

## Card Details: Prestige

Bank: Citibank

Ideal Spends: Rs 425000

### Key Charges:

Joining Fee: 20000

Renewal Fee: 20000

Forex Charges: 3.5

Annual Percentage Rate: 40.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Reward Points (Reward Points), Description: Earn 1 Reward Points per ₹100 spent., Surcharge: N/A.

2. International: Earn 2 Reward Points, Description: Earn 2 Reward Points per ₹125 spent., Surcharge: N/A.

### Reward Points Burn:

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

1. Air France and KLM: Average economy class value per KLM mile assumed ₹0.45. (AIRLINE\_TRANSFER), Burn multiplier = 0.45.

2. Turkish Airlines: Average economy class value per Turkish Airline mile assumed ₹0.56. (AIRLINE\_TRANSFER), Burn multiplier = 0.56.

3. Taj InnerCircle: Average point value value assumed ₹0.58. (HOTEL\_TRANSFER), Burn multiplier = 0.58.

4. IHG Rewards Club: Average point value value assumed ₹0.25. (HOTEL\_TRANSFER), Burn multiplier = 0.25.

5. InterMiles: Average economy class value per Intermile assumed ₹0.15. (AIRLINE\_TRANSFER), Burn multiplier = 0.15.

6. Singapore Airlines: Average economy class value per KrisFlyer mile assumed ₹0.6. (AIRLINE\_TRANSFER), Burn multiplier = 0.6.

7. Thai Airways: Average economy class value per Thai Airways mile assumed ₹0.32. (AIRLINE\_TRANSFER), Burn multiplier = 0.32.

8. Air India: Average economy class value per AirIndia mile assumed ₹0.09. (AIRLINE\_TRANSFER), Burn multiplier = 0.09.

9. British Airways: Average economy class value per British Airways mile assumed ₹0.9. (AIRLINE\_TRANSFER), Burn multiplier = 0.9.

10. Cathay Pacific: Average economy class value per Cathay Pacific Asia Mile assumed ₹0.35. (AIRLINE\_TRANSFER), Burn multiplier = 0.35.

11. Etihad Airways: Average economy class value per Etihad Airways mile assumed ₹0.09. (AIRLINE\_TRANSFER), Burn multiplier = 0.09.

12. Virgin Atlantic: Average economy class value per Virgin Atlantic mile assumed ₹0.8.

(AIRLINE\_TRANSFER), Burn multiplier = 0.6.

13. Qantas: Average economy class value per Qantas Frequent Flyer mile assumed

10.36. (AIRLINE\_TRANSFER), Burn multiplier = 0.36.

14. Qatar Airways: Average economy class value per Qatar Airways Avios assumed

10.32. (AIRLINE\_TRANSFER), Burn multiplier = 0.32.

### 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 - Not specified on the bank's website..

3. Add-on Card Domestic Lounges: Visitation Limit - null per null, Eligibility - As per primary card..

4. Add-on Card International Lounges: Visitation Limit - null per null, Eligibility - As per primary card..