

Card Details: CSC Small Business

Bank: HDFC

Ideal Spends: Rs 150000

Key Charges:

Joining Fee: 250

Renewal Fee: 250

Forex Charges: 3.5

Annual Percentage Rate: 45

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 per redemption request.

Card Milestones:

1. Spend Rs 25000 (YEAR), Benefits: Renewal Fee waived for next renewal year..
2. Spend Rs 90000 (YEAR), Benefits: 1000 Reward Points..

Reward Points Earn:

1. Online: Earn 4 Reward Points, Description: Earn 4Reward Points on every 150 spent., Surcharge: N/A.
 2. Categories other than mentioned below or any other: Earn 2 Reward Points (Reward Points), Description: Earn 2Reward Points on every 150 spent., Surcharge: N/A.
 3. Fuel: Earn 0 Reward Points, Description: 1% + GST fuel surcharge waiver at all fuel stations across India ₹ (on minimum transaction of ₹400. Max CashBack of ₹250 per statement cycle)., Surcharge: N/A.
 4. Telecom & Cable: Earn 10 Reward Points, Description: Earn 10Reward Points on every 150 spent.|Maximum cashback of ₹250 per statement on minimum monthly spends of ₹10,000., Surcharge: N/A.
 5. Utilities: Earn 10 Reward Points, Description: Earn 10Reward Points on every 150 spent.|Maximum cashback of ₹250 per statement on minimum monthly spends of ₹10,000., Surcharge: N/A.
 6. Government: Earn 10 Reward Points, Description: Earn 10Reward Points on every 150 spent.|Maximum cashback of ₹250 per statement on minimum monthly spends of ₹10,000., Surcharge: N/A.
- Included merchant names are - tin 2 0, qapita, cbdt
7. 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
8. 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)

9. 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. 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.

2. 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 = 0.2.

3. 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 = 0.2.

4. 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 = 0.2.