

Card Details: Paytm HDFC Business

Bank: HDFC

Ideal Spends: Rs 150000

Key Charges:

Joining Fee: 500

Renewal Fee: 500

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 100000 (YEAR), Benefits: ₹1500 worth Gift Voucher..

Reward Points Earn:

1. Paytm (Recharge): Earn 3 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

2. Paytm (Utilities): Earn 3 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

3. Paytm (Movies): Earn 3 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

4. Paytm (Others): Earn 2 Cashpoints, Description: Max. Cap per calendar Month - ₹1500., Surcharge: N/A.

5. Categories other than mentioned below or any other: Earn 1 Cashpoint, Description: Max. Cap per calendar Month - ₹1000., Surcharge: N/A.

6. Fuel: Earn 0 Cashpoints, Description: 1% + GST fuel surcharge waived on fuel transactions. Ⓜ

(on minimum transaction of ₹400 & maximum transaction of ₹15,000. Maximum waiver of ₹1250 per statement cycle)., Surcharge: N/A.

7. EMI: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

8. Rent: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

9. Education: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

Included merchant names are - avenues*ind

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

11. 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)

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