

















MAKE EVERY TRANSACTION A HAPPY EXPERIENCE

Presenting Bank of Baroda Eterna Credit Card





15 Reward Points* on every ₹ 100 spent on Travel, Dining, Online & International spends



Milestone reward points^ of 10,000 in first 60 days & 20,000 in anniversary year



Buy one Get one free movie ticket (max. ₹ 250 per card per month) at payim Movies



Complimentary Golf Lessons at participating golf courses



Unlimited Complimentary Domestic Airport Lounge Access



Savings on International spends with lowest Forex mark-up of 2%



Welcome Gift: Complimentary 6 months ▼ELLASS pro Membership worth ₹ 15,000

Scan to Apply



Visit www.bobfinancial.com to know more Use Dedicated Helpline for all your queries/support: Call at **1800 103 1002** (24*7) | Write to **Eterna@bobfinancial.com**

^10,000 Bonus Reward Points on spending ₹50,000 within the first 60 days of card issuance and 20,000 Bonus Reward Points on spending ₹5,00,000 in the anniversary year. Bonus Reward points for Milestone Rewards will be posted to eligible cardholders' credit card account within 30 days of the promotion end date.

For all features - transactions settled within the billing cycle will be considered for the reward point calculation purpose.

Choose a life of eternal luxury with over ₹81,000 annual savings, simply by using your Bank of Baroda Eterna Credit Card.

	Spend Category	Feature /Benefit	Spends (₹)		Annual Savings			
			Monthly	Yearly	Discount	Reward Points	Cashback / Waiver	Total Benefit
*	Dining	5X i.e. 15 Reward Points for every ₹100 spent on Travel, Dining, eCommerce & International*	3,500	42,000	6,300	- 73,980	-	- 24,795
\$	Travel		14,000	1,68,000	-		-	
Ħ	E-Com		24,500	2,94,,000				
69	International		3,500	42,000	-		-	
	Fuel	Fuel Surcharge Waiver**	10,500	1,26,000			1260	1260
	Spends on Select MCCs*	1.5 Reward Point for every ₹100	7,000	84,000	-	1260		315
40	All other spends	3 Reward Points for every ₹100	7000	84000	-	2520	-	630
\$	Travel	Unlimited Complimentary Domestic Airport Lounge visits			24000			24000
	Spend Milestone Benefits	First year fee reversal on spending ₹25,000 within first 60 days					2,499	2,499
		10000 Bonus Reward Points on spending ₹50,000 within first 60 days				10,000		2,500
		Next year's annual fee waiver on spending ₹2,50,000 or more in 12 months					2,499	2,499
		20,000 Bonus Reward Points on spending ₹5,00,000 within 12 months				20,000		5,000
Vir.	Complimentary Membership Benefits	FITPASS Complimentary 6 months free subscription			15,000			15,000
	Other Benefits	Paytm Movies - Buy One Get One offer***			3,000			3,000
	Total Spends		70,000	8,40,000	48,300	1,07,760	6,258	81,498
	Sav	10%						

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

Important Terms & Conditions

- *Refer reward point important terms and condition on MITC section of our Webiste www.bobfinancial.com
- ** Fuel surcharge waiver is subject to max. ₹ 250 per statement & Fuel spends eligible for surcharge waiver don't qualify for reward points.
- ***Paytm movies- Buy one Get one offer max. discount on second ticket will be capped at ₹ 250 per card, This offer can be availed only once every month

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