

Card Details: Freedom

Bank: HDFC

Ideal Spends: Rs 500000

Key Charges:

Joining Fee: 500

Renewal Fee: 500

Forex Charges: 3.5

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Joining Benefits:

1. Get 500 reward points as joining benefit.

Card Milestones:

1. Spend Rs 50000 (YEAR), Benefits: Renewal fee waived off..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Cashpoint, Description: Maximum of 2,500 CashPoints can be earned in a calendar month.|The maximum Reward Points that can be earned in a statement cycle is 15,000.|Spends beyond the capping of 2,500 shall not be considered for CashPoints posting ., Surcharge: N/A.
2. EMI: Earn 0 Cashpoints, Description: Maximum of 2,500 CashPoints can be earned in a calendar month.|The maximum Reward Points that can be earned in a statement cycle is 15,000|Spends beyond the capping of 2,500 shall not be considered for CashPoints posting ., Surcharge: Upto 2500 RPs monthly.
3. BookMyShow: Earn 10 Cashpoints, Description: Maximum of 2,500 CashPoints can be earned in a calendar month.|The maximum Reward Points that can be earned in a statement cycle is 15,000|Spends beyond the capping of 2,500 shall not be considered for CashPoints posting ., Surcharge: 10x rewards capped at 2500 RPs monthly.
4. Big Basket: Earn 10 Cashpoints, Description: Maximum of 2,500 CashPoints can be earned in a calendar month.|The maximum Reward Points that can be earned in a statement cycle is 15,000|Spends beyond the capping of 2,500 shall not be considered for CashPoints posting ., Surcharge: N/A.
5. Uber: Earn 10 Cashpoints, Description: Maximum of 2,500 CashPoints can be earned in a calendar month.|The maximum Reward Points that can be earned in a statement cycle is 15,000|Spends beyond the capping of 2,500 shall not be considered for CashPoints posting ., Surcharge: N/A.
Included merchant names are - uber, uber india syst, uber india
6. Oyo: Earn 10 Cashpoints, Description: Maximum of 2,500 CashPoints can be earned in a calendar month.|The maximum Reward Points that can be earned in a statement

cycle is 15,000|Spends beyond the capping of 2,500 shall not be considered for CashPoints posting ., Surcharge: N/A.

Included merchant names are - oyo rooms

7. Swiggy: Earn 10 Cashpoints, Description: Maximum of 2,500 CashPoints can be earned in a calendar month.|The maximum Reward Points that can be earned in a statement cycle is 15,000|Spends beyond the capping of 2,500 shall not be considered for CashPoints posting ., Surcharge: N/A.

Included merchant names are - swiggy, bundl technologies p, bundl

8. Rent: Earn 0 Reward Points, Description: 1% + GST transaction charge is levied for rent payments., Surcharge: 1% + GST.

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
9. Fuel: Earn 0 Reward Points, Description: 1% + GST fuel surcharge waived off on all fuel transactions between Rs 400 to Rs 5000.|Maximum waiver of 1250 per statement cycle.|Only surcharge is waived, GST is not waived., 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, bhara fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

10. Government: Earn 0 Reward Points, Description: No Reward Points on this

category., Surcharge: N/A.

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

11. UPI: Earn 1 Cashpoints, Description: Capped at 500 Reward Points in a calendar month., Surcharge: Upto 500 RPs monthly.

Included merchant names are - upi/p2a, upi/p2m, upi/others

12. Grocery: Earn 0 Cashpoints, Description: Transactions will be capped per month to 1,000 Reward Points., 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

13. Utilities: Earn 1 Cashpoints, Description: Transactions will be capped per month to 2,000 Reward Points., Surcharge: N/A.

14. Telecom & Cable: Earn 1 Cashpoints, Description: Transactions will be capped per month to 2,000 Reward Points., Surcharge: N/A.

Included merchant names are - freecharge, sbiunipay, sbiunipaydb, sbiunipaydbcard, urbanclap, urbanclap techno, hdfcbillpay, schindler india, raz*schindler india pv, poly enterprises, airtel, bharti airtel limited, bharti airtel li

15. Education (Third-Party): Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

16. Education (Direct): Earn 1 Cashpoints, Description: Earn 1 Cashpoints per ₹150 spent., Surcharge: N/A.

17. Jewellery: Earn 0 Cashpoints, 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)

18. Wallet: Earn 0 Cashpoints, 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: 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 2 RPs = 1 partner miles. (AIRLINE_TRANSFER), Burn multiplier = 0.15.
2. Cashback: You can redeem your Reward Points on Smartbuy or Netbanking.|Validity of RPs is 2 years (CASHBACK), Burn multiplier = 0.15.
3. Product Catalogue: Log in to Net Banking|Go to Rewards under the Rewards Catalogue section|Browse through product and vouchers|Redemption value: 1 Reward Point = ₹0.35. (CATALOGUE_PRODUCTS), Burn multiplier = 0.15.
4. Unified 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: 1RP = ₹0.15. (TRAVEL_BOOKING), Burn multiplier = 0.15.