

## Card Details: Business Regalia

Bank: HDFC

Ideal Spends: Rs 500000

### Key Charges:

Joining Fee: 2500

Renewal Fee: 2500

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. 300000 (every 1 YEAR).
2. Benefits: 10000 Reward Points. every 1 YEAR on minimum spending of Rs. 500000 (every 1 YEAR).
3. Benefits: Additional 5000 Reward Points. every 1 YEAR on minimum spending of Rs. 800000 (every 1 YEAR).

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: The maximum 50,000 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 50,000 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 50,000 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 ₹1500 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. Cashback: You can redeem your Reward Points on Smartbuy or Netbanking. (CASHBACK), Burn multiplier = 0.2.
2. Product Catalogue (Vouchers/Products): You can redeem your Reward Points on Smartbuy or Netbanking. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.35.
3. SmartBuy (Flights/Hotels): You can redeem your Reward Points on Smartbuy or Netbanking. (TRAVEL\_BOOKING), Burn multiplier = 0.5.
4. Airmiles: You can redeem your Reward Points on Smartbuy or Netbanking. (AIRLINE\_TRANSFER), Burn multiplier = 0.5.

## Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - No criteria..
2. International Lounges: Visitation Limit - null per null, Eligibility - No criteria..