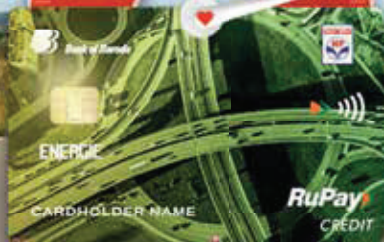




Bank of Baroda
Credit Card



GO FULL TANK ON
HAPPINESS



with

HPCL Bank of Baroda ENERGIE Credit Card

KEY FEATURES:



2000 BONUS REWARD POINTS

On spends of ₹5000 or more within 60 days of card issuance¹



REWARDS ON EVERYDAY SHOPPING

10 Reward Points for every ₹150 spent on Utility, Grocery & Departmental stores² and 2 Reward Points for every ₹150 spent on other categories



1% FUEL SURCHARGE WAIVER

On all HPCL fuel transactions including fuel purchases made on HP Pay App³



FUEL BENEFITS AT HPCL

Upto 5% Savings (24 Reward Points per ₹150 = 4% Savings + 1% Fuel Surcharge Waiver) for fuel purchases at HPCL retail outlets, LPG purchases & through HP Pay App²



COMPLIMENTARY AIRPORT LOUNGE ACCESS

4 lounge access per year (1 per quarter) at partner domestic lounges for the Primary cardholder



PAYTM MOVIES

25% off up to ₹100 on purchase of minimum 2 tickets per transaction on Paytm⁴



SCAN ME

APPLY TODAY



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

through a 100% digital application process

DOWNLOAD



App and enjoy

- ▶ Joining benefit of ₹100 on first recharge transaction of min. ₹1000⁵
- ▶ Additional 1.5% cashback per ₹100 as payback points on all fuel purchases through HP Pay App. 1 Payback Point = ₹0.25 paise⁶

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

Get Savings of more than ₹12,000 every year with HPCL Bank of Baroda ENERGIE Credit Card

Spend Category		Feature/Benefit	Spends (₹)		Annual Savings			
			Monthly	Yearly	Discount / Value (₹)	Reward Points	Cashback/ Waiver (₹)	Total Benefit (₹)
Grocery Spends		5X i.e. 10 Reward Points for every ₹150 spent on Grocery and Departmental Stores ²	3,000	36,000		7,200	-	1,800
Departmental Spends			3,000	36,000			-	
Utility			3,000	36,000			-	
All other spends		2 Reward Point for every ₹150	7,000	84,000	-	1,120	-	280
HPCL Spends		Upto 5% Savings (24 Reward Points per ₹150 = 4% Savings + 1% Fuel Surcharge Waiver) for fuel purchases at HPCL retail outlets, LPG purchases & through HP Pay App ² . Benefit available for fuel purchases upto ₹6250 fuel spends. (Additional 1.5% cashback in terms of payback points on fuel purchases made through HP Pay App)	4,000	48,000		7,680		1,920
		1% Fuel Surcharge Waiver (Max. ₹100 per month)					480	480
Activation Benefit		2000 Bonus Reward Points on spending ₹5,000 or more in first 60 days of issuance				2,000		500
Annual Fee Waiver		Renewal fee waiver on annual spends of ₹50K in every anniversary year					588.82	589
Movie Benefit		25% off up to ₹100 on purchase of minimum 2 tickets per transaction at Paytm Movies ⁴			2,400			2,400
Airport Lounge		4 Complimentary Airport Lounge access per year			4,800			4,800
Total Spends			20,000	2,40,000	7,200	18,000	1,069	12,769
Savings as % of spends			5%					

¹Reward Points will be credited within 60 days of eligible transaction.

²10 RP and 24 RP are subject to maximum of 1,000 Reward Points each per month, any spends on 10 RP and 24 RP spend categories beyond threshold spends will accrue points as per regular rate i.e. 2 RP for every ₹150. 1 Reward Point = ₹0.25.

³Fuel surcharge waiver is capped at ₹100 per statement per credit card account.

⁴This benefit can be availed up to two times per month on Paytm movies per Primary cardholder

⁵Benefit offered by HPCL: Only applicable for HP Pay customers who've enrolled after 1st May 2022. Valid only once per card. Bonus will be updated in account within 72 hours of transaction. Joining benefit shall be credited in HP Pay wallet of customer.

⁶Benefit offered by HPCL: Only applicable at HPCL retail outlets. Valid for existing as well as new customers

⁷HPCL BoB Energie Credit Card comes at a very nominal Annual Fees of Rs 499.