

Card Details: Giga Business

Bank: HDFC

Ideal Spends: Rs 150000

Key Charges:

Joining Fee: 500

Renewal Fee: 500

Forex Charges: 3.5

Annual Percentage Rate: 45

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 per redemption request.

Card Milestones:

1. Spend Rs 50000 (MONTH), Benefits: Bonus 800 Cash points..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 2 Cashpoints, Description: Earn 2 Cashpoints per ₹150 spent., Surcharge: N/A.

2. Business Spends: Earn 6 Cashpoints, Description: Earn 6 Cashpoints per ₹150 spent., Surcharge: N/A.

3. Utilities: Earn 6 Cashpoints, Description: Earn 6 Cashpoints per ₹150 spent., Surcharge: N/A.

4. Income Tax/Advance Tax: Earn 6 Cashpoints, Description: Earn 6 Cashpoints per ₹150 spent., Surcharge: N/A.

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

5. GST Payment: Earn 6 Cashpoints, Description: Earn 6 Cashpoints per ₹150 spent., Surcharge: N/A.

6. MMT MyBiz: Earn 6 Cashpoints, Description: Earn 6 Cashpoints per ₹150 spent., Surcharge: N/A.

Included merchant names are - makemytrip, makemytrip indi

7. Nuclei: Earn 6 Cashpoints, Description: Earn 6 Cashpoints per ₹150 spent., Surcharge: N/A.

8. Fuel: Earn 0 Cashpoints, Description: 1% + GST fuel surcharge waiver., Surcharge: N/A.

9. Rent: Earn 0 Cashpoints, 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

10. 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)

11. Wallet: Earn 0 Cashpoints, 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. SmartBuy (Flights/Hotels): Utilize your cashpoints to redeem as Insta vouchers through Net Banking Portal. Card members can avail gift vouchers from Amazon, Raymonds, Croma, Reliance digital and lot more brands.|Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Insta Vouchers > Select any voucher of your choice and click redeem.

(TRAVEL_BOOKING), Burn multiplier = 0.25.

2. Cashback: Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Cash Redemption. (CASHBACK), Burn multiplier = 0.25.

3. Product Catalogue (Vouchers/Products): Utilize your cashpoints to redeem against different product catalogue via Net Banking & SmartBuy.|Via Net Banking:Login to Net Banking Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Product Catalogue> Select any product of your choice and click add to card> Buy Now.|Via SmartBuy: Visit SmartBuy website> Login > Privileges > Select your card > Rewards > Select the voucher of your choice > Choose the required Quantity and Select Checkout now > Select Redeem points > Enter the voucher code received via email/SMS and select confirm. (CATALOGUE_PRODUCTS), Burn multiplier = 0.25.

4. Business Product Catalogue (Vouchers/Products): Utilize your cashpoints to book flights & Hotel at the SmartBuy Rewards Portal.|Visit SmartBuy website > Flights/Stays > Enter the required journey details > Choose flights/hotels of your choice > Book > Enter the required details > Choose payment mode > Adjust your rewards points to redeem > Enter card details > Verify with OTP. (CATALOGUE_PRODUCTS), Burn multiplier = 0.3.