

## Card Details: Paytm HDFC Bank SELECT Business

Bank: HDFC

Ideal Spends: Rs 150000

### Key Charges:

Joining Fee: 1000

Renewal Fee: 1000

Forex Charges: 3.5

Annual Percentage Rate: 45

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 per redemption request.

### Card Milestones:

1. Spend Rs 200000 (YEAR), Benefits: ₹1000 worth Gift Voucher..

### Reward Points Earn:

1. Paytm (Recharge): Earn 5 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

2. Paytm (Utilities): Earn 5 Cashpoints, Description: Max. Cap per calendar Month - ₹150., Surcharge: N/A.

3. Paytm (Movies): Earn 5 Cashpoints, Description: Max. Cap per calendar Month - ₹150., Surcharge: N/A.

4. Swiggy: Earn 3 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

Included merchant names are - swiggy, bundl technologies p, bundl

5. Ajo: Earn 3 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

Included merchant names are - ajo

6. Big Basket: Earn 3 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

7. Uber: Earn 3 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

Included merchant names are - uber, uber india syst, uber india

8. Categories other than mentioned below or any other: Earn 1 Cashpoint, Description: Max. Cap per calendar Month - ₹2000., Surcharge: N/A.

9. Fuel: Earn 0 Cashpoints, Description: 1% + GST fuel surcharge waived of on fuel transactions. ₹

(on minimum transaction of ₹400 & maximum transaction of ₹15,000. Maximum waiver of ₹250 per statement cycle)., Surcharge: N/A.

10. EMI: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

11. Rent: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

12. Education: Earn 0 Cashpoints, Description: No Reward Points on this category.,  
Surcharge: N/A.

Included merchant names are - avenues\*ind

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

14. Jewellery: Earn 0 Cashpoints, 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)

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