

Card Details: Aditya Birla

Bank: SBI

Ideal Spends: Rs 100000

Key Charges:

Joining Fee: 499

Renewal Fee: 499

Forex Charges: 3.5

Annual Percentage Rate: 42

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Joining Benefits:

1. Get 2000 reward points as joining benefit.

Card Milestones:

1. Spend Rs 100000 (YEAR), Benefits: 2000 Reward Points..
2. Spend Rs 150000 (YEAR), Benefits: 2000 Reward Points..

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Reward Point (Reward Point), Description: Earn 1 Reward Point per ₹200 spent., Surcharge: N/A.
2. Dining: Earn 5 Reward Points, Description: Earn 5 Reward Points per ₹100 spent., Surcharge: N/A.

Included merchant names are - dominos pizza, café coffee day, haldiram's, mcdonalds, starbucks, _tata starbucks p., starbucks in, starbucks india, pay*starbuc, pind balluchi, bikanervala, anand sweets, behrouz biryani, mainland china, arendelle priva, r k suppliers, keventers, saravana bhavan, the beer cafe, sindhi namkeen and dry, sindhi namk, shriram dhaba, _sriram dhaba pri., nss foods, smokin grills, turtle quick, turtle quick pri, urban flavours, south dosa plaz, banaaras cyber, delite foods, shivram foods p, asia kitchen by, lucknowi khazan, chai point, paramount foods, kfc, subway, pizza hut, .pizza hut_, burger king, dunkin' donuts, costa coffee, haldiram, sagar ratna, nirula's, goli vada pav, wow! momo, faasos, barbeque nation, moti mahal, chaayos, _chaayos vatika b., hard rock cafe, punjab grill, indian accent, bukhara, peshawri, dum pukht, varq, wasabi by morimoto, masala library, kainoosh, dakshin, karavalli, karim's, shiv sagar, a2b, bhagat tarachand, murugan idli shop, mahesh lunch home, trupti farsan, copper chimney, yoko sizzlers, street food and local favorites, bombay canteen, swati snacks, paradise biryani, sarvi, britannia & co., gajalee, raju omlet, sri krishna sweets, mamagoto, smoke house deli, yauatcha, chili's, jamie's italian, la piazza, olive bar & kitchen, le cirque, serafina, royal china, naturals ice cream, amul ice cream, kwallity wall's swirl's, giani's, baskin robbins, nirula's ice cream, pabrai's fresh and naturelle, the chocolate room, cafes and bakeries, theobroma, l'opéra, flurys, breadtalk,

paris bakery, mad over donuts, glen's bakehouse, ovenfresh, brownie point, other popular chains, nando's, burger singh, taco bell, leon grill, rolls mania, jumbo king, hoppipola, irish house, smoke house grill, alwar sweets, artisanal bakehouse, artisanal bakeho, bakshi restaurant, bakshi restaura, rajasthali, nowhere, dolma aunty, banarasiya, dineout, wwwdineoutcoin, anshika halwai, st jerome hospitality, epiphany hospitality, epiphany hospita, love to wish, love to wis, eazydiner, eazydiner p, fine dining restaurants, shree thaker bhojanalay, cream stone, la patisserie (taj)

3. Aditya Birla Stores: Earn 10 Reward Points, Description: Earn 10 Reward Points per ₹100 spent., Surcharge: N/A.

4. Entertainment: Earn 5 Reward Points, Description: Earn 5 Reward Points per ₹100 spent., Surcharge: N/A.

Included merchant names are - pvr, bookmyshow, bookmyshow com, hoichoi, kanika, kanika entertainment, nayara energy, carnival cinemas, smaaash, fun cinemas, cinepolis india, pokerbaazi

5. Hotels: Earn 5 Reward Points, Description: Earn 5 Reward Points per ₹100 spent., Surcharge: N/A.

Included merchant names are - ashok hotel, imperial hotel, maidens hotel, grand hyatt, ronil royale, panet hollywood, taj fort aguada resort, nahar singh mahal, the cecil, peterhoff, hari niwas palace, jayamahar palace, ritz-carlton, rajendra vilas, bolgatty palace, the raviz, mascot hotel, usha kiran, four seasons, shalini palace, watson's hotel, bissau palace, the raj palace, devigarh, rambagh, diggi palace, ravla khempur, hill fort kesroli, roopangarh fort, lake palace, somode palace, lalgarh palace, shiv niwas palace, laxmi niwas palace, umaid bhawan palace, lmb hotel, the oberoi, oberoi maidens, the oberoi grand, trident, st. regis, itc grand central, the leela palace, the imperial, taj palace, itc maurya, bengaluru, the ritz-carlton, taj west end, shangri-la hotel, itc gardenia, itc grand chola, taj coromandel, the raintree hotel, hyatt regency, itc sonar, taj bengal, the lalit great eastern, jw marriott hotel, mid-range hotels, rambagh palace, the oberoi rajvilas, fairmont jaipur, taj jai mahal palace, taj exotica resort & spa, the leela goa, alila diwa goa, park hyatt goa resort and spa, taj falaknuma palace, park hyatt hyderabad, itc kohenur, budget hotels, ibis pune, holiday inn express pune, fabhotel lakme executive, hotel sagar plaza, lemon tree hotel, four points by sheraton, ginger ahmedabad, novotel ahmedabad, hyatt ahmedabad, radisson blu hotel ahmedabad, holiday inn cochin, crowne plaza kochi, radisson blu kochi, trident cochin, taj malabar resort & spa, taj mahal palace and tower, trident jaipur, the westin hyderabad mindspace, trident hyderabad

6. Aditya Birla Fashion Online and Retail Stores: Earn 10 Reward Points, Description: Earn 10 Reward Points per ₹100 spent., Surcharge: N/A.

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

8. Fuel: Earn 0 Reward Points, Description: Enjoy freedom from paying the 1% + GST fuel surcharge across all petrol pumps in India, on transactions upto ₹3,000, exclusive of GST and other charges|Maximum fuel surcharge waiver of ₹100 per statement cycle per credit card account ., 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, bharat petroleum, bharat petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bharat 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

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

10. Rent: Earn 0 Reward Points, Description: 1% + GST transaction charge is levied for rent payments., Surcharge: 1% + GST.

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

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

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

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

13. 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)

Reward Points Burn:

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

1. Gifts and e-Gift Vouchers: 1.Go to www.rewardz.sbi and login using your credentials| Navigate to the Rewards or Loyalty section.|Select your desired rewards from the reward catalog from various categories like products, vouchers, cashback, travel and hotel, airline miles etc.|4. Once you've selected your reward, confirm the redemption.| 1Reward Points= 11|To redeem the points, cardholders need a minimum of 2,000 RPs. (CATALOGUE_BRAND_VOUCHERS), Burn multiplier = 1.

2. Shop n Smile Catalogue: 1.Go to www.rewardz.sbi and login using your credentials| Navigate to the Rewards or Loyalty section.|Select your desired rewards from the reward catalog from various categories like products, vouchers, cashback, travel and hotel, airline miles etc.|4. Once you've selected your reward, confirm the redemption.| 1Reward Points= 11|To redeem the points, cardholders need a minimum of 2,000 RPs. (CATALOGUE_PRODUCTS), Burn multiplier = 1.