

## **Save up to 80 Litres of Fuel with your HPCL Energie RuPay BOBCARD**

### **Overview:**

The HPCL Energie BOBCARD is designed to provide exceptional value to customers by offering attractive rewards and benefits on fuel purchases. Among its many perks, one standout feature is the potential to save up to 80 litres of fuel annually.

This document outlines the calculations and assumptions supporting this claim to ensure transparency and clarity for our valued customers.

### **How the Savings work:**

The HPCL Energie BOBCARD offers benefits in the form of Reward points and cashback on all purchases made at HPCL fuel stations paid via HPCL Energie BOBCARD. But there are additional benefits as well once the card is activated and used by the customers.

### **Assumptions and Usage Patterns**

To achieve the "up to 80 litres of fuel saved", the following assumptions have been made both on monthly and annual spends:

- Average monthly spends of ₹9000 i.e Avg Annual spends of ₹108,000 on Departmental Stores and Utilites  
Reward Points Earned = 7200
- Average monthly spends of ₹7000 i.e Avg Annual spends of ₹84,000 on Other Categories.  
Reward Points Earned = 1120
- Average monthly spends of ₹4000 i.e Avg Annual spends of ₹48,000 on HPCL Fuel spends.  
Reward Points Earned = 7680
- Non-fuel Benefits: Annual Fee Waiver and 25% Off on Movie tickets, twice a month.

## Value Chart

Spends-based Benefits	Spends/Month (₹)	Spends/Annum (₹)	Reward Points (RP)	Savings (₹)
5X RP on Departmental & Utilities	9,000	108,000	7,200	1,800
2 RP on all other spends	7,000	84,000	1,120	280
12X RP on HPCL fuel spends	4,000	48,000	7,680	1920
1% fuel surcharge waiver at HPCL outlets			-	480
Annual Fee Waiver (on spends of Rs. 50K or more)	-	-	-	589
Movie tickets benefit on District App (25% off up to Rs. 100, twice a month)	-	-	-	2,400
500 Bonus Reward points on spending ₹5000 or more in first 60 days of issuance	-	-	500	125
<b>Total Value of Benefits (Rs.)</b>				<b>7,594</b>
<b>Value converted to free litres of petrol @ approx. Rs. 91/litre</b> (lowest in the country as on 04 <sup>th</sup> Dec 2024)				<b>83</b>

### Calculations:

- Considering the petrol prices in India at approx. ₹ 91 per **litre** (lowest in the country as on 04<sup>th</sup> Dec 2024)
- Adding up all the Savings in INR based on the Spend-based benefits = **INR 7594/-**
- **Dividing the Total Savings by Total Petrol Price**

**Resultant Offer = Total Savings on overall Spend based benefits**

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**Petrol Price**

**Resultant Offer (in Litres) = ₹7594 / ₹91**

**Resultant Offer (in Litres) = 83.45 Litres**