/-
No. of daily Contactless txn Limit.	10

Exclusive Bespoke proposition offered with bob World Opulence Debit card is as under:

Features	Details
Complementary Domestic Airport Lounge Access	Unlimited
Complementary International Airport Lounge Access	Unlimited
Airport Pick and Drop Services	Two complimentary pick up/ drop Service per Quarter
Complimentary Club Marriot Membership	One Year Complementary Club Marriot Membership <ul style="list-style-type: none"> • 20% discount on room booking • 20% discount on food • 20% discount on Spa
Complimentary Golf	1 complimentary game per quarter(4/yr) 3 complimentary lessons per quarter(12/yr)
ATM Withdrawal Limit per Day	5 Lacs
POS E-COM Limits perday	10 Lacs

Salient features of bob World Sapphire Card

The bob World Sapphire card will come in two sub variants – bob World Sapphire (Male) and bob World Sapphire (Female) offering gender-specific privileges to customers.

- Complimentary Airport Pickup and Drop Service
- Complimentary Domestic Airport Lounge Access
- Rs. 750/- welcome voucher from Lifestyle brand

Digital Group

Digital Business Group, Baroda Sun Tower, C-34, G-Block, Bandra Kurla Complex, Mumbai 400 051, India
फ़ोन/Ph: 91 22 67592873 | ई मेल/ E Mail: cdo.sect@bankofbaroda.com | वेब/ Web : www.bankofbaroda.in

- Offers from Premium Brands: such as Satya Paul, Truefitt & Hill and House of Masaba
- Room upgrades, late checkouts, complimentary benefits at select hotels, which are a part of the Visa Luxury Hotel Collection
- Higher Spending Limits on ATM, POS and E-Commerce transactions

Other Benefits of bob world Sapphire- Female:

- Get 15% off on all transactions at Kalki Fashion online store.
- Get FLAT Rs.750/- Off on purchase of Rs. 5000 /- & above on 'Label Ritu Kumar'.
- Get 10% off on minimum cart value of Rs. 995/- on 'Sonata'

Other Benefits of bob World Sapphire - Male:

- Get 50% off on 'Arvind Fashions'
- Get 10% off on the Minimum Order Value of Rs. 2000/- on 'Rare Rabbit'.
- Get additional 10% off on 'Raymonds Online Store'

Scheme Codes under which the **bob World Sapphire Card- VISA Signature Debit card** can be issued:

SCHEME CODE	SCHEME DESCRIPTION
SB117	BARODA SUPER SAVINGS ACCOUNT
SB171	BARODA PLATINUM SB AC
SB175	BARODA SALARY SUPER SB ACCOUNT
SB176	BARODA SALARY PREMIUM SB ACCOUNT
SB177	BARODA SALARY PRIVILEGE SB ACCOUNT
SB180	BARODA SENIOR CITIZEN PRIVILEGE SB ACCOUNT
SB181	BARODA MAHILA SHAKTI SB ACCOUNT
SB182	BARODA GOVERNMENT EMPLOYEES SALARY ACCOUNT
SB201	SAVINGS BANK (NRE)
SB206	BARODA PREMIUM NRE SB A/C
SB208	BARODA NRE SALARY SAVINGS ACCOUNT FOR NRIS AND PIOS
SB223	YSJY - NRE
SB224	BARODA HAPPINESS NRE SB
SB174	BARODA SALARY CLASSIC
CA101	BARODA ADVANTAGE CURRENT
CA107	BARODA PREMIUM PRIVELEGE
CA108	BARODA PREMIUM CURRENT AC

Digital Group

Digital Business Group, Baroda Sun Tower, C-34, G-Block, Bandra Kurla Complex, Mumbai 400 051, India.
 फोन/Ph: 91 22 67592873 | ई मेल/ E Mail: cdo.sect@bankofbaroda.com | वेब/ Web: www.bankofbaroda.in

Eligible Customer Segments:

- Individuals maintaining Savings Bank Account and Current Account with our Bank under scheme codes mentioned above and in other scheme codes of Savings and Current accounts in which QAB of Rs. 10,000/- maintained. Debit card issuance allowed for mode of operation as "Self" or "Either or Survivor" or "Anyone or Survivor" in SB scheme codes and "Proprietor" in Current account scheme codes.

Mode of Issuance:

- Branch (HDCR, DCISS & HOPNACCT Menu).
- Contact Centre (1800 258 44 55 & 1800 102 44 55).
- bob World app (Mobile Banking Application)
- Tab banking.

PIN Generation: Green PIN facility through Bank of Baroda's ATM, bob World app, bob World Internet and IVR.

Fees and Charges:

Type of Fees/Charges	Amount
Issuance Fees	Rs. 750/-
Annual Fees	Rs. 750/-
Re-issuance Fee	Rs. 500/-

Debit Card Limits:
A. ATM – Cash withdrawals

Maximum Per day limit	Rs 3,00,000
Maximum per transaction limit on our ATMs	Rs 15,000
Maximum per transaction limit on other Bank's ATM	Rs 10,000
Maximum number of cash withdrawals allowed per day	30

B.POS / E-Commerce

Maximum Per day limit at POS/Ecom	Rs 5,00,000
-----------------------------------	-------------

Note – these are default limits and customer can set limit within this (as per their requirement) using Debit Card option available in BOB ATM or bob World or bob World Internet or IVR. Customer can also disable/enable the channels as per his/her choice using these self-service channels.

C. Contactless

Maximum per txn limit using Contactless mode.	Rs. 5,000/-
No. of daily Contactless txn Limit.	10

Digital Group

Digital Business Group, Baroda Sun Tower, C-34, G-Block, Bandra Kurla Complex, Mumbai 400 051, India
 T: 91 22 67592873 | E: cto.sect@bankofbaroda.com | Web: www.bankofbaroda.in

Exclusive bespoke proposition offered with bob World Sapphire is as under:

Features	Details
Complementary Domestic Airport Lounge Access	2 per quarter
Airport Pick and Drop Services	One complimentary pick up/ drop Service per Quarter
ATM Withdrawal Limit per Day	3 lacs
POS E-COM Limits perday	5 lacs

Further, with availability of bob World Opulence and bob World Sapphire Card to meet the requirement of our Premium and Super Premium customers, Branches / Regions / Zones are advised to initiate steps to increase issuance and activation of said Debit Card to the targeted customer segments/schemes. In this regard, we have following few recommendations –

- Issuance of bob World Opulence and bob World Sapphire Debit Card after obtaining debit card request from the customers.
- At the time of taking card application, branches to guide Customers about the process of Green PIN generation using Bank of Baroda ATM, IVR, bob World app or bob World Internet. It is also necessary to inform the customers that as per RBI guidelines, card issued are disabled for On-line, contactless and International transactions. However, they can enable these services on their own using the options provided in Bank's ATM, IVR, bob World app or bob World Internet applications.
- Clearly inform the customer about Bespoke proposition available with the bob World Opulence and bob World Sapphire card and other complementary benefits like applicable discounts/offers, airport lounge access, Airport pick/drop etc. This should be included in our pitch to the customer at the time of issuance/activation of the card.
- Educate the use of card for convenient cash withdrawal at ATMs, purchase at shops as well as e-commerce sites. These steps will help customers to know about our card features, their utility and will also ensure that our card becomes their primary use card for all their purchases.
- Popularize bob World Opulence and bob World Sapphire Card and display its features in branch/ATM premises for customer's information.
- Regions/Zones are requested to monitor the performance of branches for card issuance, activation and usage against their allotted targets.

The benefits/offers may change from time to time and the same will be updated to our customers through Bank's Website.

In case of any further clarification, please contact our Debit Card Operations Team on telephone number 022-4877 6022 / 4877 6021 and/or email issuance.debitcard@bgss.in.

Yours faithfully,


Akhil Handa
 Chief Digital Officer

Digital Group

Digital Business Group, Baroda Sun Tower, C-34, G-Block, Bandra Kurla Complex, Mumbai 400 051, India.
 ધોન/Ph. 91 22 67592873 | ઈમેલ/ E Mail: cdo.sect@bankofbaroda.com | વેબ/ Web : www.bankofbaroda.in