

Card Details: Times Black

Bank: ICICI Bank

Ideal Spends: Rs 2500000

Key Charges:

Joining Fee: 20000

Renewal Fee: 20000

Forex Charges: 1.49

Annual Percentage Rate: 17.88

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Benefits: ₹10,000 Klook Voucher. every 1 YEAR on minimum spending of Rs. 200000 (every 1 YEAR).
2. Benefits: ₹10,000 worth of aiReward Point transfers in a luxury sedan (₹15,000 x 2) or helicopter service (₹110,000 x 1) by BLADE/AVIS (available only from Bangalore Airport to select destinations). every 1 YEAR on minimum spending of Rs. 500000 (every 1 YEAR).
3. Benefits: ₹10,000 Tata Cliq Luxury Voucher. every 1 YEAR on minimum spending of Rs. 1000000 (every 1 YEAR).
4. Benefits: ₹20,000 complimentary stay voucher at Avanta Resorts every 1 YEAR on minimum spending of Rs. 2000000 (every 1 YEAR).
5. Benefits: Renewal Fee Waiver. every 1 YEAR on minimum spending of Rs. 2500000 (every 1 YEAR).

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 2 Reward Points (Reward Points), Description: Earn 2 Reward Points per ₹100 spent., Surcharge: N/A.
2. Insurance: Earn 2 Reward Points, Description: A maximum of 5,000 Reward Points per month can be earned., Surcharge: N/A.
3. Utilities: Earn 2 Reward Points, Description: A maximum of 5,000 Reward Points per month can be earned., Surcharge: N/A.
4. Education (Direct): Earn 2 Reward Points, Description: A maximum of 5,000 Reward Points per month can be earned., Surcharge: N/A.
5. Education (Third-Party): Earn 0 Reward Points, Description: Education payments made through third-party apps such as (but not limited to) CRED, Cheq, MobiKwik, and others will NOT earn Reward Points. However, payments made directly through college or school websites or POS machines will qualify for Reward Points., Surcharge: N/A.
6. Government: Earn 2 Reward Points, Description: A maximum of 5,000 Reward Points per month can be earned., Surcharge: N/A.
7. International: Earn 2.5 Reward Points, Description: Earn 2.5 Reward Points per ₹100 spent., Surcharge: N/A.

8. Fuel: Earn 0 Reward Points, Description: No Reward Points on this category. 1% waiver on all transactions., Surcharge: N/A.
9. Rent: Earn 0 Reward Points, Description: For rent payments made through third-party merchants, a fee of 1% of the total transaction amount will be applied starting from the second rental transaction each calendar month., Surcharge: N/A.
10. Flights: Earn 6 Reward Points, Description: Earn 6 Reward Points per \$100 spent., Surcharge: N/A.
11. Hotels: Earn 6 Reward Points, Description: Earn 6 Reward Points per \$100 spent., Surcharge: N/A.

Reward Points Burn:

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

1. Statement / Cashback: Limited information available currently. (CASHBACK), Burn multiplier = 0.4.
2. Vouchers: Limited information available currently. (CATALOGUE_BRAND_VOUCHERS), Burn multiplier = 1.
3. Travel: Limited information available currently. (TRAVEL_BOOKING), Burn multiplier = 1.
4. Airmiles: Limited information available currently. (AIRLINE_TRANSFER), Burn multiplier = 1.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - No criteria..
2. International Lounges: Visitation Limit - null per null, Eligibility - No criteria..