

Card Details: Regalia Gold

Bank: HDFC

Ideal Spends: Rs 800000

Key Charges:

Joining Fee: 2500

Renewal Fee: 2500

Forex Charges: 2

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 for RPs ₹150 against statement

Card Milestones:

1. Benefits: ₹1500 worth of voucher. every 1 QUARTER on minimum spending of Rs. 150000 (every 1 QUARTER).
2. Spend Rs 400000 (YEAR), Benefits: Renewal fee waived off..
3. Spend Rs 500000 (YEAR), Benefits: Flight vouchers worth ₹5000..
4. Spend Rs 750000 (YEAR), Benefits: Flight vouchers worth ₹5000..

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. Myntra: Earn 20 Reward Points, Description: The maximum number of accelerated Reward Points on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.
Included merchant names are - myntra, myntracom, myntra payu ind, myntra designs, myntra designs private
3. Insurance: Earn 4 Reward Points, Description: Maximum 2000 Reward Points per day on insurance transactions., 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

4. Utilities: Earn 4 Reward Points, Description: Earn 4 Reward Points per ₹150 spent., Surcharge: N/A.

5. Education (Direct): Earn 4 Reward Points, Description: Earn 4 Reward Points per ₹150 spent., Surcharge: N/A.

Included merchant names are - avenues*ind

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

7. Marks & Spencer: Earn 20 Reward Points, Description: The maximum number of accelerated Reward Points on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

Included merchant names are - marksandspencer

8. Reliance Digital: Earn 20 Reward Points, Description: The maximum number of accelerated Reward Points on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

9. Nykaa: Earn 20 Reward Points, Description: The maximum number of accelerated Reward Points on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

Included merchant names are - nykaa, fsn ecommerce v

10. Fuel: Earn 0 Reward Points, Description: No Reward Points on this category., 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, bhara petroleum, bhara petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bhara 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

11. 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

12. 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)

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

14. Government: 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. Air Canada: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles.

(AIRLINE_TRANSFER), Burn multiplier = 0.297.

2. Air Asia: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles.|Average economy value per Air Asia point assumed '0.5. (AIRLINE_TRANSFER), Burn multiplier = 0.25.

3. British Airways: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles.|Average economy class value per ExecutiveClub point assumed '0.9. (AIRLINE_TRANSFER), Burn multiplier = 0.264.

4. Etihad Airways: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the

number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average economy class value per Etihad point assumed ¹0.9. (AIRLINE_TRANSFER), Burn multiplier = 0.2979.

5. FinnAir: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average economy class value per FinnAir Plus point assumed ¹1.2. (AIRLINE_TRANSFER), Burn multiplier = 0.6.

6. Air France/KLM: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average economy class value per Flying Blue point assumed ¹0.9. (AIRLINE_TRANSFER), Burn multiplier = 0.45.

7. Hainan Airlines: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average economy class value per Fortune Wings Club point assumed ¹0.7. (AIRLINE_TRANSFER), Burn multiplier = 0.35.

8. InterMiles: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average value per InterMiles mile assumed ¹0.3. (AIRLINE_TRANSFER), Burn multiplier = 0.15.

9. Singapore Airlines: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. (AIRLINE_TRANSFER), Burn multiplier = 0.6.

10. Avianca: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average economy class value per LifeMiles point assumed ¹1. (AIRLINE_TRANSFER), Burn multiplier = 0.5.

11. Vietnam Airlines: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average economy class value per LotusMiles assumed ¹0.8. (AIRLINE_TRANSFER), Burn multiplier = 0.45.

12. United Airlines: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average economy class value per United Airlines point assumed ¹1.25. (AIRLINE_TRANSFER), Burn multiplier = 0.45.

13. Miles&Smiles: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles. | Average economy class value per Miles&Smiles assumed ¹1.3 (AIRLINE_TRANSFER), Burn multiplier = 0.45.

14. Cashback: Within SmartBuy, visit 'Rewards' followed by 'Rewards Catalogue.'
Redemption value: 1 Reward Point = ₹0.20. (CASHBACK), Burn multiplier = 0.2.
15. Catalogue: Within SmartBuy, visit 'Rewards' followed by 'Rewards Catalogue.'
Redemption value: 1 Reward Point = ₹0.35. (CATALOGUE_BRAND_VOUCHERS), Burn multiplier = 0.35.
16. Gold Catalogue: Access the Regalia Gold SmartBuy portal at <https://offerreward360.in/v1/regaliagold>. Navigate to 'Regalia Gold Benefits' and choose 'Exclusive Gold Catalogue.'
Redemption Value 1 Reward Point = ₹1.65.
(CATALOGUE_BRAND_VOUCHERS), Burn multiplier = 0.65.
17. IHG: 1. Under SmartBuy, access 'Miles Transfer.'
2. Choose from various partner airline companies to convert your Reward Points into airmiles.
3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles.
Average value per IHG point assumed ₹0.5. (HOTEL_TRANSFER), Burn multiplier = 0.25.
18. Wyndham: 1. Under SmartBuy, access 'Miles Transfer.'
2. Choose from various partner airline companies to convert your Reward Points into airmiles.
3. Select the number of RPs for conversion at a value of 1 RP = upto 0.5 partner miles.
Average value per Wyndham point assumed ₹1.25. (HOTEL_TRANSFER), Burn multiplier = 0.45.
19. Qatar Airways: Average economy class value per Qatar Airways Avios assumed ₹0.33. (AIRLINE_TRANSFER), Burn multiplier = 0.3.
20. SpiceJet: 1. Under SmartBuy, access 'Miles Transfer.'
2. Choose from various partner airline companies to convert your Reward Points into airmiles.
3. Select the number of RPs for conversion at a value of 1 RP = 0.5 partner mile.
Maximum of 1.5 Lakhs miles can redeemed in one month
Per conversion HDFC Charges ₹118.
Average economy class value per SpiceClub miles assumed ₹0.5 (AIRLINE_TRANSFER), Burn multiplier = 0.5.
21. SmartBuy (Flights/Hotels): In SmartBuy, go to 'Travel & Stays'
You can redeem your Reward Points for upto 70% off airline tickets or hotel reservations
Redemption value: 1 RP = ₹0.5. (TRAVEL_BOOKING), Burn multiplier = 0.5.
22. Club ITC: 1. Under SmartBuy, access 'Miles Transfer.'
2. Choose from various partner airline companies to convert your Reward Points into airmiles.
3. Select the number of RPs for conversion at a value of 1 RP = 0.5 partner mile.
Maximum of 1.5 Lakhs miles can redeemed in one month
Per conversion HDFC Charges ₹118.
Average value per Club ITC point assumed ₹1. (HOTEL_TRANSFER), Burn multiplier = 0.6.
23. Accor: 1. Under SmartBuy, access 'Miles Transfer.'
2. Choose from various partner airline companies to convert your Reward Points into airmiles.
3. Select the number of RPs for conversion at a value of 1 RP = 0.5 partner miles.
Maximum of 1.5 Lakhs miles can redeemed in one month
Per conversion HDFC Charges ₹118.
Average value per Accor point assumed ₹0.9. (HOTEL_TRANSFER), Burn multiplier = 0.9.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..
2. International Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..
3. Add-on Card International Lounges: Visitation Limit - null per null, Eligibility - As per primary card..