

Card Details: Reserv

Bank: Yes Bank

Ideal Spends: Rs 425000

Key Charges:

Joining Fee: 1999

Renewal Fee: 1999

Forex Charges: 1.75

Annual Percentage Rate: 14.4

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 40000 (MONTH), Benefits: Joining Fee is Waived..

Reward Points Earn:

1. 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

2. 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)

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

4. Categories other than mentioned below or any other: Earn 12 Reward Points (Reward Points), Description: Earn 6 Reward Points per ₹200 spent., Surcharge: N/A.

5. Online: Earn 24 Reward Points, Description: Earn 12 Reward Points per ₹200 spent.,
Surcharge: N/A.

6. Utilities: Earn 6 Reward Points, Description: Earn 4 Reward Points per ₹200 spent.,
Surcharge: N/A.

7. Insurance: Earn 6 Reward Points, Description: Earn 4 Reward Points per ₹1200 spent., 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

8. Education: Earn 6 Reward Points, Description: Earn 4 Reward Points per ₹1200 spent., Surcharge: N/A.

Included merchant names are - avenues*ind

9. Government: Earn 6 Reward Points, Description: Earn 4 Reward Points per ₹1200 spent., Surcharge: N/A.

10. Fuel: Earn 0 Reward Points, Description: 1% + GST fuel surcharge waiver at all fuel stations across India for transactions between ₹1400 to ₹15,000. [Only surcharge is waived, GST is not waived., 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: Check bank's website for more details. (HOTEL_TRANSFER), Burn multiplier = 0.25.