

# Explore Varunah!

An Ocean of Rewards & Benefits for the Indian Navy Personnel.

**INDIAN NAVY VARUNAH BOBCARD**

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## Card Variant: Indian Navy VARUNAH Plus BOBCARD

Discover how VARUNAH Plus fits your lifestyle

### Exclusive Memberships

With VARUNAH Plus you get a bouquet of pleasant surprises in form of complimentary memberships s.a \* 12 Months Amazon Prime Membership. [Know More](#)

\* Welcome Gift: Complimentary 12 Months FITPASS Pro Membership worth ₹48,000.

### Travel Benefits

Earn 5X Rewards\* i.e. 10 Reward Points per ₹100 on Travel, Online, Dining & International Spends. Enhance your travel experiences with Complimentary Access at Domestic Airport lounges^ (3/qtr) [Know More](#). Save more with Reduced Forex mark-up of 2.5% on International Spends.

### Dining Experiences

It's a foodie's fiesta as you can delight yourself with mouth-watering Culinary Offers and revel in 5X Rewards\* i.e. 10 Reward Points per ₹100 on your Dining Spends.

### Shopping Delights

Thrill yourself with 5X Rewards\* i.e. 10 Reward Points per ₹100 on online spends and relish attractive discounts across leading brands.

Sail through waves of complimentary delights, privileges & rewards with VARUNAH Plus at just ₹1499 as Joining & Annual Fees.

[APPLY NOW](#)

### Additional Benefits of VARUNAH Plus

**Activation Bonus:** Earn 500 Reward Points\* on spends of ₹5000 or more within 60 days of card issuance

**Fee Waiver:** Spend ₹15,000 in the first 180 days and get your joining fee reversed\*\*\*. Spend ₹1,50,000 in every card anniversary year and get your annual fee reversed\*\*\*.

**Fuel Surcharge Waiver:** 1% fuel surcharge waiver\*\* at all fuel stations across India on transactions between ₹400 and ₹5,000 (Max. ₹250 per statement cycle). Note: Fuel spends eligible for surcharge waiver are not eligible for reward points.

**Core Reward Points:** 2 Reward Points per ₹100 spent on any other category.

**Redeem Reward Points for Cashback:** Redeem your reward points as cashback. All your accumulated reward points can be redeemed for cashback @ 1 reward point = ₹0.25

**Smart EMI Options:** Convert purchase of > ₹2,500/- on your card into Smart EMIs of 6 to 48 months.

**Free Add-on Card:** Get up to 3 lifetime free add-on cards for your spouse, parents, siblings or kids (above age 18).

**In-built Insurance Cover:** Get free Personal Accidental Death Cover to ensure financial protection of your family (Air: ₹50 Lakhs & Non-Air (includes Sea: ₹10 Lakhs).

**Zero Liability on lost card:** Report loss of card immediately to ensure zero liability on any fraudulent transactions.

**Contactless Safe Payments:** Your card is enabled with a wireless chip technology for secure & faster payments in contactless mode. [Know More](#)

\*Please note that 5X Rewards are capped at 2,000 Reward Points on the mentioned categories per statement cycle. Further spends in that statement cycle on these categories will earn Reward Points at the regular earn rate i.e 2 R.P for per ₹100. Reward program is not applicable on select MCCs and Fuel.

Visit [bobcard.co.in/most-important-terms-and-condition](http://bobcard.co.in/most-important-terms-and-condition) to know Reward Points Important Terms and Conditions. Reward points can be redeemed as cashback @₹0.25 per reward point.

\*\*The GST component is not reversed. The rate of fuel surcharge may vary depending on the fuel station and their acquiring bank. The surcharge is levied by the acquiring bank providing the terminal to the merchant. The value of fuel transaction on charge slip will differ from the credit card statement since the fuel surcharge and GST on the same are levied by the acquiring bank after the transaction. Fuel Transaction will not earn reward point.

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

\*\*\*First year fee reversal will reflect in the 4th bill statement from the card issuance month, provided no dues. First year fee reversal and annual fee reversal is applicable only to non-delinquent credit cardholders.

^Effective 1st Jan, 2025, Complimentary lounge access will subject to minimum spends of Rs 20,000 in the preceding calendar quarter. Visit [bobcard.co.in/most-important-terms-and-condition](http://bobcard.co.in/most-important-terms-and-condition) to know Important Terms and Condition.

## Card Variant: Indian Navy VARUNAH BOBCARD

Discover how VARUNAH fits your lifestyle

Everyday Spend Benefits

Earn 5X Rewards\* i.e. 5 Reward Points per ₹100 on Departmental Store Spends

Welcome Benefit

Earn 500 Reward Points\* on spends of ₹5000 or more within 60 days of card issuance

Sail through waves of privileges & rewards with LIFETIME FREE VARUNAH i.e. No Joining Fee. No Annual Fees.

[APPLY NOW](#)

Additional Benefits of VARUNAH

Fuel Surcharge Waiver: 1% fuel surcharge waiver\*\* at all fuel stations across India on transactions between ₹400 and ₹5,000 (Max. ₹100 per statement cycle). Note: Fuel spends eligible for surcharge waiver are not eligible for reward points.

Core Reward Points: 1 Reward Points per ₹100 spent on any other category.

Redeem Reward Points for Cashback: Redeem your reward points as cashback. All your accumulated reward points can be redeemed for cashback @ 1 reward point = ₹0.25

Smart EMI Options: Convert purchase of > ₹2,500/- on your card into Smart EMIs of 6 to 48 months.

Free Add-on Card: Get up to 3 lifetime free add-on cards for your spouse, parents, siblings or kids (above age 18).

In-built Insurance Cover: Get free Personal Accidental Death Cover to ensure financial protection of your family (Air & Non-Air (includes Sea): ₹20 Lakhs).

Zero Liability on lost card: Report loss of card immediately to ensure zero liability on any fraudulent transactions.

Contactless Safe Payments: Your card is enabled with a wireless chip technology for secure & faster payments in contactless mode. [Know More](#)

\*Please note that 5X Rewards are capped at 750 Reward Points on the mentioned categories per statement cycle. Further spends in that statement cycle on these categories will earn Reward Points at the regular earn rate i.e 1 R.P for per ₹100. Reward program is not applicable on select MCCs and Fuel.

Visit [bobcard.co.in/most-important-terms-and-condition](http://bobcard.co.in/most-important-terms-and-condition) to know Reward Points Important Terms and Conditions. Reward points can be redeemed as cashback @₹0.25 per reward point.

\*\*The GST component is not reversed. The rate of fuel surcharge may vary depending on the fuel station and their acquiring bank. The surcharge is levied by the acquiring bank providing the terminal to the merchant. The value of fuel transaction on charge slip will differ from the credit card statement since the fuel surcharge and GST on the same are levied by the acquiring bank after the transaction. Fuel Transaction will not earn reward point.

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

# Unwavering rewards for those who are built to float!

Apply digitally in just 3 simple steps! Fill Online Application form > E-sign using Aadhaar > Verify your identity via Video KYC

[Apply Now →](#)

