

## Card Details: Select

Bank: Bank of Baroda  
Ideal Spends: Rs 425000

### Key Charges:

Joining Fee: 750  
Renewal Fee: 750  
Forex Charges: 3.5  
Annual Percentage Rate: 43.2  
Add-on Card Charges: N/A  
Reward Redemption Fee: Nil

### Card Milestones:

1. Spend Rs 7500 (MONTH), Benefits: Joining fee waiver..
2. Spend Rs 70000 (YEAR), Benefits: Renewal Fee Waiver..

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Reward Points (Reward Points), Description: Earn 1 Reward Point per ₹100 spent., Surcharge: N/A.
2. Online: Earn 5 Reward Points, Description: 5X Rewards are capped at 1000 Reward Points, Surcharge: N/A.
3. Dining: Earn 5 Reward Points, Description: 5X Rewards are capped at 1000 Reward Points, Surcharge: N/A.
4. Fuel: Earn 0 Reward Points, Description: 1% fuel surcharge waiver at all fuel stations across India on transactions between 400 and 5000 (Max. per statement cycle). Note: No Reward Points are earned on fuel transactions., Surcharge: N/A.

### Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Tata Cliq: Specific details are mentioned on website. (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.38.
2. Cashback: Specific details are mentioned on website. (CASHBACK), Burn multiplier = 0.2.