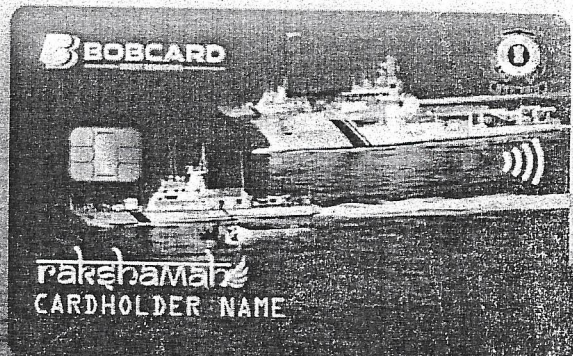




rakshamah



Here's an anchor holding
Sea-fold rewards

Exclusively for Indian Coast Guard personnel



Presenting 'ICG RAKSHAMAH BOBCARD', an exclusive & first-of-its kind Credit card for Indian Coast Guard personnel. 'Rakshamah' is designed to provide you exclusive benefits, accelerated rewards, complimentary services and more. We promise that we will be Ready... Relevant... Responsive like you, during your journey with us.

KEY FEATURES & BENEFITS

-  **Accelerated Rewards:** 5X i.e. 10 Reward Points for every ₹100 spent on Departmental Stores
-  **Airport Lounge Access:** 8 Complimentary Airport Lounge access per calendar year (2 per quarter)
-  **Golf Lessons Benefit:** 4 Complimentary Golf Lessons/Games per calendar year (1 per quarter)
-  **Core Rewards:** 2 Reward Points for every ₹100 spent in Other Categories
-  **Smart EMI Options:** Convert purchases of ₹2500 & more into Smart EMIs of 6 to 36 months
-  **1% Fuel Surcharge Waiver** at all fuel stations across India
-  **Inbuilt Insurance:** Accidental Death Cover of Air / Non-Air - ₹20 Lakhs

Exclusive Privileges



ACTIVATION BONUS
500 Reward Points

amazon prime
MILESTONE REWARD
12 Months Amazon Prime Membership

"FITPASS"
GET SET SWEAT
WELCOME GIFT
6 Months FITPASS Pro Membership



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FREE ADD-ON CARDS

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RAKSHAMAH

Get Savings of more than ₹41,900 every year simply by using
ICG RAKSHAMAH BOBCARD

Spend Category	Features/Benefit	Spends (₹)		Annual Savings (₹)		
		Monthly	Yearly	Discount	Reward Points	Total Benefit
Department Store	5X i.e. 10 Reward points for every ₹100 spent at Departmental Stores*	20,000	2,40,000		14,400	3,600
Fuel	1% Fuel Surcharge Waiver for transaction between ₹400 to ₹5000**	5,000	60,000	600		600
All other spends	2 Reward Point for every ₹100	10,000	1,20,000		1,200	300
Travel	8 Complimentary Domestic Airport Lounge access per calendar year (2 Per Quarter)#			8,000		8,000
Activation Bonus	500 Reward Points on spending ₹5000 or more in first 60 Days	5,000	5,000		500	125
Milestone Reward	Amazon Prime Membership for 12 months***			1,499		1,499
Welcome Gift	Complimentary 6 months membership of FITTPASS PRO			15,000		15,000
Golf Lesson Benefit (Powered by RuPay)	4 Complimentary Golf Lessons/Games per calendar year (1 per quarter)#			12,800		12,800
Total Spends		40,000	4,25,000	37,899	16,100	41,924
Savings as % of spends		10%				

Please note, 1 Reward Point = ₹0.25 when redeemed for Cashback.

Important Terms & Conditions

* 5X Reward points are subject to maximum of 1,000 Reward Points per month, any spends on 5X spend categories beyond threshold spends will accrue points as per regular rate i.e. 2 RP for every ₹ 100. UPI transactions are eligible only for core Reward Points. A maximum of 500 Reward Points can be earned in a Statement cycle on UPI spends. UPI transactions do not qualify for bonus rewards.

*Refer reward points important terms and conditions on MITC Section of the website. Special MCC and Fuel spend does not earn reward points.

** 1% Fuel surcharge waiver is subject to max. discount of ₹ 250 per statement & Fuel Spend does not qualify for reward points. The GST component is not reversed. The fuel surcharge rate may vary depending on the fuel station and acquiring bank, fuel spend will not generate Reward point. The acquiring bank provides the terminal to the merchant levied the surcharge. The value of the fuel transaction on the charge slip will differ from the credit card statement since the acquiring bank levied the fuel surcharge, and GST on the same is levied by the acquiring bank after the transaction.

*** Spend at least ₹ 1 Lakh during the first 3 months of issuance to avail Amazon Prime for 12 Months. Benefit Credit Period: Upto 45 days from the eligibility qualification.

Provided card is used in last 30 Days.