



BOB Financial  
— Credit Reimagined —

Presented to Suresh Kesari

# Eterna

## Credit Card





# Eligibility

**Min. Annual Income** of Rs. 12 Lakhs



**Min Credit Limit**  
Rs. 2 Lakh



**Annual Fee**  
Rs. 2499



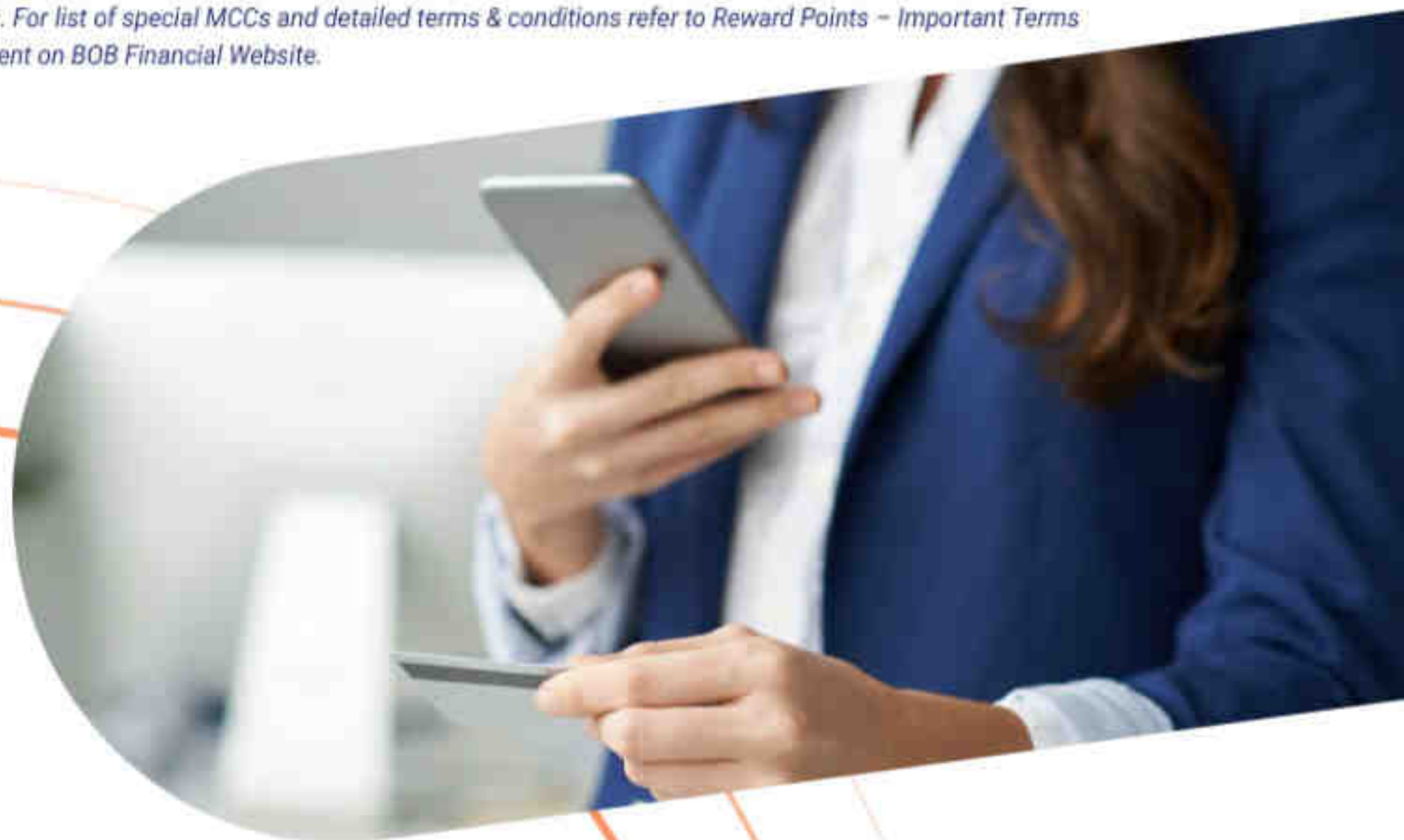


# Rewards

## Spend-Based Rewards

- Joining fee reversal on spending Rs. 25,000 in first 60 days
- Spend Rs. 2,50,000 in a year for waiver of next year's annual fee.
- 10,000 Bonus Reward points on spending Rs. 50,000 in first 60 days
- 20,000 Bonus Reward Points on spending Rs. 5,00,000 in a year

*Reward point T&C: Spends done on Special MCCs earn core RP @ 1.5 Reward points for every Rs 100 spent and don't qualify for 5X rewards. For list of special MCCs and detailed terms & conditions refer to Reward Points – Important Terms and Condition Document on BOB Financial Website.*



# Rewards

## Rewards Program

- 3 Reward points for every 100 spent
- 5X i.e. 15 Reward points for every Rs. 100 spent on Ecom, International, Dining and Travel (Max. 5000 per month)
- Fuel surcharge waiver on txns between Rs. 400 to Rs. 5000 (max. Rs. 250 per month)
- Reward points can be redeemed for cashback @ 1 Reward Point = Rs. 0.25

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# Benefits

## Welcome Benefit

- Complimentary 6 months membership of FitPass, Fit Coach & FitFeast worth Rs.15,000





# Benefits

## Exclusive Benefits

- Unlimited complimentary domestic airport lounge visits
- Accidental death cover: Air: 1 Cr; Non-air: 10 Lakhs;
- Complimentary golf lessons at participating golf courses
- Smart EMI Option: Convert purchases above Rs.2500 into 6/36 Months EMIs
- PayTM Movies: Buy one Get one free movie ticket (max. Rs. 250 per card per month)
- Lowest foreign currency mark-up of 2%



Suresh P Kesari

Regional Relationship Manager

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