

Card Details: Xcite Ace

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. Categories other than mentioned below or any other: Earn 1 Cashback, Description: Earn 1 Cashback per ₹100 spent., Surcharge: Cashback capped at ₹750 in a statement cycle.
3. Net monthly spends above ₹12,500: Earn 2 Cashback, Description: Earn 2 Cashback per ₹100 spent., Surcharge: N/A.
4. Net monthly spends above ₹20,000: Earn 3 Cashback, Description: Earn 3 Cashback per ₹100 spent., Surcharge: N/A.
5. 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
6. 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)
7. Wallet: Earn 0 Cashback, Description: No Reward Points on this category., Surcharge: N/A.

8. Fuel: Earn 0 Cashback, Description: You get a 1% + GST fuel surcharge waiver on all fuel transactions worth between ₹1400 to ₹15,000. Maximum waiver per month is capped at ₹1250 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, bharaat petroleum, bharaat petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indian oil bharaat 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, bharaat 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. Insurance: Earn 0 Cashback, Description: No Reward Points on this category., Surcharge: N/A.

Included merchant names are - lic, life insurance corporation of india, icici prudentia, icici lombard, hdfc ergo general insurance, bajaj allianz general insurance, sbi life insurance, max life insurance, tata aig general insurance, reliance general insurance, bharti axa life insurance, aditya birla sun life insurance, future general india insurance, kotak mahindra life insurance, idbi federal life insurance, new india assurance, united india insurance, oriental insurance, national insurance company, aviva life insurance, canara hsbc oriental bank of commerce life insurance, star health and allied insurance, edelweiss tokiyo life insurance, ifco tokiyo general insurance, tata aia life insurance, shriram general insurance, hdfc life insurance, exide life insurance, religare health insurance, cholamandalam ms general insurance, apollo munich health insurance,

sahara india life insurance, dhfl pramerica life insurance, royal sundaram general insurance, raheja qbe general insurance, bharti axa general insurance, liberty general insurance, reliance nippon life insurance, sbi general insurance, agriculture insurance company of india, universal sompo general insurance, infopersonal loan, pnb metlife india insurance

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 ¹¹. (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 ¹¹. (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 ¹¹. (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 ¹¹. (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 ¹¹. (TRAVEL_BOOKING), Burn multiplier = 0.25.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..
2. Railway Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..