

## Card Details: Avios

Bank: IndusInd

Ideal Spends: Rs 425000

### Key Charges:

Joining Fee: 40000

Renewal Fee: 40000

Forex Charges: 3.5

Annual Percentage Rate: 46

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Card Joining Benefits:

1. Get 20000 reward points as joining benefit.

### Card Milestones:

1. Spend Rs 1600000 (YEAR), Benefits: 25000 Avios..
2. Spend Rs 800000 (YEAR), Benefits: 25000 Avios..

### Reward Points Earn:

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

3. Jewellery: Earn 0 Avios, 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. Categories other than mentioned below or any other: Earn 1 Avios, Description: Earn 1 Avios per 1200 spent., Surcharge: N/A.

5. Qatar Airways - Website/App: Earn 2 Avios, Description: Earn 2 Avios per ₹200 spent., Surcharge: N/A.

Included merchant names are - indigo, vistara, goair, alliance air, tata sia, tata sia ai, etihad airways, air india l, airindia lt, air india, spicejet

6. British Airways - Website/App: Earn 2 Avios, Description: Earn 2 Avios per ₹200 spent., Surcharge: N/A.

Included merchant names are - indigo, vistara, goair, alliance air, tata sia, tata sia ai, etihad airways, air india l, airindia lt, air india, spicejet

7. POS spends in selected preferred international destination: Earn 5 Avios, Description: Earn 5 Avios per ₹200 spent., Surcharge: N/A.

8. Fuel: Earn 0 Avios, Description: 1% + GST fuel surcharge waiver exclusive of GST., Surcharge: N/A.

Included merchant names are - hp, hindustan petroleum corporation, hindustan petroleum gas, satbir filling, gurgaon fuels, a square wheels, adani welspun exploration limited, tata petrodyne, cairn india, indian oil corporation, oil and natural gas corporation, oil india limited, bhara petroleum, bhara petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bhara gas, reliance petro pump, shell fuel station, essar petro station, ongc petrol pump, nayara energy fuel station, mangalore refinery and petrochemicals ltd station, indraprastha gas limited pump, gail fuel outlet, assam oil division petrol pump, mumbai refinery fuel station, koyali refinery petrol vendor, digboi refinery pump, numaligarh refinery limited station, bina refinery petroleum station, paradeep refinery fuel point, panipat refinery petrol depot, haldia refinery fuel outlet, mathura refinery petrol station, manali refinery fuel point, cochin refinery petrol outlet, vizag refinery fuel station, gujarat state petroleum corporation pump, ril fuel depot, petronet lng fuel station, mumbai high field pump, nocil petrol outlet, balmer lawrie & company limited station, schlumberger india petrol station, halliburton india pump, adani gas fuel point, swan energy limited station, aban offshore limited petrol, total oil india station, tata power fuel station, kerala state oil corporation pump, mahanagar gas limited outlet, oilmax energy fuel station, coastal energy petro pump, deep industries limited fuel point, selan exploration technology limited station, asian oilfield services pump, jaihind projects limited petrol station, sun petrochemicals fuel outlet, jaiswal neco industries limited station, hindustan oil exploration company fuel point, abhay ocean services petrol pump, neco group fuel station, san engineering & locomotive co. outlets, shakti petroleum pump, ultratech petroleum fuel depot, gupta energy station, anand oil company petrol station, mittal energy limited fuel point, khushbu petroleum station, krishna fuels petro pump, yash petrol services outlet, vardhman fuels station, mitaram fuels depot, gujarat natural resources limited, indus petroleum station, shyam petrochemicals outlet, manoj petroleum pump, royal fuel station, pyramid petroleum outlet, bhara fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

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

10. Wallet: Earn 0 Avios, 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. Qatar Airways: Average economy class value per Qatar Airways Avios assumed 10.8. (AIRLINE\_TRANSFER), Burn multiplier = 0.8.

2. British Airways: Average economy class value per ExecutiveClub point assumed 10.9. (AIRLINE\_TRANSFER), Burn multiplier = 0.9.

### Lounge Benefits:

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

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