

## Card Details: Rewards

Bank: Standard Chartered

Ideal Spends: Rs 425000

### Key Charges:

Joining Fee: Free

Renewal Fee: 1000

Forex Charges: 3.5

Annual Percentage Rate: 45

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Card Milestones:

1. Spend Rs 300000 (YEAR), Benefits: Renewal Fee Waiver..

2. Benefits: Earn 4x bonus Reward Points on all their retail spends. every 1 MONTH on minimum spending of Rs. 20000 (every 1 MONTH).

### Reward Points Earn:

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

Included merchant names are - pzrent, pzrent non, pzrent non bbps, housing, housing com, ebuzz \*hou, nobroker, nobroker te, nobroker technologies, orchid island r, orchid island rwa, orchid island, locon solut, pay\*locon s, raz\*locon solutions prigu, raz\*locon s

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

3. 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)

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

5. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: Additional 4 Reward Points per 1150 on monthly Retail spends

above ₹120,000 (max. 2000 bonus RPs per statement cycle)., Surcharge: N/A.

6. Insurance: Earn 1 Reward Points, Description: Earn 1 Reward Points per ₹150 spent., Surcharge: N/A.

Included merchant names are - LIC, Life Insurance Corporation of India, ICICI Prudential, ICICI Lombard, HDFC Ergo General Insurance, Bajaj Allianz General Insurance, SBI Life Insurance, Max Life Insurance, Tata AIG General Insurance, Reliance General Insurance, Bharti Axa Life Insurance, Aditya Birla Sun Life Insurance, Future Generali India Insurance, Kotak Mahindra Life Insurance, IDBI Federal Life Insurance, New India Assurance, United India Insurance, Oriental Insurance, National Insurance Company, Aviva Life Insurance, Canara HSBC Oriental Bank of Commerce Life Insurance, Star Health and Allied Insurance, Edelweiss Tokio Life Insurance, IFFCO Tokio General Insurance, Tata AIA Life Insurance, Shriram General Insurance, HDFC Life Insurance, Exide Life Insurance, Religare Health Insurance, Cholamandalam MS General Insurance, Apollo Munich Health Insurance, Sahara India Life Insurance, DHFL Pramerica Life Insurance, Royal Sundaram General Insurance, Raheja QBE General Insurance, Bharti Axa General Insurance, Liberty General Insurance, Reliance Nippon Life Insurance, SBI General Insurance, Agriculture Insurance Company of India, Universal Sompo General Insurance, Infopersonal Loan, PNB MetLife India Insurance

7. Government: Earn 1 Reward Points, Description: Earn 1 Reward Points per ₹150 spent., Surcharge: N/A.

8. Fuel: Earn 0 Reward Points, Description: 1% + GST fuel surcharge waiver|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 SCB Online Banking or SC Mobile App|Navigate to the Rewards or Loyalty section.|Select your desired rewards from the reward catalog from various categories like cashback, vouchers, products, travel and hotel, etc.|Once you've selected your reward, confirm the redemption.|5 points get converted to ₹11 worth of rewards. (CASHBACK), Burn multiplier = 0.2.

2. Catalogue: Log in to SCB Online Banking or SC Mobile App|Navigate to the Rewards or Loyalty section.|Select your desired rewards from the reward catalog from various categories like cashback, vouchers, products, travel and hotel, etc.|Once you've selected your reward, confirm the redemption.|4 points get converted to ₹11 worth of rewards. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.25.