

Card Details: Premia

Bank: Yes Bank

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 999

Renewal Fee: 999

Forex Charges: 2.75

Annual Percentage Rate: 14.4

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 20000 (MONTH), Benefits: Joining Fee Waived..
2. Spend Rs 200000 (YEAR), Benefits: Renewal Fee Waived..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: Valid on select categories.|Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.
2. Online Shopping: Earn 12 Reward Points, Description: Except on select categories.|Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.
3. Offline: Earn 6 Reward Points, Description: Except on select categories.|Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.
4. Utilities: Earn 0 Reward Points, Description: A charge of 1% + applicable GST will be applicable on all utility transactions on Spends above ₹15,000 in a month. Fee capped at Rs.3000 in a month., Surcharge: N/A.
5. Education: Earn 0 Reward Points, Description: 1% fee +applicable GST will be levied on education transactions done through third-party websites and applications including (but not limited to) CRED, PhonePe, Housing.com, No-broker, Cheq etc. in a calendar month. Fee capped at INR 5,000 per calendar month, Surcharge: N/A.
6. Rent: Earn 0 Reward Points, Description: Minimum 1% of transaction value or Rs 199 whichever is higher will be levied on all Rental transactions. Please note that rental transactions are capped at 3 per 30 days period., Surcharge: N/A.
7. Fuel: Earn 0 Reward Points, Description: 1% fee + applicable GST will be levied on every fuel transaction of value greater than INR 10,000. Total Fuel Transaction charges will be capped at INR 5,000 per customer per calendar month, Surcharge: N/A.
8. Jewellery: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
9. Wallet: Earn 0 Reward Points, Description: Minimum 1% of transaction value or Rs 1 whichever is higher will be levied on all Wallet transactions, Surcharge: N/A.
10. Online: Earn 12 Reward Points, Description: Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.

11. Insurance: Earn 4 Reward Points, Description: Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.

12. Government: Earn 4 Reward Points, Description: Maximum cap of 12000 Reward Points per statement cycle., 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 ¹0.3. (AIRLINE_TRANSFER), Burn multiplier = 0.03.

2. Travel Booking: Log in to Net Banking or Mobile App or go to 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 ¹1 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.

Lounge Benefits:

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

2. Domestic Lounges: Visitation Limit - null per null, Eligibility - Spending of 10000 for April to June and 35000 for July to September..