

BOB Financial and NPCI partner to launch Bank of Baroda Credit Cards on RuPay platform

Beginning with the Easy and Premier variants, the BoB-RuPay Credit Cards are set to offer a host of benefits to the customers

Mumbai - November 16, 2021: BOB Financial Solutions Limited (BFSL), a wholly-owned subsidiary of Bank of Baroda (BoB) has partnered with National Payments Corporation of India (NPCI) to launch **BoB Credit Cards (Easy and Premier variants)** on the RuPay platform. Launched on the JCB International network, both cards support global acceptance. These cards come with various attractive benefits for the customers such as 5X Reward Points on select merchant categories, fuel surcharge waiver, pre and post purchase EMI offers, upto 3 complimentary add-on credit cards for family members and several exciting merchant offers enabled both by BFSL and NPCI. BFSL and NPCI have utilized FirstVision™ from Fiserv, a core card processing platform for cards and transaction management, with a set of APIs and micro-services for seamless digital enablement.

The Easy Cardholders will earn 1 reward point for every INR 100 spent. Using this card for grocery purchases, shopping at departmental stores, and movie tickets will earn 5X reward points (5 reward points) on every INR 100 spent.

Users of Premier Credit Card will earn 2 reward points for every INR 100 spent with an advantage of earning 5X reward points (10 reward points) on every INR 100 on travel, international, and dining spends. The Premier Credit Card also offers 1 complimentary domestic airport lounge visit per calendar quarter and a personal accidental death insurance cover of up to Rs. 50 lakhs.

The Easy and Premier Credit Cards come with low joining and annual fees and attractive spend-based waivers. Moreover, the cards will be offered Life Time Free (LTF) for a limited period.

Talking about the launch, **Mr. Shailendra Singh, MD & CEO, BOB Financial Solutions Limited** said, “We are happy to partner with NPCI for launching BoB Credit Cards on the RuPay platform. Both Bank of Baroda and BFSL have a strong ongoing partnership with NPCI for their other products, and the addition of BoB Credit Cards will further strengthen this partnership. We are sure that the Easy and Premier variants will be popular with the respective customer segments, further strengthened by the offers and benefits that NPCI keeps bringing on RuPay cards.”

Commenting on the launch Ms. Praveena Rai, COO, NPCI said, “We are happy to collaborate with BFSL to launch the Easy and Premier contactless credit cards on the RuPay platform. These cards are curated to address the credit and lifestyle needs of the customers. With attractive and rewarding benefits, we believe that both variants of the card will help transform the shopping experience of the customers. We have witnessed rapid adoption of RuPay cards among millions of customers and we are constantly working towards further strengthening our extensive network.”

Further, **Mr Yoshiki Kaneko, President and COO, JCB International Co., Ltd.** said, “JCB is delighted to welcome BFSL, as an issuing partner through our esteemed partnership with NPCI. The power-packed products come with many unique domestic and international benefits including access to the in-city exclusive lounges available only on the JCB network. These are specially curated lounges located in key international cities in prominent business districts, offering card members a lounge to relax and recharge. This, along with the many international offers and privileges, made available through our extensive global acceptance network, will enrich our card members international travel experience.”

About BOB Financial Solutions Limited

BOB Financial Solutions Limited was established in the year 1994. It is a Non-Banking Financial Company, wholly owned by Bank of Baroda, one of the top banks of India. The Company’s primary business is in credit cards with its key differentiator being simple, easy-to-understand products that are fairly priced and efficiently serviced.

For more information, visit www.bobfinancial.com

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About NPCI:

National Payments Corporation of India (NPCI) was incorporated in 2008 as an umbrella organization for operating retail payments and settlement systems in India. NPCI has created a robust payment and settlement infrastructure in the country. It has changed the way payments are made in India through a bouquet of retail payment products such as [RuPay card](#), [Immediate Payment Service \(IMPS\)](#), [Unified Payments Interface \(UPI\)](#), [Bharat Interface for Money \(BHIM\)](#), [BHIM Aadhaar](#), [National Electronic Toll Collection \(NETC Fastag\)](#) and [Bharat BillPay](#). NPCI also launched UPI 2.0 to offer more secure and comprehensive services to consumers and merchants.

NPCI is focused on bringing innovations in the retail payment systems through use of technology and is relentlessly working to transform India into a digital economy. It is facilitating secure payments solutions with nationwide accessibility at minimal cost in furtherance of India’s aspiration to be a fully digital society.

For more information, visit: <https://www.npci.org.in/>

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