

Card Details: Biz Power

Bank: HDFC

Ideal Spends: Rs 150000

Key Charges:

Joining Fee: 2500

Renewal Fee: 2500

Forex Charges: 2

Annual Percentage Rate: 45

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 per redemption request.

Card Milestones:

1. Spend Rs 250000 (QUARTER), Benefits: Gift Voucher worth ₹2500 of MakeMyTrip/ Reliance Digital..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: Earn 4 Reward Points per ₹150 spent., Surcharge: N/A.

2. PayZapp: Earn 20 Reward Points, Description: Applicable on minimum spends ₹125,000 in statement cycle.|Earn maximum 5,000 Reward Points per statement cycle., Surcharge: N/A.

3. SmartPay: Earn 20 Reward Points, Description: Applicable on minimum spends ₹125,000 in statement cycle.|Earn maximum 5,000 Reward Points per statement cycle., Surcharge: N/A.

4. Income Tax/Advance Tax: Earn 20 Reward Points, Description: Income Tax/ Advance Tax payment via eportal.incometax.gov.in|Applicable on minimum spends ₹125,000 in statement cycle.|Earn maximum 5,000 Reward Points per statement cycle., Surcharge: N/A.

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

5. GST Payment: Earn 20 Reward Points, Description: GST payment via payment.gst.gov.in|Applicable on minimum spends ₹125,000 in statement cycle.|Earn maximum 5,000 Reward Points per statement cycle., Surcharge: N/A.

6. MMT MyBiz: Earn 20 Reward Points, Description: Applicable on minimum spends ₹125,000 in statement cycle.|Earn maximum 5,000 Reward Points per statement cycle., Surcharge: N/A.

Included merchant names are - makemytrip, makemytrip indi

7. GoogleAds: Earn 20 Reward Points, Description: Applicable on minimum spends ₹125,000 in statement cycle.|Earn maximum 5,000 Reward Points per statement cycle., Surcharge: N/A.

8. Reliance Digital: Earn 20 Reward Points, Description: Applicable on minimum spends ₹125,000 in statement cycle.|Earn maximum 5,000 Reward Points per statement cycle., Surcharge: N/A.

Included merchant names are - reliance digital

9. Flipkart: Earn 40 Reward Points, Description: Shop on SmartBuy., Surcharge: N/A.

Included merchant names are - flipkart

10. MakeMyTrip: Earn 40 Reward Points, Description: Shop on SmartBuy., Surcharge: N/A.

11. Apple Imagine: Earn 40 Reward Points, Description: Shop on SmartBuy., Surcharge: N/A.

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

13. 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

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

15. 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)

16. 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. Airmiles: Utilize your cashpoints to redeem as Airmiles via Net Banking. |Login to Net Banking portal using your Customer ID and Password > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Airmiles > Frequent flyer registration (Registration only for First time user)> Enter the required details > Register> Airmiles> Airmiles redemption> Enter the required details> Click Proceed.
(AIRLINE_TRANSFER), Burn multiplier = 0.5.

2. Cashback: Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Cash Redemption. (CASHBACK), Burn multiplier = 0.2.

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 = 0.35.

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 = 0.65.

5. 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 = 0.5.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - 2 complimentary on spending of ₹175,000 in the previous quarter..

2. International Lounges: Visitation Limit - null per null, Eligibility - You can apply for Priority Pass for self and add on members once you complete minimum 4 retail transactions on your Biz Power Credit Card..