

Card Details: Regalia

Bank: HDFC

Ideal Spends: Rs 800000

Key Charges:

Joining Fee: 2500

Renewal Fee: 2500

Forex Charges: 2

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 300000 (YEAR), Benefits: Renewal fee waived off..
2. Spend Rs 500000 (YEAR), Benefits: 10000 Reward Points..
3. Spend Rs 800000 (YEAR), Benefits: 50000 Reward Points..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: Earn 4 Reward Points per ₹150 spent., Surcharge: N/A.
2. SmartBuy Hotels & Bus Bookings: Earn 40 Reward Points, Description: Earn accelerated Reward Points on SmartBuy platform travel and shopping spends (10x RPs for hotel/bus ticket bookings, 5x points on Amazon shopping, flight booking through EaseMyTrip, Cleartrip, Redbus, and Apple Imagine, and 3x points on Flipkart and Rail Tickets)., Surcharge: N/A.
3. Retail: Earn 4 Reward Points, Description: Every Rs. 150 spent in retail earns you 4 Reward Points. Fuel, EasyEMI, and wallet transactions will not earn you any RPs., Surcharge: N/A.
4. Smartbuy - Amazon Shopping: Earn 20 Reward Points, Description: Earn accelerated Reward Points on SmartBuy platform travel and shopping spends (10x RPs for hotel/bus ticket bookings, 5x points on Amazon shopping, flight booking through EaseMyTrip, Cleartrip, Redbus, and Apple Imagine, and 3x points on Flipkart and Rail Tickets)., Surcharge: N/A.
5. Smartbuy - Redbus: Earn 20 Reward Points, Description: Earn accelerated Reward Points on SmartBuy platform travel and shopping spends (10x RPs for hotel/bus ticket bookings, 5x points on Amazon shopping, flight booking through EaseMyTrip, Cleartrip, Redbus, and Apple Imagine, and 3x points on Flipkart and Rail Tickets)., Surcharge: N/A.
6. Smartbuy - Apple Imagine: Earn 20 Reward Points, Description: Earn accelerated Reward Points on SmartBuy platform travel and shopping spends (10x RPs for hotel/bus ticket bookings, 5x points on Amazon shopping, flight booking through EaseMyTrip, Cleartrip, Redbus, and Apple Imagine, and 3x points on Flipkart and Rail Tickets)., Surcharge: N/A.

7. Smartbuy - Flipkart: Earn 12 Reward Points, Description: Earn accelerated Reward Points on SmartBuy platform travel and shopping spends (10x RPs for hotel/bus ticket bookings, 5x points on Amazon shopping, flight booking through EaseMyTrip, Cleartrip, Redbus, and Apple Imagine, and 3x points on Flipkart and Rail Tickets)., Surcharge: N/A.
8. Fuel: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
9. EMI: Earn 0 Reward Points, 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. Singapore Airlines: Airmiles conversion through netbanking at a value of 1 Reward Point = 0.5 Airmile. (AIRLINE_TRANSFER), Burn multiplier = 0.6.
2. InterMiles: Airmiles conversion through netbanking at a value of 1 Reward Point = 0.5 Airmile. | Average value per InterMiles mile assumed 10.3. (AIRLINE_TRANSFER), Burn multiplier = 0.15.
3. Cashback: Cashback at a value of 1 Reward Point = Rs 0.20. (CASHBACK), Burn multiplier = 0.2.
4. Catalogue: Products and Vouchers via Netbanking or SmartBuy at a value of 1 Reward Point = upto Rs 0.65. (CATALOGUE_PRODUCTS), Burn multiplier = 0.65.
5. SmartBuy (Flights/Hotels): Flights and hotel bookings via Smartbuy at a value of 1 Reward Point = Rs 0.50. (TRAVEL_BOOKING), Burn multiplier = 0.5.

Lounge Benefits:

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