

IRCTC BoB Co-brand Credit Card

Be ON-TRACK of rewarding journeys

About IRCTC BoB Co-brand Credit Card Loyalty Program:

Upto 40 Reward Points for train ticket bookings on IRCTC Website and Mobile App on linking the unique BoB Credit Card Loyalty Number (11 digit no. written on your card below cardholder name) with IRCTC Login ID.

Benefits of IRCTC BoB Co-brand Credit Card:

- 1000 Bonus Reward Points on single transaction of ₹1000 or more within 45 days of card issuance.
- Upto 16 Reward Points per ₹ 100 spent on 1st Class AC, AC 2Tier, AC 3 Tier, Executive Chair Car and AC Chair Car train ticket bookings for travel dates between 1st April - 14th July & 16th Sep - 14th Jan
- Upto 40 Reward Points per ₹ 100 spent on 1st Class AC, AC 2Tier, AC 3 Tier, Executive Chair Car and AC Chair Car train ticket bookings for travel dates between 15th Jan - 31st Mar and 15th July - 15th Sep
- Book train tickets on IRCTC website or Mobile App & save 1% transaction charges credited as a cashback to the statement.
- Up to 4 Complimentary Railway lounge access per year (1 per quarter) at partner railway lounges.
- 4 Reward Points on every ₹100 spent on Grocery & Departmental stores and 2 Reward Points on every ₹100 spent on other categories.
- 1% Fuel Surcharge Waiver on all fuel transactions between ₹500 to ₹3000.
- First Year Joining Fee: ₹500, subsequent Annual Fee: ₹350

How to earn IRCTC Travel Reward Points?

Travel Dates	Travel Reward Points
15 th January- 31 st March & 15 th July- 15 th Sep	10 IRCTC Travel Points per ₹100 = 40 BoB Reward Points per ₹100
1 st April- 14 th July & 16 th Sep- 14 th Jan	4 IRCTC Travel Points per ₹100 = 16 BoB Reward Points per ₹100

- 1 IRCTC Travel Point = 4 BoB Reward Points. 1 BoB Reward Point = ₹0.25.
- Reward Points for IRCTC bookings made on special travel dates will be credited only after 5 days from the date of journey completion if the ticket is not cancelled. Applicable for the Primary cardholder only.
- The Primary cardholder will have to mandatorily be one of the passengers listed on the railway ticket.

- Applicable only on the fare of the Primary cardholder/s and not on the fare of the entire ticket.

Kindly Note📄

- Unique BoB IRCTC Co-brand loyalty number embossed on the Card plastic gets activated upon payment of the Joining Fee levied in the first statement.
- Cardholder will receive an SMS confirmation that the loyalty number has been activated and can be linked with his/her IRCTC Login ID.
- Loyalty Number once linked can be used to accrue Reward Points on train ticket bookings made on IRCTC Website and Mobile App.
- For loyalty number to remain active, cardholder needs to make a payment towards the Annual Fee from the next year onwards.

How to redeem IRCTC Travel Reward Points?

- Visit www.irctc.co.in and login with your username and password.
- Do AC Class booking (1st Class AC, AC 2Tier, AC 3 Tier, Executive Chair Car and AC Chair Car) and choose the 'Redeem Loyalty Points' option to pay for your travel ticket.

Kindly Note📄

- Redemption can be made only against the full fare of the ticket.
- To purchase a ticket of ₹ 1000 on IRCTC platform, cardholder needs to have reward points worth minimum 1000 or more for redemption.
- Applicable for Primary cardholder only.

Validity of Points:

- IRCTC BoB Co-brand Credit Card Travel Reward Points may be accumulated by the cardholder only during the period of the validity of the card membership and any points accumulated by the cardholder must be redeemed within a period of 2 years from the date of registration of membership.
- IRCTC BoB Co-brand Credit Card Travel Reward Points will lapse on expiry of two years from the date of registration of the member. For example: If account year for membership no 123456789 lies from 05.12.21 to 04.12.22 and points accrued during 05.12.21 to 04.12.22 is 1050, the expiry date for the points accrued during 05.12.21 to 04.12.22 would be 05.12.23 i.e. two years from the date of registration.
- If the cardholder has redeemed 1000 points before 05.12.23 then the system shall expire the balance of 50 points from the membership account on 05.12.23. However, irrespective of the two years validity period, Reward Points will lapse if cardholder does not renew his/her membership.

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