

Card Details: Elite Plus

Bank: Yes Bank

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 999

Renewal Fee: 999

Forex Charges: 2.75

Annual Percentage Rate: 45.6

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 20000 (MONTH), Benefits: Joining Fee Waived..
2. Spend Rs 200000 (YEAR), Benefits: Renewal Fee Waived..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: Valid on select categories.|Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.
2. Online Shopping: Earn 12 Reward Points, Description: Except on select categories.|Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.
3. Offline: Earn 6 Reward Points, Description: Except on select categories.|Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.
4. Utilities: Earn 0 Reward Points, Description: A charge of 1% + applicable GST will be applicable on all utility transactions on Spends above ₹15,000 in a month. Fee capped at Rs.3000 in a month., Surcharge: N/A.
5. Education: Earn 0 Reward Points, Description: 1% fee +applicable GST will be levied on education transactions done through third-party websites and applications including (but not limited to) CRED, PhonePe, Housing.com, No-broker, Cheq etc. in a calendar month. Fee capped at INR 5,000 per calendar month, Surcharge: N/A.
Included merchant names are - avenues*ind
6. Rent: Earn 0 Reward Points, Description: Minimum 1% of transaction value or Rs 199 whichever is higher will be levied on all Rental transactions. Please note that rental transactions are capped at 3 per 30 days period., 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
7. Fuel: Earn 0 Reward Points, Description: 1% fee + applicable GST will be levied on every fuel transaction of value greater than INR 10,000. Total Fuel Transaction charges will be capped at INR 5,000 per customer per calendar month, 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

8. 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)

9. Wallet: Earn 0 Reward Points, Description: Minimum 1% of transaction value or Rs 1 whichever is higher will be levied on all Wallet transactions, Surcharge: N/A.

10. Online: Earn 12 Reward Points, Description: Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.

11. Insurance: Earn 4 Reward Points, Description: Maximum cap of 12000 Reward

Points per statement cycle., 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

12. Government: Earn 4 Reward Points, Description: Maximum cap of 12000 Reward Points per statement cycle., Surcharge: N/A.

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. InterMiles: Average value per InterMiles mile assumed ¹0.3. (AIRLINE_TRANSFER), Burn multiplier = 0.03.

2. Travel Booking: Log in to Net Banking or Mobile App|Navigate to Rewards Section| Find options for travel bookings. This might include flight tickets, hotel bookings, or travel packages.|Choose the type of travel booking you wish to make (e.g., flights, hotels) and browse through the available options.|Confirm and complete booking|4 points get converted to ¹1 worth of travel bookings. (AIRLINE_TRANSFER), Burn multiplier = 0.25.

3. Hotel Transfer: Log in to Net Banking or Mobile App|Navigate to Rewards Section| Find options for travel bookings. This might include flight tickets, hotel bookings, or travel packages.|Choose the type of travel booking you wish to make (e.g., flights, hotels) and browse through the available options.|Confirm and complete booking|4 points get converted to ¹1 worth of travel bookings. (HOTEL_TRANSFER), Burn multiplier = 0.25.

Lounge Benefits:

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

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