

## Card Details: Celesta

Bank: IndusInd

Ideal Spends: Rs 425000

### Key Charges:

Joining Fee: 50000

Renewal Fee: 5000

Forex Charges: 3.5

Annual Percentage Rate: 46

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Reward Points Earn:

1. 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

2. 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)

3. Categories other than mentioned below or any other: Earn 1 Reward Points (Reward Points), Description: Earn 1 Reward Points per ₹100 spent., Surcharge: N/A.

4. International: Earn 3 Reward Points, Description: Earn 3 Reward Points per ₹100 spent., Surcharge: N/A.

5. Utilities: Earn 0.7 Reward Points, Description: Earn 0.7 Reward Points per ₹100 spent., Surcharge: N/A.

6. Insurance: Earn 0.7 Reward Points, Description: Earn 0.7 Reward Points per ₹100 spent., Surcharge: N/A.

Included merchant names are - lic, life insurance corporation of india, icici prudentia, icici lombard, hdfc ergo general insurance, bajaj allianz general insurance, sbi life insurance, max life insurance, tata aig general insurance, reliance general insurance,

bharti axa life insurance, aditya birla sun life insurance, future generali india insurance, kotak mahindra life insurance, idbi federal life insurance, new india assurance, united india insurance, oriental insurance, national insurance company, aviva life insurance, canara hsbc oriental bank of commerce life insurance, star health and allied insurance, edelweiss tokio life insurance, ifco tokio general insurance, tata aia life insurance, shriram general insurance, hdfc life insurance, exide life insurance, religare health insurance, cholamandalam ms general insurance, apollo munich health insurance, sahara india life insurance, dhfl pramerica life insurance, royal sundaram general insurance, raheja qbe general insurance, bharti axa general insurance, liberty general insurance, reliance nippon life insurance, sbi general insurance, agriculture insurance company of india, universal sompo general insurance, infopersonal loan, pnb metlife india insurance

7. Education: Earn 0.7 Reward Points, Description: Earn 0.7 Reward Points per ₹100 spent., Surcharge: N/A.

Included merchant names are - avenues\*ind

8. Government: Earn 0.7 Reward Points, Description: Earn 0.7 Reward Points per ₹100 spent., Surcharge: N/A.

9. Fuel: Earn 0 Reward Points, 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, 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

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

11. Wallet: Earn 0 Reward Points, 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. IndusMoments: Go and login to the IndusMoments website|Explore and select among the reward categories such as travel, electronics, shopping vouchers, lifestyle products, etc.|Complete the redemption process by providing the necessary details and confirming the transaction.|1 point get converted to 11. (BRAND\_WALLET), Burn multiplier = 1.

2. Kris Flyer: Log in to Internet Banking or Mobile App|Navigate to Rewards Section|Once in the rewards section, you'll see the option to redeem Reward Points, choose the preferred partner airline.|Enter the required details|Confirm Redemption|2 points get converted into 1 KrisFlyer Mile. (AIRLINE\_TRANSFER), Burn multiplier = 0.5.

### **Lounge Benefits:**

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