



Bank of Baroda
Credit Card



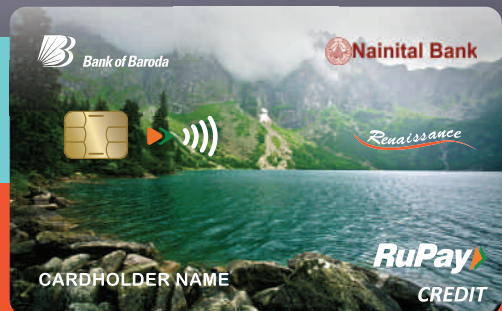
Nainital Bank



**Enjoy
Everyday
Purchases with
Real Rewards**

ENJOY
Renaissance
with your

BoB Nainital Bank RENAISSANCE Credit Card



Key Features:



Everyday Shopping Rewards

5 reward points for every ₹100 spent on Grocery, Departmental Stores & Movie.* 1 reward point for every ₹100 spent on others



No Joining Fee. Annual Fee Reversal

of ₹250 on spending ₹25,000 every anniversary year



Fuel Surcharge Waiver

for fuel transactions between ₹400 to ₹5000 (max. ₹250 per statement per card)



Complimentary Insurance

Accidental Death Cover (Air: ₹15 lakhs and Non-Air: ₹5 Lakhs)



Smart EMI

Convert purchases of > ₹2500 into easy EMIs of 6/36 months



SCAN ME

APPLY TODAY








through a 100% digital application process



- Fill e-Form
- E-sign Application
- Verify with Video-KYC

For more details on rewards redemption options and other conditions, visit www.bobfinancial.com

Get Savings of more than ₹4000 every year, simply by using your **BoB Nainital Bank Renaissance Credit Card**

Spend Category		Feature/Benefit	Spends (₹)		Annual Savings			
			Monthly	Yearly	Discount	Reward Points	Cashback/Waiver	Total Benefit (₹)
Department Store		5X i.e. 5 RP for every ₹100 spent on Department Stores, Grocery & Movies*	3,000	36,000			-	1,425
Grocery			5,500	66,000		5,700	-	
Movies			1,000	12,000				
Fuel		Fuel Surcharge Waiver**	1,500	18,000			180	180
Dining		Dining Discount offers^	2,000	24,000	2,400	240		2,460
All other spends		1 Reward Point for every ₹100	7,000	84,000		540	-	135
Fee Waiver		Joining Fee and Annual Fee Waiver***		-	250			250
Total Spends			20,000	2,40,000	2,650	6,480	180	4,450
Savings as % of spends			2%					

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

*5X Reward Points are subject to maximum of 1000 Reward Points per month, any spends on 5X spend categories beyond the threshold spends will accrue points as per regular rate i.e. 1 RP for every ₹100.

**Fuel Surcharge Waiver is subject to max. ₹250 per statement & Fuel spends eligible for surcharge waiver don't qualify for reward points.

^For details on various dining discount/food offers, visit <https://bobfin.in/Offer>s

***Annual Fee Waiver on spends of ₹25,000 in a year.