

Card Details: Millennia

Bank: HDFC

Ideal Spends: Rs 500000

Key Charges:

Joining Fee: 1000

Renewal Fee: 1000

Forex Charges: 3.5

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: 199

Card Joining Benefits:

1. Get 1000 reward points as joining benefit.

Card Milestones:

1. Spend Rs 100000 (YEAR), Benefits: Renewal fee waived off..
2. Benefits: Gift vouchers worth 11000. every 1 QUARTER on minimum spending of Rs. 100000 (every 1 QUARTER).

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 1% + GST CashBack on other spends in a calendar month., Surcharge: Upto 11k monthly.
2. Amazon: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: Total accelerated cashback capped to 11k monthly.
Included merchant names are - amazon, amazonawsesc, amazon india, amzn mktp us, amazon pay indi, amazonin, amznmktplace, amazon.com amzn.combi, amazon prime video
3. BookMyShow: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: N/A.
4. Cult.fit: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: N/A.
5. Flipkart: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: N/A.
Included merchant names are - flipkart
6. Myntra: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month.,

Surcharge: N/A.

Included merchant names are - myntra, myntracom, myntra payu ind, myntra designs, myntra designs private

7. Sony LIV: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: N/A.

Included merchant names are - sony liv

8. Swiggy: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: N/A.

Included merchant names are - swiggy, bundl technologies p, bundl

9. Tata CLiQ: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: N/A.

Included merchant names are - tata click

10. Uber: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: N/A.

Included merchant names are - uber, uber india syst, uber india

11. Zomato: Earn 5 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 5% CashBack on 10 online merchants in a calendar month., Surcharge: N/A.

Included merchant names are - zomato, zomato ltd, zomato online o, razorpayzomato, zomato limited

12. Fuel: Earn 0 Cashback, Description: 1% + GST Fuel Surcharge waiver on Fuel spends between ₹400 to ₹4000. [Maximum waiver of ₹150 can be earned per billing cycle.] GST is not Waived., 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, Nocl Petroleum 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

13. Wallet: Earn 0 Cashback, Description: No Reward Points on this category., Surcharge: N/A.

14. Utilities: Earn 1 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 1% + GST CashBack on other spends in a calendar month., Surcharge: N/A.

15. Education (Third-Party): Earn 0 Cashback, Description: No Reward Points on this category., Surcharge: 1% + GST.

16. Education (Direct): Earn 1 Cashback, Description: The Cardholder can earn upto 1,000 CashPoints under the 1% + GST CashBack on other spends in a calendar month., Surcharge: N/A.

Included merchant names are - avenues*ind

17. Government: Earn 0 Cashback, Description: No Reward Points on this category., Surcharge: N/A.

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

18. Rent: Earn 0 Cashback, Description: 1% + GST transaction charge is levied for rent payments., Surcharge: 1% + GST.

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

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

20. Jewellery: Earn 0 Cashback, 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)

Reward Points Burn:

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

1. Cashback: The minimum CashPoint balance required for redemption against the Statement Balance is 500 CashPoints. | Reward Points redemption for CashBack redemption are capped per calendar month to 3,000 rewards points | To redeem your RPs, log in to net banking, click on the "Cards" tab, and then select "Redeem RPs" in the credit cards section on the left side. Choose your card to proceed. (CASHBACK), Burn multiplier = 1.

2. SmartBuy: Reward Points can be redeemed for flights and hotels upto 50,000 points per calendar month. | Cardmembers can redeem upto 70% of product/Voucher value through RPs on select vouchers/products and pay the remaining amount via Credit card. (TRAVEL_BOOKING), Burn multiplier = 0.3.