

## Card Details: Indian Oil

Bank: HDFC

Ideal Spends: Rs 300000

### 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: Nil

### Card Milestones:

1. Spend Rs 50000 (YEAR), Benefits: Renewal fee waived off..

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Fuel point, Description: Earn 1 Fuel point per ₹150 spent., Surcharge: N/A.

2. Grocery: Earn 5 Fuel points, Description: Max 100 Fuel Points per month., Surcharge: Upto ₹100 monthly.

3. Utilities: Earn 5 Fuel points, Description: Max 100 Fuel Points per month., Surcharge: Upto ₹100 monthly.

4. Indian Oil: Earn 5 Fuel points, Description: Max 250 Fuel Points per month in first 6 months, Max 150 Fuel Points post 6 months from card issuance., Surcharge: Upto ₹150 monthly.

5. Fuel: Earn 5 Fuel points, Description: 1% + GST fuel surcharge waiver exclusively at IOCL fuel stations| Minimum transaction of ₹1400|Max CashBack of ₹1250 per statement cycle.|Only surcharge is waived, GST is not waived., Surcharge: N/A.

6. Rent: Earn 0 Fuel 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

7. Jewellery: Earn 0 Fuel 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)

8. Wallet: Earn 0 Fuel 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. IndianOil XTRAREWARDS Program (IXRP): Redeem Fuel Points for Free Fuel using the complimentary IndianOil XTRAREWARDS Program (IXReward Point) membership. Redemption at participating IndianOil Petrol Outlet by converting Fuel Points into XRP (where 1FP = 96 Paise). (BRAND\_WALLET), Burn multiplier = 0.32.

2. Cashback: Redeem Fuel Points for Free Fuel using the complimentary IndianOil XTRAREWARDS Program (IXReward Point) membership. Redemption at participating IndianOil Petrol Outlet by converting Fuel Points into XRP (where 1FP = 96 Paise). (CASHBACK), Burn multiplier = 0.2.

3. Product Catalogue: Redeem Fuel Points for Free Fuel using the complimentary IndianOil XTRAREWARDS Program (IXReward Point) membership. Redemption at participating IndianOil Petrol Outlet by converting Fuel Points into XRP (where 1FP = 96 Paise). (CATALOGUE\_PRODUCTS), Burn multiplier = 0.2.