



Bank of Baroda
Credit Card

varunah:
Premium

EXPLORE AN OCEAN OF REWARDS & EXCLUSIVE BENEFITS

With Bank of Baroda Varunah Premium Credit Card

WELCOME GIFTS

amazon prime

12 Months
Membership

2000

REWARD POINTS
on card activation
in 30 days

FITPASS®
GET. SET. SWEAT.

6 Months
Membership



Presenting 'Varunah', an Exclusive & First-of-its-kind Credit Card for Indian Navy Personnel. 'Varunah' is designed to ensure that you are delighted & pleasantly surprised at every step of your journey with us, just like an ocean that presents boundless opportunities & stores infinite treasures.

KEY FEATURES & BENEFITS:



Accelerated Rewards

Enjoy 5 times i.e. 15 Reward Points for every ₹100 spent on Travel, Dining, Online & International Spends



Enhanced Travel Experience

Unlimited Complimentary Domestic Airport Lounge Visits



Reduced Forex mark-up of 2% for
Savings on International Spends



Insurance Cover

Free Accidental Death Cover (Air: 1 Crore & Non-Air (includes Sea): 10 Lakhs), for financial protection of your family



Smart EMI Options Convert purchases of ₹2500 & more into Smart EMIs of 6/36 months

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

For more information please visit: www.bobfinancial.com

Scan to Apply



Features & Benefits of Varunah Plus & Varunah are different & are mentioned in the Pages 3 & 4 respectively.

COMPLEMENT YOUR LIFESTYLE

Here's how you can save more than **₹63,000** every year, simply using your Bank of Baroda Varunah Premium Credit Card

Spend Category	Features/Benefit	Spends (₹)		Annual Savings		
		Monthly	Yearly	Discount	Reward Points	Cashback/Waiver
Dining***	5X i.e. 15 Reward points for every ₹100 spent on Travel, Dining, E-commerce & International Spends*	5,000	60,000	9,000	36,600	
Travel		5,000	60,000			
E-Com		20,000	2,40,000			
International		5,000	60,000			
Fuel	Fuel Surcharge Waiver**	5,000	60,000			600
All Other Spends	3 Reward Points for every ₹100	15,000	1,80,000		5,400	
Travel	Unlimited Complimentary Domestic Airport Lounge visits			20,928		
Spend Milestone Benefits	First year fee reversal on spending ₹25,000 within first 180 days					2,499
	Next year's annual fee waiver on spending ₹1,50,000 or more in 12 months					2,499
Complimentary Membership Benefits	6 Months FITPASS PRO Membership			15,000		
	12 Months Amazon Prime Membership			1,499		
	2000 Reward Points on Card Activation in 30 days				2,000	
Total Spends		55,000	6,60,000	46,427	44,000	5,598
Savings as % of spends		10%				

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

Important Terms & Conditions

* 5X Reward points are subject to maximum of 2,500 Reward Points per month, any spends on 5X spend categories beyond threshold spends will accrue points as per regular rate i.e. 3 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.

*** Discount offer on various dining outlets + restaurants; for details visit offers page on www.bobfinancial.com

COMPLEMENT YOUR LIFESTYLE

Here's how you can save more than **₹35,000** every year, simply using your Bank of Baroda Varunah Plus Credit Card

Spend Category	Features/Benefit
Dining***	5X i.e. 10 Reward points for every ₹100 spent on E-commerce, Travel, Dining & International Spends*
Travel	
International	
Fuel	Fuel Surcharge Waiver**
All Other Spends	2 Reward Points for every ₹100
Travel	3 Complimentary Airport Lounge per calendar Quarter.
Spend Milestone Benefits	First year fee reversal on spending ₹15,000 within first 180 days
	Next year's annual fee waiver on spending ₹1,50,000 or more in 12 months
Complimentary Membership Benefits	12 Months Amazon Prime Membership
	3 Months FitPass pro membership
	1000 Reward points on Card Activation in 30 days
Total Spends	
Savings as % of spends	

Spends (₹)		Annual Savings			
Monthly	Yearly	Discount	Reward Points	Cashback/ Waiver	Total Benefit
3,500	42,000	6,300	24,660		12,465
8,750	1,05,000				
10,500	1,26,000				
3,500	42,000			420	420
8,750	1,05,000		2,100		525
					10,500
				1,499	1,499
				1,499	1,499
		1,499			1,499
		7,000			7,000
			1,000		250
35,000	4,20,000	14,799	27,760	3,418	35,657
		8.5%			

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

- Reduced Forex mark-up of 2.5% for Savings on International Spends.
- Insurance Cover: Free Accidental Death Cover (Air: 50 Lakhs & Non-Air (includes Sea): 10 Lakhs), for financial protection of your family.

Important Terms & Conditions





* 5X Reward points are subject to maximum of 2,000 Reward Points per month, any spends on 5X spend categories beyond threshold spends will accrue points as per regular rate i.e. 2 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.

*** Discount offer on various dinning outlets + restaurants; for details visit offers page on www.bobfinancial.com

COMPLEMENT YOUR LIFESTYLE

Here's how you can save more than **₹5,000** every year, simply using your Bank of Baroda Varunah Credit Card

Spend Category	Features/Benefit	Spends (₹)		Annual Savings		
		Monthly	Yearly	Discount	Reward Points	Cashback/ Waiver
Dept Store 	5X i.e. 5 Reward Points for every ₹100 spent on Grocery & Departmental Stores*	2,500	30,000		4,200	
Grocery 		4,500	54,000			
Fuel 	Fuel Surcharge Waiver**	1,500	18,000			180
Dining 	Dining Discount offers***	2,000	24,000	3,600	240	
All Other Spends	1 Reward Point for every ₹100	4,500	54,000		540	
Total Spends		15,000	1,80,000	3,600	4,980	180
Savings as % of spends		2.8%				

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

- Insurance Cover: Free Accidental Death Cover - Air & Non-Air (includes Sea) of 20 Lakhs, for financial protection of your family.

Important Terms & Conditions

* 5X Reward points are subject to maximum of ₹750 Reward Points per month, any spends on 5X spend categories beyond threshold spends will accrue points as per regular rate i.e. 1 RP for every ₹100.

** Fuel surcharge waiver is subject to max. ₹100 per statement & Fuel spends eligible for surcharge waiver don't qualify for Reward Points.

*** Discount offer on various dining outlets + restaurants; for details visit offers page on www.bobfinancial.com

