

Card Details: Easy

Bank: Bank of Baroda
Ideal Spends: Rs 425000

Key Charges:

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

Reward Points Earn:

1. Rent: Earn 0 Reward Points, Description: No Reward Points on this category.,
Surcharge: N/A.

Included merchant names are - pzrent, pzrent non, pzrent non bbps, housing, housing com, ebuzz *hou, nobroker, nobroker te, nobroker technologies, orchid island r, orchid island rwa, orchid island, locon solut, pay*locon s, raz*locon solutions prigu, raz*locon s

2. Utilities: Earn 0 Reward Points, Description: No Reward Points on this category.,
Surcharge: N/A.

3. Jewellery: Earn 0 Reward Points, Description: No Reward Points on this category.,
Surcharge: N/A.

Included merchant names are - sheetal jewellery, sheetal jewelle, malabar, new shyam store, national jewelry chains, kalyan jewellers, malabar gold & diamonds, pc jeweller, tribhovandas bhimji zaveri, joyalukkas, senco gold & diamonds, reliance jewels, caratlane, orra, bhima jewellers, jos alukkas, p. n. gadgil jewellers, khazana jewellery, abharan jewellers, c. krishniah chetty & sons, manubhai jewellers, png jewellers, prince jewellery, amrapali jewels, hazoorilal jewellers, sabyasachi jewelry, farah khan fine jewellery, anmol jewellers, khurana jewellery house, grt jewellers, abaran timeless jewellery, mehta jewellery, kashi jewellers, bluestone, melorra, voylla, candere, wearyourshine by pc jeweller, velvetcase, mirraw, joyari, pipa bella, hazoorilal legacy, zaveri & co., anjali jewellers, shree ganesh jewellery house, narayan jewellers, kiah diamond jewellery, kisna diamond jewellery, navrathan jewellers, lala jugal kishore jewellers, tanishq, tribhovandas bhimji zaveri (tbz)

4. Wallet: Earn 0 Reward Points, Description: No Reward Points on this category.,
Surcharge: N/A.

5. Categories other than mentioned below or any other: Earn 1 Reward Point (Reward Point), Description: Earn 1 Reward Point per ₹100 spent., Surcharge: N/A.

6. Selected Merchant Category: Earn 5 Reward Points, Description: Capped at 2000 Reward Points., Surcharge: N/A.

7. Fuel: Earn 5 Reward Points, Description: 1% + GST surcharge waiver. Only valid for fuel transactions between ₹1500 and ₹14,000|Maximum waiver of ₹1250 per month.|Only surcharge is waived, GST is not waived., Surcharge: N/A.

Reward Points Burn:

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

1. Tanishq Diamond Jewellery: Specific details are mentioned on website.
(CATALOGUE_BRAND_VOUCHERS), Burn multiplier = 0.38.

2. Reliance Retail: Specific details are mentioned on website.
(CATALOGUE_BRAND_VOUCHERS), Burn multiplier = 0.33.