

Card Details: UPI RuPay Biz

Bank: HDFC

Ideal Spends: Rs 100000

Key Charges:

Joining Fee: 250

Renewal Fee: 250

Forex Charges: 3.5

Annual Percentage Rate: 45

Add-on Card Charges: N/A

Reward Redemption Fee: 199 per redemption request.

Card Milestones:

1. Spend Rs 25000 (YEAR), Benefits: Renewal membership fee waived off..

Reward Points Earn:

1. Grocery: Earn 3 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone, kunaic mand, infiniteda, big bazaar, reliance fresh, more supermarket, spencer's retail, nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

2. Supermarket: Earn 3 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

3. Dining: Earn 3 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

Included merchant names are - dominos pizza, café coffee day, haldiram's, mcdonalds, starbucks, _tata starbucks p., starbucks in, starbucks india, pay*starbuc, pind balluchi, bikanervala, anand sweets, behrouz biryani, mainland china, arendelle priva, r k suppliers, keventers, saravana bhavan, the beer cafe, sindhi namkeen and dry, sindhi namk, shriram dhaba, _sriram dhaba pri., nss foods, smokin grills, turtle quick, turtle quick pri, urban flavours, south dosa plaz, banaaras cyber, delite foods, shivram foods p, asia kitchen by, lucknowi khazan, chai point, paramount foods, kfc, subway, pizza hut, .pizza hut_, burger king, dunkin' donuts, costa coffee, haldiram, sagar ratna, nirula's, goli vada pav, wow! momo, faasos, barbeque nation, moti mahal, chaayos, _chaayos vatika b., hard rock cafe, punjab grill, indian accent, bukhara, peshawri, dum pukht, varq, wasabi by morimoto, masala library, kainoosh, dakshin, karavalli, karim's, shiv sagar, a2b, bhagat tarachand, murugan idli shop, mahesh lunch home, trupti

farsan, copper chimney, yoko sizzlers, street food and local favorites, bombay canteen, swati snacks, paradise biryani, sarvi, britannia & co., gajalee, raju omlet, sri krishna sweets, mamagoto, smoke house deli, yauatcha, chili's, jamie's italian, la piazza, olive bar & kitchen, le cirque, serafina, royal china, naturals ice cream, amul ice cream, kwallity wall's swirl's, giani's, baskin robbins, nirula's ice cream, pabrai's fresh and naturelle, the chocolate room, cafes and bakeries, theobroma, l'opéra, flurys, breadtalk, paris bakery, mad over donuts, glen's bakehouse, ovenfresh, brownie point, other popular chains, nando's, burger singh, taco bell, leon grill, rolls mania, jumbo king, hoppipola, irish house, smoke house grill, alwar sweets, artisanal bakehouse, artisanal bakeho, bakshi restaurant, bakshi restaura, rajasthali, nowhere, dolma aunty, banarasiya, dineout, wwwdineoutcoin, anshika halwai, st jerome hospitality, epiphany hospitality, epiphany hospita, love to wish, love to wis, eazydiner, eazydiner p, fine dining restaurants, shree thaker bhojanalay, cream stone, la patisserie (taj)

4. PayZapp: Earn 3 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

5. Utilities: Earn 2 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

6. Categories other than mentioned below or any other: Earn 1 Cashpoint, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

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

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

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

Included merchant names are - avenues*ind

10. 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)

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

Reward Points Burn:

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

1. Airmiles: Utilize your cashpoints to redeem as Airmiles via Net Banking.|Login to Net

Banking portal using your Customer ID and Password > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Airmiles > Frequent flyer registration (Registration only for First time user)> Enter the required details > Register> Airmiles> Airmiles redemption> Enter the required details> Click Proceed.

(AIRLINE_TRANSFER), Burn multiplier = 0.25.

2. Cashback: Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Cash Redemption. (CASHBACK), Burn multiplier = 0.25.

3. Product Catalogue (Vouchers/Products): Utilize your cashpoints to redeem against different product catalogue via Net Banking & SmartBuy. |Via Net Banking: Login to Net Banking Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Product Catalogue> Select any product of your choice and click add to card> Buy Now. |Via SmartBuy: ₹

Visit SmartBuy website> Login > Privileges > Select your card > Rewards > Select the voucher of your choice > Choose the required Quantity and Select Checkout now > Select Redeem points > Enter the voucher code received via email/SMS and select confirm. (CATALOGUE_PRODUCTS), Burn multiplier = 0.25.

4. SmartBuy: Utilize your cashpoints to redeem as Insta vouchers through Net Banking Portal. Card members can avail gift vouchers from Amazon, Raymonds, Croma, Reliance digital and lot more brands. |Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Insta Vouchers > Select any voucher of your choice and click redeem.

(CATALOGUE_PRODUCTS), Burn multiplier = 0.25.