

Card Details: EasyEMI

Bank: HDFC

Ideal Spends: Rs 300000

Key Charges:

Joining Fee: 500

Renewal Fee: 500

Forex Charges: 1.99

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 per redemption request.

Card Milestones:

1. Spend Rs 20000 (QUARTER), Benefits: Membership fee waiver..

2. Spend Rs 50000 (YEAR), Benefits: Renewal fee waiver..

Reward Points Earn:

1. Select Brands: Earn 5 Cashback, Description: Earn 5% CB on Amazon, Flipkart, Flight & Hotel bookings on shopping via PayZapp and SmartBuy|Minimum transaction size of ₹2000|Max ₹1000 CashBack per calendar month in first 6 months|Max ₹750 CashBack post 6 months from card issuance., Surcharge: N/A.

2. Online Spends: Earn 3 Cashback, Description: Earn 2.5% CB on Online Spendss.|Minimum transaction size of ₹2000.|Maximum CashBack = ₹750/calendar month., Surcharge: N/A.

3. Categories other than mentioned below or any other: Earn 1 Cashback, Description: Earn 1% CB on Online Spendss.|Minimum transaction size of ₹100|Maximum CashBack = ₹750 / calendar month., Surcharge: N/A.

4. Rent: Earn 1 Cashback, Description: 1% + GST transaction charge is levied for rent payments., Surcharge: N/A.

5. Government: Earn 1 Cashback, Description: Earn 1% CB on government spends., Surcharge: N/A.

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

6. Fuel: Earn 1 Cashback, Description: 1% + GST fuel surcharge waived off on all fuel transactions between Rs 400 to Rs 5000.|Maximum waiver of ₹250 per statement cycle.| Only surcharge is waived, GST is not waived., Surcharge: N/A.

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

8. Jewellery: Earn 0 Cashback, 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)

9. Wallet: Earn 0 Cashback, 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. Cashback: The redemption against the Statement Balance will be at the rate of 1 CashPoint = ₹1|The minimum CashPoint balance required for redemption against the Statement Balance is 2500 CashPoints. (CASHBACK), Burn multiplier = 1.

2. SmartBuy (Flights/Hotels): The redemption against the Statement Balance will be at the rate of 1 CashPoint = ₹1|The minimum CashPoint balance required for redemption against the Statement Balance is 2500 CashPoints. (TRAVEL_BOOKING), Burn multiplier = 0.3.