

Card Details: Varunah Plus

Bank: Bank of Baroda

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 1499

Renewal Fee: 1499

Forex Charges: 2.5

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 15000 (QUARTER), Benefits: Joining fee waiver..

2. Spend Rs 150000 (YEAR), Benefits: Renewal Fee Waiver..

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 2 Reward Points (Reward Points), Description: Earn 2 Reward Points per ₹100 spent., Surcharge: N/A.

6. Dining: Earn 10 Reward Points, Description: Earn 10 Reward Points per ₹100 spent.,

Surcharge: N/A.

Included merchant names are - dominos pizza, café coffee day, haldiram's, mcdonalds, starbucks, _tata starbucks p..., starbucks in, starbucks india, pay*starbuc, pind balluchi, bikanervala, anand sweets, behrouz biryani, mainland china, arendelle priva, r k suppliers, keventers, saravana bhavan, the beer cafe, sindhi namkeen and dry, sindhi namk, shriram dhaba, _sriram dhaba pri..., nss foods, smokin grills, turtle quick, turtle quick pri, urban flavours, south dosa plaz, banaaras cyber, delite foods, shivram foods p, asia kitchen by, lucknowi khazan, chai point, paramount foods, kfc, subway, pizza hut, .pizza hut_, burger king, dunkin' donuts, costa coffee, haldiram, sagar ratna, nirula's, goli vada pav, wow! momo, faasos, barbeque nation, moti mahal, chaayos, _chaayos vatika b..., hard rock cafe, punjab grill, indian accent, bukhara, peshawri, dum pukht, varq, wasabi by morimoto, masala library, kainoosh, dakshin, karavalli, karim's, shiv sagar, a2b, bhagat tarachand, murugan idli shop, mahesh lunch home, trupti farsan, copper chimney, yoko sizzlers, street food and local favorites, bombay canteen, swati snacks, paradise biryani, sarvi, britannia & co., gajalee, raju omlet, sri krishna sweets, mamagoto, smoke house deli, yauatcha, chili's, jamie's italian, la piazza, olive bar & kitchen, le cirque, serafina, royal china, naturals ice cream, amul ice cream, kwallity wall's swirl's, giani's, baskin robbins, nirula's ice cream, pabrai's fresh and naturelle, the chocolate room, cafes and bakeries, theobroma, l'opéra, flurys, breadtalk, paris bakery, mad over donuts, glen's bakehouse, ovenfresh, brownie point, other popular chains, nando's, burger singh, taco bell, leon grill, rolls mania, jumbo king, hoppipola, irish house, smoke house grill, alwar sweets, artisanal bakehouse, artisanal bakeho, bakshi restaurant, bakshi restaura, rajasthali, nowhere, dolma aunty, banarasiya, dineout, wwwdineoutcoin, anshika halwai, st jerome hospitality, epiphany hospitality, epiphany hospita, love to wish, love to wis, eazydiner, eazydiner p, fine dining restaurants, shree thaker bhojanalay, cream stone, la patisserie (taj)

7. Online Purchase: Earn 10 Reward Points, Description: Earn 10 Reward Points per ₹100 spent., Surcharge: N/A.

8. Fuel: Earn 0 Reward Points, Description: 1% + GST surcharge waiver. Only valid for fuel transactions between ₹400 and ₹5,000|Maximum waiver of ₹250 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. Catalogue: Log in to Net Banking or Mobile App|Navigate to the Rewards or Loyalty section.|Select your desired rewards from the reward catalog from various categories like shopping vouchers, travel, merchandise, etc.|Once you've selected your reward, confirm the redemption.|4 points are converted to ₹1 worth of rewards options. (CATALOGUE_PRODUCTS), Burn multiplier = 0.25.