

Card Details: Business Regalia First

Bank: HDFC

Ideal Spends: Rs 600000

Key Charges:

Joining Fee: 1000

Renewal Fee: 1000

Forex Charges: 3.5

Annual Percentage Rate: 45

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 Per redemption request.

Card Milestones:

1. Benefits: Renewal fee waiver. every 1 YEAR on minimum spending of Rs. 100000 (every 1 YEAR).

2. Benefits: 5000 Reward Points. every 1 YEAR on minimum spending of Rs. 300000 (every 1 YEAR).

3. Benefits: 7500 Reward Points. every 1 YEAR on minimum spending of Rs. 600000 (every 1 YEAR).

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: The maximum 25,000 Reward Points can be earned in a statement cycle for your Business Regalia Credit Card., Surcharge: N/A.

2. Wallet: Earn 0 Reward Points, Description: The maximum 25,000 Reward Points can be earned in a statement cycle for your Business Regalia Credit Card., Surcharge: N/A.

3. EMI: Earn 0 Reward Points, Description: The maximum 25,000 Reward Points can be earned in a statement cycle for your Business Regalia Credit Card., Surcharge: N/A.

4. Fuel: Earn 0 Reward Points, Description: 1% fuel surcharge waiver at all fuel stations across India

(on minimum transaction of ₹400 and maximum transaction of ₹5000. Max CashBack of ₹500 per statement cycle), Surcharge: N/A.

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

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

7. Grocery: Earn 0 Reward Points, Description: Reward points earned on Grocery transactions will be capped to 2,000 per month., Surcharge: N/A.

8. Travel: Earn 0 Reward Points, Description: Reward points earned on Travel transactions will be capped to 50,000 per month., Surcharge: N/A.

9. Government: Earn 5 Cashback, Description: 5% monthly cashback on Business Essential Spends like (electricity bills, telephone & internet bills, Government & Tax Payments)., Surcharge: N/A.

Reward Points Burn:

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

1. Product Catalogue (Vouchers/Products): You can redeem your Reward Points on Smartbuy or Netbanking. (CATALOGUE_PRODUCTS), Burn multiplier = 0.35.
2. SmartBuy (Flights/Hotels): You can redeem your Reward Points on Smartbuy or Netbanking. (TRAVEL_BOOKING), Burn multiplier = 0.5.
3. Airmiles: You can redeem your Reward Points on Smartbuy or Netbanking. (AIRLINE_TRANSFER), Burn multiplier = 0.5.
4. Cashback: You can redeem your Reward Points on Smartbuy or Netbanking. (CASHBACK), Burn multiplier = 0.2.