

Card Details: Private

Bank: Yes Bank

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 50000

Renewal Fee: 50000

Forex Charges: 0.5

Annual Percentage Rate: 29.8

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 1000000 (QUARTER), Benefits: Get 10,000 Reward Points..

2. Spend Rs 2500000 (YEAR), Benefits: Renewal Fee Waived..

Reward Points Earn:

1. Utilities: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.

2. 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)

3. Categories other than mentioned below or any other: Earn 20 Reward Points (Reward Points), Description: Earn 20 Reward Points per ₹200 spent., Surcharge: N/A.

4. International: Earn 40 Reward Points, Description: Earn 40 Reward Points per ₹200 spent., Surcharge: N/A.

5. Rent: Earn 0 Reward Points, Description: 1% + GST transaction charge is levied for rent payments., Surcharge: N/A.

6. Wallet: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.

7. Fuel: Earn 0 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. Cashback: Log in to Net Banking or Mobile App or go to yesrewardz.com|Navigate to Rewards Section|Select "Redeem Points" or "Cashback Redemption."|Select the amount of cashback you wish to redeem.|4 points get converted to ₹1. (CASHBACK), Burn multiplier = 0.25.

2. Catalogue: Log in to Net Banking or Mobile App or go to yesrewardz.com|Navigate to Rewards Section|Select "Redeem Points" or "Cashback Redemption."|Select the amount of cashback you wish to redeem.|4 points get converted to ₹2. (CATALOGUE_PRODUCTS), Burn multiplier = 0.25.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..

2. International Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..

3. Add-on Card Domestic Lounges: Visitation Limit - null per null, Eligibility - As per primary card..

4. Add-on Card International Lounges: Visitation Limit - null per null, Eligibility - As per primary card..