

Card Details: MoneyBack Plus

Bank: HDFC

Ideal Spends: Rs 500000

Key Charges:

Joining Fee: 500

Renewal Fee: 500

Forex Charges: 3.5

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 per redemption request.

Card Joining Benefits:

1. Get 500 reward points as joining benefit.

Card Milestones:

1. Spend Rs 50000 (YEAR), Benefits: Renewal fee waived off..
2. Benefits: Gift vouchers worth ₹1500. every 1 QUARTER on minimum spending of Rs. 50000 (every 1 QUARTER).

Reward Points Earn:

1. Utilities: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.
2. Categories other than mentioned below or any other: Earn 2 Cashpoints, Description: The maximum Reward Points that can be earned in a statement cycle is 15,000., Surcharge: N/A.
3. Amazon: Earn 20 Cashpoints, Description: Maximum CashPoints per calendar month are capped at 2500., Surcharge: N/A.
Included merchant names are - amazon, amazonawsesc, amazon india, amzn mktplace, amazon pay indi, amazonin, amznmktplace, amazon.com amzn.combi, amazon prime video
4. Flipkart: Earn 20 Cashpoints, Description: Maximum CashPoints per calendar month are capped at 2500., Surcharge: N/A.
Included merchant names are - flipkart
5. Big Basket: Earn 20 Cashpoints, Description: Maximum CashPoints per calendar month are capped at 2500., Surcharge: N/A.
6. Reliance Smart Superstore: Earn 20 Cashpoints, Description: Maximum CashPoints per calendar month are capped at 2500., Surcharge: N/A.
7. Swiggy: Earn 20 Cashpoints, Description: Maximum CashPoints per calendar month are capped at 2500., Surcharge: N/A.
Included merchant names are - swiggy, bundl technologies p, bundl
8. Grocery: Earn 2 Cashpoints, Description: Grocery transactions will be capped per

month to 1,000 Reward Points., Surcharge: N/A.

Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone, kunaic mand, infinitea, big bazaar, reliance fresh, more supermarket, spencer's retail, nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

9. SmartBuy/Payzapp/SmartPay: Earn 2 Cashpoints, Description: Earn 2 Cashpoints per ₹150 spent., Surcharge: N/A.

Included merchant names are - smartbuy, emt flight via smartbu

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

11. Rent: Earn 0 Cashpoints, 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

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

Included merchant names are - tin 2 0, qapita, cbdt

13. Fuel: Earn 0 Cashpoints, Description: 1% + GST fuel surcharge waived off on all fuel transactions between Rs 400 to Rs 5000. [Maximum waiver of ₹250 per statement cycle.] 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 welspan 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

14. UPI: Earn 2 Cashpoints, Description: Capped at 500 Reward Points in a calendar month., Surcharge: N/A.

Included merchant names are - upi/p2a, upi/p2m, upi/others

15. Education (Third-Party): Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

16. Education (Direct): Earn 2 Cashpoints, Description: Earn 2 Cashpoints per ₹150 spent., Surcharge: N/A.

17. 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)

18. Wallet: Earn 0 Cashpoints, 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. Airmiles: 1. Under SmartBuy, access 'Miles Transfer.'|2. Choose from various partner airline companies to convert your Reward Points into airmiles.|3. Select the number of RPs for conversion at a value of 1 RP = upto 0.25 partner miles.

(AIRLINE_TRANSFER), Burn multiplier = 0.25.

2. SmartBuy (Flights & Hotels): A minimum of 2,000 CashPoints (worth ₹500) is required to redeem against the Statement Balance. |One CashPoint is worth ₹0.25|A maximum of 50,000 CashPoints can be redeemed per month.|1. In SmartBuy, go to 'Travel & Stays' and select 'Flight.'|2. Browse flights from partner airlines like EaseMyTrip, Yatra, Cleartrip, and Goibibo.|Redemption value: 1 Reward Point = ₹0.5. (TRAVEL_BOOKING), Burn multiplier = 0.25.