Card Details: PVR

Bank: Kotak

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: Free Renewal Fee: 999 Forex Charges: 3.5

Annual Percentage Rate: 42 Add-on Card Charges: N/A Reward Redemption Fee: Nil

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Kotak Rewards: Log in to Net Banking or Mobile App|Navigate to Credit Card Section| Select reward redemption, you'll be directed to the rewards catalogue where you can browse different redemption categories (vouchers, electronics, lifestyle, travel, etc.).| Select the desired item and enter the required redemption details|Confirm Redemption| 4 points get converted into 11|. (BRAND_WALLET), Burn multiplier = 0.25.