

Card Details: Paytm

Bank: HDFC

Ideal Spends: Rs 300000

Key Charges:

Joining Fee: 500

Renewal Fee: 500

Forex Charges: 3.5

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Benefits: Monthly fee waive off. every 1 MONTH on minimum spending of Rs. 5000 (every 1 MONTH).

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Cashpoint, Description: Capped at Max. 1000 per calendar Month. | Overall cashback redemption capped at 3000 points per month., Surcharge: Upto 1000 monthly.

2. Select Paytm Spends: Earn 2 Cashpoints, Description: Capped at Max. 1500 per calendar Month. | Overall cashback redemption capped at 3000 points per month., Surcharge: Upto 1500 monthly.

Included merchant names are - freecharge, sbiunipay, sbiunipaydb, sbiunipaydbcard, urbanclap, urbanclap techno, hdfcbillpay, schindler india, raz*schindler india pv, poly enterprises, airtel, bharti airtel limited, bharti airtel li

3. Paytm (Recharge, Utility, Movies, Mini App): Earn 3 Cashpoints, Description: Capped at Max. 1500 per calendar Month. | Overall cashback redemption capped at 3000 points per month., Surcharge: Upto 1500 monthly.

4. Rent: Earn 0 Cashpoints, Description: 1% + GST transaction charge is levied for rent payments., Surcharge: 1% + GST.

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. Fuel: Earn 0 Cashpoints, Description: 1% + GST fuel surcharge waived off on all fuel transactions between Rs 400 to Rs 5000. | Maximum waiver of 1250 per statement cycle. | Only surcharge is waived, GST is not waived., 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, bharat petroleum, bharat petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bharat 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, bharuch fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

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

Included merchant names are - tin 2 0, qapita, cbdt

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

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

9. Grocery: Earn 1 Cashpoints, Description: Spends capped at 1000 cashpoints per month|Overall cashback redemption capped at 3000 points per month., Surcharge: N/A.

Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone, kunaic mand, infinitea, big bazaar, reliance fresh, more supermarket, spencer's retail, nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

10. Travel: Earn 1 Cashpoints, Description: Spends will be capped at 50,000 points per month|Overall cashback redemption capped at 3000 points per month., Surcharge: N/A. Included merchant names are - indigo, vistara, goair, alliance air, tata sia, tata sia ai, etihad airways, ashok hotel, imperial hotel, maidens hotel, grand hyatt, ronil royale, panet hollywood, taj fort aguada resort, nahar singh mahal, the cecil, peterhoff, hari

niwas palace, jayamahal palace, ritz-carlton, rajendra vilas, bolgatty palace, the raviz, mascot hotel, usha kiran, four seasons, shalini palace, watson's hotel, bissau palace, the raj palace, devigarh, rambagh, diggi palace, ravla khempur, hill fort kesroli, roopangarh fort, lake palace, somode palace, lalgarh palace, shiv niwas palace, laxmi niwas palace, umaid bhawan palace, lmb hotel, the oberoi, oberoi maidens, the oberoi grand, trident, st. regis, itc grand central, the leela palace, the imperial, taj palace, itc maurya, bengaluru, the ritz-carlton, taj west end, shangri-la hotel, itc gardenia, itc grand chola, taj coromandel, the raintree hotel, hyatt regency, itc sonar, taj bengal, the lalit great eastern, jw marriott hotel, mid-range hotels, rambagh palace, the oberoi rajvilas, fairmont jaipur, taj jai mahal palace, taj exotica resort & spa, the leela goa, alila diwa goa, park hyatt goa resort and spa, taj falaknuma palace, park hyatt hyderabad, itc kohenur, budget hotels, ibis pune, holiday inn express pune, fabhotel lakme executive, hotel sagar plaza, lemon tree hotel, four points by sheraton, ginger ahmedabad, novotel ahmedabad, hyatt ahmedabad, radisson blu hotel ahmedabad, holiday inn cochin, crowne plaza kochi, radisson blu kochi, trident cochin, taj malabar resort & spa, encalm lounge, encalm loun, adani lounge, air india maharajah lounge, the centurion lounge, encalm prive lounge, itc hotels green lounge, allways vip services lounge, gvk lounge, loyalty lounge, travel club lounge, aviserve lounge, above ground level lounge, 080 lounge, vip lounge, tfs travel club lounge, bird lounge, earth lounge, good times bar & lounge, port lounge, club one class lounge, plaza premium lounge, black berry lounge, bagdogra, wild enthusiast, redbus, travel club, vernost, vernost mar, makemytrip, makemytrip indi, yatra, cleartrip, easemytrip, travelguru, expedia india, booking, agoda, via, thomas cook india, sotc, traveltriangle, ixigo, musafir, paytm travel, thrillophilia, happyeasygo, tripadvisor india, skyscanner india, irctc, klook, railyatri, oyo rooms, fabhotels, treebo hotels, airbnb india, travelzoo india, flightraja, tripfactory, goomo, triphobo, bigbreaks, grabon, railrestro, confirmktkt, indian eagle, akbar travels, veena world, wowtrips, gozayaan, wandertrails, stayzilla, orbitz india, travelguru homestays, trivago india, budgetair india, cheapoair india, kayak india, tata startbus, tata starbu, starbus, delhi inter, air india l, airindia lt, air india, spicejet, taj mahal palace and tower, trident jaipur, the westin hyderabad mindspace, trident hyderabad, goibibo, ibibo group pri, ibibo group pvt, ibibo, jetabroad india

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

12. Jewellery: Earn 0 Cashpoints, 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. Airmiles: Every 11 Cashpoint is equivalent to 11 Cashback. | Cashpoints can also be redeemed by the customer against outstanding balance as cashback or can be used for redeeming against other categories such as SmartBuy(Flights/Hotels), Airmiles & Product Catalogue. | 11 Cashpoint is equivalent to 10.3 of SmartBuy(Flights/Hotels), Airmiles & Product Catalogue. (AIRLINE_TRANSFER), Burn multiplier = 0.3.

2. Cashback: Every 11 Cashpoint is equivalent to 11 Cashback. | Cashpoints can also be redeemed by the customer against outstanding balance as cashback or can be used for redeeming against other categories such as SmartBuy(Flights/Hotels), Airmiles & Product Catalogue. | 11 Cashpoint is equivalent to 10.3 of SmartBuy(Flights/Hotels), Airmiles & Product Catalogue. (CASHBACK), Burn multiplier = 1.

3. SmartBuy (Flights/Hotels): Every 11 Cashpoint is equivalent to 11 Cashback. | Cashpoints can also be redeemed by the customer against outstanding balance as cashback or can be used for redeeming against other categories such as SmartBuy(Flights/Hotels), Airmiles & Product Catalogue. | 11 Cashpoint is equivalent to 10.3 of SmartBuy(Flights/Hotels), Airmiles & Product Catalogue. (TRAVEL_BOOKING), Burn multiplier = 0.3.