

## Card Details: Biz Black Metal

Bank: HDFC

Ideal Spends: Rs 150000

### Key Charges:

Joining Fee: 10000

Renewal Fee: 10000

Forex Charges: 3

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Card Milestones:

1. Spend Rs 150000 (QUARTER), Benefits: Get Club Marriott Renewal Membership + Taj Stay voucher worth ₹15000 on spends of ₹1.5 lakhs within first 90 days..
2. Spend Rs 500000 (YEAR), Benefits: Taj/ITC Voucher worth ₹15000..
3. Spend Rs 1000000 (YEAR), Benefits: Taj/ITC Voucher worth ₹15000..
4. Spend Rs 1500000 (YEAR), Benefits: Taj/ITC Voucher worth ₹15000..
5. Spend Rs 2000000 (YEAR), Benefits: Taj/ITC Voucher worth ₹15000..

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 5 Reward Points (Reward Points), Description: Earn 5Reward Points per 150 spent.|The maximum 1,50,000 RPs can be earned in a statement cycle., Surcharge: N/A.
2. Hotels: Earn 50 Reward Points, Description: Earn 50Reward Points per 150 spent.| 10,000 Accelerated points cumulatively on Smartbuy portal, post that base rate to follow., Surcharge: N/A.
3. Flights: Earn 25 Reward Points, Description: Earn 25Reward Points per 150 spent.| 10,000 Accelerated points cumulatively on Smartbuy portal portal, post that base rate to follow., Surcharge: N/A.
4. Trains: Earn 15 Reward Points, Description: Earn 15Reward Points per 150 spent.| 10,000 Accelerated points cumulatively on Smartbuy portal, post that base rate to follow., Surcharge: N/A.
5. Holidays: Earn 25 Reward Points, Description: Earn 25Reward Points per 150 spent.| 10,000 Accelerated points cumulatively on Smartbuy portal, post that base rate to follow., Surcharge: N/A.
6. Bus: Earn 25 Reward Points, Description: Earn 25Reward Points per 150 spent.| 10,000 Accelerated points cumulatively on Smartbuy portal, post that base rate to follow., Surcharge: N/A.
7. Vouchers: Earn 5 Reward Points, Description: Earn 5Reward Points per 150 spent., Surcharge: N/A.
8. Business Spends: Earn 5 Reward Points, Description: Earn 5Reward Points per 150 spent.|The maximum 1,50,000 RPs can be earned in a statement cycle., Surcharge: N/

A.

9. Grocery: Earn 5 Reward Points, Description: Earn 5Reward Points per 150 spent.| RPs accrued for grocery will have a maximum cap of 2,000 RPs in a month., Surcharge: N/A.

Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone, kunaic mand, infinitea, big bazaar, reliance fresh, more supermarket, spencer's retail, nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp\*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

10. Insurance: Earn 5 Reward Points, Description: Earn 5Reward Points per 150 spent.| Rewards Points accrued for Insurance transactions will have a maximum cap of 5,000 per day., 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, iffco 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

11. Utilities: Earn 5 Reward Points, Description: 1% + GST fee will be levied on Utility spends more than ₹175,000 per transaction|The fee will be charged on the entire transaction amount. Fee will be capped at ₹13000 per transaction|Reward Points earned on Utility transactions will be capped at 2,000 RPs per calendar month., Surcharge: N/A.

12. Fuel: Earn 0 Reward Points, Description: 1% + GST fee will be levied on Fuel spends more than ₹130,000 per transaction.|The fee will be charged on the entire transaction amount. Fee will be capped at ₹13000 per transaction., Surcharge: N/A.

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

14. Rent: Earn 0 Reward Points, Description: 1% + GST fee on the transaction amount will be levied on all rental transactions done on any merchant|Fee will be capped at ₹13000 per transaction., Surcharge: N/A.

15. Education: Earn 0 Reward Points, Description: 1% + GST fee will apply to education transactions made through third-party apps.|Fee will be capped at ₹13000 per transaction.| Education transactions made directly through college / school websites or through POS

machines at their premises will not be charged. International education transactions will not be charged., Surcharge: N/A.

Included merchant names are - avenues\*ind

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

17. Select Business Spends: Earn 25 Reward Points, Description: Bill payments via SmartPay & PayZapp, Income Tax / Advance Tax payment via eportal.incometax.gov.in, GST payment via payment.gst.gov.in, Hotel & flight booking on MMT MyBiz powered by SmartBuy BizDeals, Business software purchase via SmartBuy BizDeals – Nuclei. 5X Reward Points applicable on minimum spends ₹150,000 in statement cycle. Accelerated 5X RPs on Business Essential spends is capped at 7,500 RP per statement cycle, post that base reward rate to follow., Surcharge: N/A.

18. 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)

## Reward Points Burn:

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

1. Product Catalogue (Vouchers/Products): Redeem against Product Catalogue via Netbanking & SmartBuy. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.5.

2. Cashback: A minimum of 2500 Reward Point is needed to redeem RPs against Statement Balance. Redemption of RPs against Statement Balance (cashback redemption) will be capped per calendar month at 50,000 RPs. (CASHBACK), Burn multiplier = 0.3.

3. Singapore Airlines: Airmiles conversion via Netbanking. (AIRLINE\_TRANSFER), Burn multiplier = 1.

4. Business Product Catalogue (Vouchers/Products): Redeem against Business Catalogue via Netbanking & SmartBuy. (CATALOGUE\_PRODUCTS), Burn multiplier = 1.

5. SmartBuy (Flights/Hotels): Flights and Hotels redemption, Credit Card members can redeem upto a maximum of 70% of the booking value through Reward Points. On the HDFC Bank SmartBuy portal, the redemption of RPs for flights & hotel bookings will be capped per calendar month at 75,000 RPs.

(TRAVEL\_BOOKING), Burn multiplier = 1.

## Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Any transactions done last month irrespective of amount..
2. International Lounges: Visitation Limit - null per null, Eligibility - Any transactions done last month irrespective of amount..