

Card Details: First Citizen

Bank: Citibank

Ideal Spends: Rs 425000

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: Nil

Reward Points Earn:

1. Shoppers Stop (pvt. label): Earn 7 First Citizen Points, Description: Earn 7 First Citizen Points per ₹100 spent., Surcharge: N/A.
2. Shoppers Stop (others): Earn 5 First Citizen Points, Description: Earn 5 First Citizen Points per ₹100 spent., Surcharge: N/A.
3. Categories other than mentioned below or any other: Earn 1 First Citizen Points, Description: Earn 1 First Citizen Points per ₹100 spent., Surcharge: N/A.

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Shoppers Stop: Instant redemption of First Citizen Points against purchases made at Shoppers Stop
(1 Reward Point = Rs.0.6 for redemption). (PAY_BY_POINTS), Burn multiplier = 0.6.