



Enjoy Everyday Purchases with Real Rewards

ENJOY
Renaissance
with your

BoB Nainital Bank RENAISSANCE Credit Card



Key Features:



Everyday Shopping Rewards

5 reward points for every ₹100 spent on Departmental Stores & Movies.*



No Joining Fee.

Annual Fee Reversal

of ₹250 on spending ₹25,000 every anniversary year



Fuel Surcharge Waiver

for fuel transactions between ₹400 to ₹5000 (max. ₹250 per statement per card)



Complimentary Insurance

Accidental Death Cover (Air: ₹15 lakhs and Non-Air: ₹5 Lakhs)



Smart EMI

Convert purchases of > ₹2500 into easy EMIs of 6 to 48 months



Scan to Apply

APPLY TODAY








through a 100% digital
application process

- Fill e-Form
- E-sign Application
- Verify with Video-KYC



*T&C Apply. For more details please visit www.bobcard.co.in

Get Savings of more than ₹3,500 every year, simply by using your BoB Nainital Bank Renaissance Credit Card

Spend Category		Feature/Benefit	Spends (₹)		Annual Savings			
			Monthly	Yearly	Discount	Reward Points	Cashback/Waiver	Total Benefit (₹)
Department Store		5X i.e. 5 Reward Points for every ₹100 spent on Departmental Stores & Movies*	1,000	12,000		1,200	-	300
Movies			1,000	12,000			-	
Welcome Offer		500 Reward Points on spending ₹5000 or more in initial 60 Days	5,000	5,000		500		125
Fuel		Fuel Surcharge Waiver**	1,000	12,000			120	120
Dining		Dining Discount offers^	2,000	24,000	2,400	240		2,460
All other spends		1 Reward Point for every ₹100	10,000	1,20,000		1,200		300
Fee Waiver		Joining Fee and Annual Fee Waiver***		-	250			250
		Total Spends	20,000	1,85,000	2,650	3,140	120	3,555
Savings as % of spends			2%					

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

UPI transactions are eligible only for core Reward Points. UPI transactions do not qualify for bonus rewards.

Important Terms & Conditions

* 5X Reward points are subject to maximum of 1000 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.

** Refer reward points important terms and conditions on MITC Section of the website.

** Fuel surcharge waiver is subject to max. ₹250 per statement & Fuel spends eligible for surcharge waiver don't qualify for reward points.

The GST component is not reversed. The fuel surcharge rate may vary depending on the fuel station and acquiring bank, fuel spend will not generate Reward point. The acquiring bank provides the terminal to the merchant levied the surcharge. The value of the fuel transaction on the charge slip will differ from the credit card statement since the acquiring bank levied the fuel surcharge, and GST on the same is levied by the acquiring bank after the transaction.

^ Discount offer on various dining outlets + restaurants for details visit www.bobcard.co.in offers page.

*** Annual fee waiver on spending ₹25000 in a year.

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