

Card Details: Aurum

Bank: SBI

Ideal Spends: Rs 1800000

Key Charges:

Joining Fee: 9999

Renewal Fee: 9999

Forex Charges: 2

Annual Percentage Rate: 42

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Joining Benefits:

1. Get 4000 reward points as joining benefit.

Card Milestones:

1. Benefits: Tata CliQ voucher worth ₹1,500. every 1 MONTH on minimum spending of Rs. 100000 (every 1 MONTH).
2. Spend Rs 500000 (YEAR), Benefits: Tata CliQ Luxury worth ₹5,000..
3. Spend Rs 1000000 (YEAR), Benefits: Taj voucher worth ₹10,000..
4. Spend Rs 1200000 (YEAR), Benefits: Renewal membership fee waive off..
5. Spend Rs 2000000 (YEAR), Benefits: Apple vouchers worth ₹20,000..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: Earn 4 Reward Points per ₹100 spent., Surcharge: N/A.
2. Wallet: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
3. Fuel: Earn 0 Reward Points, Description: 1% + GST fuel surcharge waived off on all fuel transactions between Rs 400 to Rs 5000|Maximum waiver of ₹250 per statement cycle.|Only surcharge is waived, GST is not waived., Surcharge: N/A.
4. 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
5. Utilities: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
6. 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)

Reward Points Burn:

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

1. Flights & Hotels: Aurum points can be redeemed at rewards.aurumcreditcard.com| Select among various categories, such as Flights, Hotels, Points Transfer, Gift Cards, Philanthropy, Experiences, NAT GEO Tours, etc.|4Aurum Points = ₹1.

(AIRLINE_TRANSFER), Burn multiplier = 0.25.

2. Air Asia: Aurum points can be redeemed at rewards.aurumcreditcard.com.|Go to the Points Transfer tab and select Air Asia.|Enter the relevant details and confirm.|4

Aurum Points = ₹12.|Average economy value per Air Asia point assumed ₹0.5.

(AIRLINE_TRANSFER), Burn multiplier = 0.125.

3. Catalogue: Aurum points can be redeemed at rewards.aurumcreditcard.com|Select among various categories, such as Flights, Hotels, Points Transfer, Gift Cards, Philanthropy, Experiences, NAT GEO Tours, etc.|4Aurum Points = ₹1.

(CATALOGUE_PRODUCTS), Burn multiplier = 0.25.

4. ITC: Aurum points can be redeemed at rewards.aurumcreditcard.com|Go to the Points Transfer tab and select ClubITC|Enter the relevant details and confirm|5Aurum Points = ₹1Green Points.|Average value per Club ITC point assumed ₹1.

(HOTEL_TRANSFER), Burn multiplier = 0.3.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Unlimited.

2. International Lounges: Visitation Limit - null per null, Eligibility - 2 per quarter.

3. Domestic Airport Spa: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..