

Card Details: Club Vistara

Bank: IDFC First

Ideal Spends: Rs 300000

Key Charges:

Joining Fee: 4999

Renewal Fee: 4999

Forex Charges: 2.99

Annual Percentage Rate: 43.8

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Spend Rs 150000 (YEAR), Benefits: 1st Premium Economy Vistara flight ticket voucher..
2. Spend Rs 300000 (YEAR), Benefits: 2nd Premium Economy Vistara flight ticket voucher..
3. Spend Rs 450000 (YEAR), Benefits: 3rd Premium Economy Vistara flight ticket voucher..
4. Spend Rs 900000 (YEAR), Benefits: 4th Premium Economy Vistara flight ticket voucher..
5. Spend Rs 1200000 (YEAR), Benefits: 5th Premium Economy Vistara flight ticket voucher..

Reward Points Earn:

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

2. Jewellery: Earn 0 CV 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)

3. Categories other than mentioned below or any other: Earn 6 CV Points, Description: Earn 6 CV Points per ₹200 spent., Surcharge: N/A.

4. Base (on spends above 1 Lakh/month): Earn 4 CV Points, Description: Earn 4 CV Points per ₹200 spent., Surcharge: N/A.

5. Fuel: Earn 1 CV Points, Description: Fuel Surcharge of 1% + GST (min ₹10) of transaction value + GST as applicable is levied by the acquirer(merchant's bank providing terminal /payment gateway). [Spends counted towards milestone., 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, indian oil 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, koyal 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, bhara fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

6. Insurance: Earn 1 CV Points, Description: Earn 1 CV Points per ₹200 spent., Surcharge: N/A.

Included merchant names are - lic, life insurance corporation of india, icici prudentia, icici lombard, hdfc ergo general insurance, bajaj allianz general insurance, sbi life insurance, max life insurance, tata aig general insurance, reliance general insurance, bharti axa life insurance, aditya birla sun life insurance, future generali india insurance, kotak mahindra life insurance, idbi federal life insurance, new india assurance, united india insurance, oriental insurance, national insurance company, aviva life insurance, canara hsbc oriental bank of commerce life insurance, star health and allied insurance, edelweiss tokio life insurance, ifco tokio general insurance, tata aia life insurance, shriram general insurance, hdfc life insurance, exide life insurance, religare health

insurance, cholamandalam ms general insurance, apollo munich health insurance, sahara india life insurance, dhfl pramerica life insurance, royal sundaram general insurance, raheja qbe general insurance, bharti axa general insurance, liberty general insurance, reliance nippon life insurance, sbi general insurance, agriculture insurance company of india, universal sompo general insurance, infopersonal loan, pnb metlife india insurance

7. Utilities: Earn 1 CV Points, Description: Earn 1 CV Points per ₹200 spent., Surcharge: 1% + GST above ₹20k spends in a statement cycle.

8. Rent: Earn 1 CV Points, Description: 1% + GST transaction charge is levied for rent payments. Spends are counted towards milestone., 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

9. Wallet: Earn 1 CV Points, Description: Earn 1 CV Points per ₹200 spent., Surcharge: N/A.

10. Dining on Birthday: Earn 10 CV Points, Description: Earn 10 CV Points per ₹200 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, kwalky 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)

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Spend 5000 in a month..
2. International Lounges: Visitation Limit - null per null, Eligibility - Not specified on the

bank's website..

3. Domestic Airport Spa: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..