



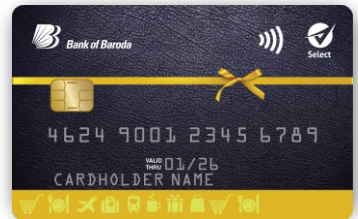
Bank of Baroda
Credit Card



Empower Your World.
Live **The Select Lifestyle.**

Bank of Baroda **SELECT CREDIT CARD**

Designed to enhance your convenient living with accelerated reward points, smart EMI, and much more.



REWARD POINTS ON CARD USAGE

5X i.e 5 reward points for every ₹100 spent on Dining and Online spends.*
1 reward point for every ₹100 spent on other categories



ZERO FUEL SURCHARGE

1% fuel surcharge waived for all transactions between ₹400 - ₹5,000 (Max. ₹250 per statement cycle)



AMAZING DEALS & DISCOUNTS

Avail discounted offers on partner brands for Travel, Hotel, Grocery & more



SMART EMI BENEFIT

Convert purchases of ₹2500 and more on your card into Smart EMIs of 6 to 36 months

To apply, talk to your Bank of Baroda representative NOW!

Scan to Apply






*Visit MITC section on our website www.bobfinancial.com to know reward points related important terms and conditions.

*T&C Apply

COMPLEMENT YOUR LIFESTYLE

Here's how you can save more than **₹6,300** every year, simply by using your Bank of Baroda Select Credit Card

Spend Category	Feature / Benefit	Spends (₹)		Annual Savings (₹)			
		Monthly	Yearly	Discount	Reward Points	Cashback / Waiver	Total Benefit
 Dining	5X i.e. 5 Reward points for every ₹100 spent on Dining & Online*	2,000	24,000	3,600	8,400		5,280
 Ecom - Online spends		12,000	1,44,000	-			
 Fuel	Fuel Surcharge Waiver**	2,000	24,000			240	240
Spends on Select MCCs*	0.5 Reward Point for every ₹100	1,000	12,000		60		12
All other spends	1 Reward Point for every ₹100	3,000	36,000		360		72
Annual Fee Waiver	Annual fee is waived-off for customers who spend ₹70,000 or more in 12 months					750	750
Total Spends	Categories	20,000	2,40,000	3,600	8,820	990	6,354
Savings as % of spends					2.6%		

Please Note, 1 Reward Point = ₹0.20 when redeemed for Cashback

Important Terms & Conditions

*Refer reward point important terms and condition on MITC section of our Website - 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.

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