

Card Details: Indian Oil

Bank: Citibank

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 1000

Renewal Fee: 1000

Forex Charges: 3.5

Annual Percentage Rate: 42

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 30000 (YEAR), Benefits: Renewal Fee Waiver..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Turbo Point, Description: Earn 1 CashBack per ₹150 spent., Surcharge: N/A.

2. Indian Oil: Earn 4 Turbo Points, Description: Earn 4 CashBack per ₹150 spent. | The Turbo Points that accrue in this category would be capped to purchase amount of Rs.10,000 (or 267 Turbo Points) per transaction. On transactions exceeding Rs.10,000, customers would not earn any points., Surcharge: N/A.

3. Grocery: Earn 2 Turbo Points, Description: Earn 2 CashBack per ₹150 spent, applicable for spends up to ₹5000., 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, infinitedia, 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

4. Departmental Stores: Earn 2 Turbo Points, Description: Earn 2 CashBack per ₹150 spent, applicable for spends up to ₹5000., Surcharge: N/A.

5. Shopping: Earn 1 Turbo Point, Description: Earn 1 CashBack per ₹150 spent., Surcharge: N/A.

6. Dining: Earn 1 Turbo Point, Description: Earn 1 CashBack per ₹150 spent., Surcharge: N/A.

7. Fuel: Earn 0 Turbo Point, Description: No Reward Points on this category., Surcharge: N/A.