

## Card Details: Instapay

Bank: AU Small Finance  
Ideal Spends: Rs 600000

### Key Charges:

Joining Fee: Free  
Renewal Fee: Free  
Forex Charges: 3.49  
Annual Percentage Rate: 43.08  
Add-on Card Charges: N/A  
Reward Redemption Fee: Nil

### Reward Points Earn:

1. Utilities: Earn 0 Cashback, Description: No Reward Points on this category., Surcharge: N/A.
2. Jewellery: Earn 0 Cashback, 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)
3. Categories other than mentioned below or any other: Earn 1 Cashback, Description: Maximum ₹100 per statement cycle.|Minimum transaction amount should be greater than or equal to ₹200., Surcharge: Upto ₹100 cashback per statement cycle.
4. Dining: Earn 1 Cashback, Description: Maximum ₹100 per statement cycle.|Minimum transaction amount should be greater than or equal to ₹200., Surcharge: Upto ₹100 cashback per statement cycle.  
Included merchant names are - dominos pizza, café coffee day, haldiram's, mcdonalds, starbucks, \_tata starbucks p..., starbucks in, starbucks india, pay\*starbuc, pind balluchi, bikanervala, anand sweets, behrouz biryani, mainland china, arendelle priva, r k suppliers, keventers, saravana bhavan, the beer cafe, sindhi namkeen and dry, sindhi namk, shriram dhaba, \_sriram dhaba pri..., nss foods, smokin grills, turtle quick, turtle quick pri, urban flavours, south dosa plaz, banaaras cyber, delite foods, shivram foods p, asia kitchen by, lucknowi khazan, chai point, paramount foods, kfc, subway, pizza hut, .pizza hut\_, burger king, dunkin' donuts, costa coffee, haldiram, sagar ratna,

nirula's, goli vada pav, wow! momo, faasos, barbeque nation, moti mahal, chaayos, \_chaayos vatika b., hard rock cafe, punjab grill, indian accent, bukhara, peshawri, dum pukht, varq, wasabi by morimoto, masala library, kainoosh, dakshin, karavalli, karim's, shiv sagar, a2b, bhagat tarachand, murugan idli shop, mahesh lunch home, trupti farsan, copper chimney, yoko sizzlers, street food and local favorites, bombay canteen, swati snacks, paradise biryani, sarvi, britannia & co., gajalee, raju omlet, sri krishna sweets, mamagoto, smoke house deli, yauatcha, chili's, jamie's italian, la piazza, olive bar & kitchen, le cirque, serafina, royal china, naturals ice cream, amul ice cream, kwalky wall's swirl's, giani's, baskin robbins, nirula's ice cream, pabrai's fresh and naturelle, the chocolate room, cafes and bakeries, theobroma, l'opéra, flurys, breadtalk, paris bakery, mad over donuts, glen's bakehouse, ovenfresh, brownie point, other popular chains, nando's, burger singh, taco bell, leon grill, rolls mania, jumbo king, hoppipola, irish house, smoke house grill, alwar sweets, artisanal bakehouse, artisanal bakeho, bakshi restaurant, bakshi restaura, rajasthali, nowhere, dolma aunty, banarasiya, dineout, wwwdineoutcoin, anshika halwai, st jerome hospitality, epiphany hospitality, epiphany hospita, love to wish, love to wis, eazydiner, eazydiner p, fine dining restaurants, shree thaker bhojanalay, cream stone, la patisserie (taj)

5. Pharmacy: Earn 1 Cashback, Description: Maximum ₹100 per statement cycle. | Minimum transaction amount should be greater than or equal to ₹200., Surcharge: N/A. Included merchant names are - mittal medical, 1mg, sai ram medicose, my chemist, universal pharmacy

6. Grocery: Earn 1 Cashback, Description: Maximum ₹100 per statement cycle. | Minimum transaction amount should be greater than or equal to ₹200., Surcharge: N/A.

7. Supermarket: Earn 1 Cashback, Description: Maximum ₹100 per statement cycle. | Minimum transaction amount should be greater than or equal to ₹200., Surcharge: N/A.

8. Fuel: Earn 0 Cashback, Description: You get a 1% + GST fuel surcharge waiver on all fuel transactions worth between ₹400 to ₹5,000. | Maximum waiver per month is capped at ₹100 per month. | 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, bharuch fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

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

10. Rent: Earn 0 Cashback, Description: 1% + GST transaction charge is levied for rent payments., 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

11. Wallet: Earn 0 Cashback, 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. Recharge via Aurewardz: Open Rewardz Portal of AU Bank.|Select your preferred choice of redemption from merchandise, vouchers, Golfbooking, travel booking, recharges, etc.|4 points gets converted into <sup>11</sup>. (BRAND\_WALLET), Burn multiplier = 0.25.

2. Merchandise via Au Rewardz: Open Rewardz Portal of AU Bank.|Select your preferred choice of redemption from merchandise, vouchers, Golfbooking, travel booking, recharges, etc.|4 points gets converted into <sup>11</sup>. (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.25.

3. Vouchers via Au Rewardz: Open Rewardz Portal of AU Bank.|Select your preferred choice of redemption from merchandise, vouchers, Golfbooking, travel booking, recharges, etc.|4 points gets converted into <sup>11</sup>. (CATALOGUE\_BRAND\_VOUCHERS), Burn multiplier = 0.25.

4. Golf Booking via AU Rewardz: Open Rewardz Portal of AU Bank.|Select your preferred choice of redemption from merchandise, vouchers, Golfbooking, travel booking, recharges, etc.|4 points gets converted into <sup>11</sup>. (EXPERIENCE), Burn multiplier = 0.25.

5. Flight,Hotel,Bus and Movie Bookings via Au Rewardz: Open Rewardz Portal of AU Bank.|Select your preferred choice of redemption from merchandise, vouchers, Golfbooking, travel booking, recharges, etc.|4 points gets converted into <sup>11</sup>. (TRAVEL\_BOOKING), Burn multiplier = 0.25.