

## Card Details: SAP Concur Solutions Black Corporate

Bank: HDFC

Ideal Spends: Rs 150000

### Key Charges:

Joining Fee: Free

Renewal Fee: Free

Forex Charges: 2.5

Annual Percentage Rate: 35.4

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 per redemption request.

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 5 Reward Points (Reward Points), Description: Earn 5 Reward Points per ₹150 spent., Surcharge: N/A.

2. Fuel: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.

3. Rent: Earn 0 Reward Points, Description: No Reward Points on this category., 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

4. Utilities: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.

5. Jewellery: Earn 0 Reward Points, 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)

6. Wallet: 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. Catalogue: You can choose to redeem your Reward Points instantly against Reward redemption catalogue. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.3.
2. SmartBuy: SmartBuy CoReward Pointorate, an exclusive earn and burn portal for Corporate Credit cardholders (TRAVEL\_BOOKING), Burn multiplier = 0.3.

### 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..