



Bank of Baroda
Credit Card

CMAone

One Card.
Exclusive
Experiences.



A credit card loaded with exciting features and benefits to offer exclusive experiences.

First Year Fee as ₹1 and No Annual Fees from 2nd year onwards.



Accelerated Reward Points[^]:

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



Milestone Reward Points^{*}:**

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



Complimentary Insurance:

Professional Indemnity Insurance Cover of ₹5 Lakhs[#], Air Accident Death Cover: ₹15 Lakhs and Non-Air Accident Death Cover: ₹5 Lakhs



Easy EMIs:

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



Welcome Gift[^]:

Complimentary 6-months membership of FITPASS PRO, worth ₹15,000.



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%.



Other Benefits:

Zero fuel surcharge, free add-on cards for family, etc.












**SCAN HERE
TO APPLY FOR CMA ONE
(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 Bank of Baroda CMA One Credit Card

Spend Category	Feature / Benefit	Spends (Rs)		Discount	Reward Points	Annual Savings	Total Benefit
		Monthly	Yearly				
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 transaction between ₹ 400 to ₹ 5000**	7,500	90,000	-	900	900	900
All other spends	 1 Reward Point for every ₹100	7,500	90,000	-	900	-	225
Travel	 12 Complimentary Domestic Airport Lounge visits, Max. 3 per Quarter			12,000			12,000
Milestone Reward Points	 1000 Reward Points for using CMA One credit card within 30 days of issuance. 4000 Reward Points every Quarter on spends greater than credit limit or 1 Lakh (whichever is higher)***				1,000		250
Welcome Gift	 Complimentary 6-months membership of FITPASS PRO*			15,000			15,000
Professional Indemnity policy	 Complimentary Professional Policy up to 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 CMA One 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 ICAI individual members who are in practice and holding valid Certificate of Practice (CoP) both at the time of CMA ONE Card issuance and at the time of submission of claim, for the claim to be processed by the insurance company.