



**Bank of Baroda**  
Credit Card

*Exclusive* for  
ICAI Members

## Bank of Baroda ICAI *Exclusive* Credit Card

### EXCLUSIVE BENEFITS TO THE EXCLUSIVE GROUP

A Lifetime Free Credit Card, loaded with exciting features and benefits designed to complement your exclusivity.



#### **Accelerated Reward Points\*:**

5 Reward Points for every ₹100 spent on dining, online transactions and utility bill payments



**Welcome Gift^:** Complimentary 6-months membership of FITPASS PRO, worth ₹15,000



#### **Milestone Reward Points\*\*\*:**

1000 Reward Points for card activation and 4000 Reward Points every quarter



**Travel Benefits:** 12 Complimentary access (3 per quarter) at partner domestic airport lounges and savings on international spends with Forex Mark-up rate of just 2%



#### **Complimentary Insurance:**

Professional indemnity Insurance Cover of ₹5 Lakhs#, Accident Death Cover: ₹ 15 Lakhs (Air) and ₹ 5 Lakhs (Non-Air)



**Other Benefits:** 1% Fuel Surcharge Waiver, free add-on cards for family, etc.



**Easy EMIs:** Convert purchases of ₹2500 and more on your card into easy EMIs of 6/12 months



**SCAN HERE  
TO APPLY FOR ICAI EXCLUSIVE  
(100% Digital Process)**



**SCAN HERE  
TO SUBMIT AN ENQUIRY  
(BFSL Rep. will reach out to you)**

## Complement your Exclusivity

Here's how you can save ₹36,300 plus every year, simply by using your Bank of Baroda *Exclusive* Credit Card

Spend Category	Feature/Benefit	Spends (₹)		Annual Savings			
		Monthly	Yearly	Discount	Reward Points	Cashback /Waiver	Total Benefit
Dining		5,000	60,000	–	3,000	–	750
Online purchases	5X i.e. 5 Reward points for every ₹ 100 spent on Dining, Online & Utility bills*	25,000	3,00,000		7,800		1,950
Utility Bill payments		5,000	60,000	–	3,000	–	750
Fuel	Fuel Surcharge Waiver on trasaction between ₹ 400 to ₹ 5000**	7,500	90,000			900	900
All other spends	1 Reward Point for every ₹100	7,500	90,000	–	900		225
Travel	12 Complimentary access (3 per quarter) at partner domestic airport lounges			12,000			12,000
Milestone Reward Points	1,000 Reward Points for using ICAI Exclusive Credit Card within 30 days of issuance.				1,000		250
	4,000 Reward Points every Quarter on spends greater than credit limit or 1 Lakh (Whichever is higher)***				16,000		4,000
Welcome Gift	Complimentary 6-months membership of FITPASS PRO^			15,000			15,000
Professional Indemnity Policy	Complimentary Professional Policy of ₹ 5 lakhs^			500			500
Total Spends		50,000	6,00,000	27,500	31,700	900	36,325
Savings as % of spends		6.1%					

Please note, 1 Reward Point = ₹ 0.25 when redeemed for Cashback.  
UPI transaction will be considered for core rewards.

### 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. 1 Reward Point for ₹ 100.

\*\* Fuel surcharge waiver is subject to max. waiver of ₹ 250 per statement, eligible on transaction between ₹ 400 to ₹ 5000 & Fuel spends will not qualify for reward points.

\*\*\* On spending more than Credit Limit or 1 lakh whichever is higher. Illustration 1 - If customer has a credit limit of 2 Lakh or 50K and customer spends more than credit Limit or 1 lakh respectively in a financial calendar quarter (e.g. 1st July to 30th September), he will be eligible for 4,000 Milestone Rewards Points. If the card is issued on August 29th and customer spends more than 1 Lakh before September 30th, he will be eligible for 4,000 Milestone Reward Points.

^Welcome Gift is available only in the 1st year of card membership. FITPASS PRO is an exclusively designed membership for Bank of Baroda ICAI Exclusive Credit Cardholders that combines all benefits of FITPASS, FITFEAST & FITCOACH to give you complete fitness solutions packaged in a single membership.

†Professional Indemnity Insurance policy applies to only CA individual members who are in practice and holding valid Certificate of Practice (CoP) both at the time of ICAI Exclusive Credit Card issuance and at the time of submission of claim, for the claim to be processed by the insurance company.

For more information please visit: [www.bobfinancial.com](http://www.bobfinancial.com)