

Card Details: Prosperity Reward Plus

Bank: Yes Bank

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 399

Renewal Fee: 399

Forex Charges: 2.75

Annual Percentage Rate: 45.6

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 5000 (MONTH), Benefits: Joining Fee Waived..

2. Spend Rs 50000 (YEAR), Benefits: Renewal Fee Waived..

Reward Points Earn:

1. 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)

2. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: Maximum cap of 5000 Reward Points per statement cycle., Surcharge: N/A.

3. International: Earn 8 Reward Points, Description: Maximum cap of 5000 Reward Points per statement cycle., Surcharge: N/A.

4. Utilities: Earn 2 Reward Points, Description: Maximum cap of 5000 Reward Points per statement cycle., Surcharge: N/A.

5. Rent: Earn 2 Reward Points, Description: 1% + GST transaction charge is levied for rent payments., 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

6. Insurance: Earn 2 Reward Points, Description: Maximum cap of 5000 Reward Points per statement cycle., Surcharge: N/A.

Included merchant names are - lic, life insurance corporation of india, icici prudentia, icici lombard, hdfc ergo general insurance, bajaj allianz general insurance, sbi life insurance, max life insurance, tata aig general insurance, reliance general insurance, bharti axa life insurance, aditya birla sun life insurance, future generali india insurance, kotak mahindra life insurance, idbi federal life insurance, new india assurance, united india insurance, oriental insurance, national insurance company, aviva life insurance, canara hsbc oriental bank of commerce life insurance, star health and allied insurance, edelweiss tokio life insurance, ifco tokio general insurance, tata aia life insurance, shriram general insurance, hdfc life insurance, exide life insurance, religare health insurance, cholamandalam ms general insurance, apollo munich health insurance, sahara india life insurance, dhfl pramerica life insurance, royal sundaram general insurance, raheja qbe general insurance, bharti axa general insurance, liberty general insurance, reliance nippon life insurance, sbi general insurance, agriculture insurance company of india, universal sompo general insurance, infopersonal loan, pnb metlife india insurance

7. Travel: Earn 8 Reward Points, Description: Maximum cap of 5000 Reward Points per statement cycle., Surcharge: N/A.

Included merchant names are - indigo, vistara, goair, alliance air, tata sia, tata sia ai, etihad airways, ashok hotel, imperial hotel, maidens hotel, grand hyatt, ronil royale, panet hollywood, taj fort aguada resort, nahar singh mahal, the cecil, peterhoff, hari niwas palace, jayamaharal palace, ritz-carlton, rajendra vilas, bolgatty palace, the raviz, mascot hotel, usha kiran, four seasons, shalini palace, watson's hotel, bissau palace, the raj palace, devigarh, rambagh, diggi palace, ravla khempur, hill fort kesroli, roopangarh fort, lake palace, somode palace, lalgarh palace, shiv niwas palace, laxmi niwas palace, umaid bhawan palace, lmb hotel, the oberoi, oberoi maidens, the oberoi grand, trident, st. regis, itc grand central, the leela palace, the imperial, taj palace, itc maurya, bengaluru, the ritz-carlton, taj west end, shangri-la hotel, itc gardenia, itc grand chola, taj coromandel, the raintree hotel, hyatt regency, itc sonar, taj bengal, the lalit great eastern, jw marriott hotel, mid-range hotels, rambagh palace, the oberoi rajvilas, fairmont jaipur, taj jai mahal palace, taj exotica resort & spa, the leela goa, alila diwa goa, park hyatt goa resort and spa, taj falaknuma palace, park hyatt hyderabad, itc kohenur, budget hotels, ibis pune, holiday inn express pune, fabhotel lakme executive, hotel sagar plaza, lemon tree hotel, four points by sheraton, ginger ahmedabad, novotel ahmedabad, hyatt ahmedabad, radisson blu hotel ahmedabad, holiday inn cochin, crowne plaza kochi, radisson blu kochi, trident cochin, taj malabar resort & spa, encalm lounge, encalm loun, adani lounge, air india maharajah lounge, the centurion lounge, encalm prive lounge, itc hotels green lounge, allways vip services lounge, gvk lounge, loyalty lounge, travel club lounge, aviserve lounge, above ground level lounge, 080 lounge, vip lounge, tfs travel club lounge, bird lounge, earth lounge, good times bar & lounge, port lounge, club one class lounge, plaza premium lounge, black berry lounge, bagdogra, wild enthusiast, redbus, travel club, vernost, vernost mar, makemytrip, makemytrip indi, yatra, cleartrip, easemytrip, travelguru, expedia india, booking, agoda, via, thomas cook india, sotc, traveltriangle, ixigo, musafir, paytm travel, thrillophilia, happyeasygo, tripadvisor india, skyscanner india, irctc, klook, railyatri, oyo rooms,

fabhotels, treebo hotels, airbnb india, travelzoo india, flightraja, tripfactory, goomo, triphobo, bigbreaks, grabon, railrestro, confirmktk, indian eagle, akbar travels, veena world, wowtrips, gozayaan, wandertrails, stayzilla, orbitz india, travelguru homestays, trivago india, budgetair india, cheapoair india, kayak india, tata startbus, tata starbu, starbus, delhi inter, air india l, airindia lt, air india, spicejet, taj mahal palace and tower, trident jaipur, the westin hyderabad mindspace, trident hyderabad, goibibo, ibibo group pri, ibibo group pvt, ibibo, jetabroad india

8. Education: Earn 2 Reward Points, Description: Maximum cap of 5000 Reward Points per statement cycle., Surcharge: N/A.

Included merchant names are - avenues*ind

9. Government: Earn 2 Reward Points, Description: Maximum cap of 5000 Reward Points per statement cycle., Surcharge: N/A.

Included merchant names are - tin 2 0, qapita, cbdt

10. Wallet: Earn 2 Reward Points, Description: Maximum cap of 5000 Reward Points per statement cycle., Surcharge: N/A.

11. Fuel: Earn 2 Reward Points, Description: 1% + GST fuel surcharge waiver at all fuel stations across India for transactions between ₹400 to ₹15,000. [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. InterMiles: Average value per InterMiles mile assumed ₹0.3. (AIRLINE_TRANSFER), Burn multiplier = 0.03.

2. Travel Booking: Log in to Net Banking or Mobile App or go to [yesrewardz.com](https://www.yesrewardz.com) | Navigate to Rewards Section | Find options for travel bookings. This might include flight tickets, hotel bookings, or travel packages. | Choose the type of travel booking you wish to make (e.g., flights, hotels) and browse through the available options. | Confirm and complete booking | 4 points get converted to ₹1 worth of travel bookings. (AIRLINE_TRANSFER), Burn multiplier = 0.25.

3. Hotel Transfer: Check bank's website for more details. (HOTEL_TRANSFER), Burn multiplier = 0.25.