

Card Details: Diners Club Black

Bank: HDFC

Ideal Spends: Rs 1600000

Key Charges:

Joining Fee: 10000

Renewal Fee: 10000

Forex Charges: 1.99

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Card Milestones:

1. Benefits: 2 vouchers worth Rs 500 each from Ola Select, Cult Fit Live, BookMyShow, and Tata CLiQ. every 1 MONTH on minimum spending of Rs. 80000 (every 1 MONTH).
2. Spend Rs 500000 (YEAR), Benefits: Renewal fee waived off..
3. Spend Rs 800000 (YEAR), Benefits: Renewal of subscriptions under welcome benefit (Amazon Prime, Zomato Gold, Times Prime. etc.).

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 5 Reward Points (Reward Points), Description: Earn 5Reward Points per 150 spent.|A maximum of 50,000 points per month can be earned., Surcharge: N/A.
2. Hotels: Earn 50 Reward Points, Description: Earn 50Reward Points per 150 spent.| The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a statement cycle is 7,500 & 2,500 per day., Surcharge: N/A.
3. Restaurants (Weekends only): Earn 10 Reward Points, Description: Earn 10Reward Points per 150 spent.|A maximum of 50,000 points per month can be earned., Surcharge: Upto 1000 RP daily.

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, kwality 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)

4. Flights: Earn 25 Reward Points, Description: Earn 25Reward Points per 150 spent.| The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a statement cycle is 7,500 & 2,500 per day., Surcharge: N/A.

5. Trains: Earn 15 Reward Points, Description: Earn 15Reward Points per 150 spent.| The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a statement cycle is 7,500 & 2,500 per day., Surcharge: N/A.

6. Holidays: Earn 25 Reward Points, Description: Earn 25Reward Points per 150 spent.| The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a statement cycle is 7,500 & 2,500 per day., Surcharge: N/A.

7. Bus: Earn 25 Reward Points, Description: Earn 25Reward Points per 150 spent.|The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a statement cycle is 7,500 & 2,500 per day., Surcharge: N/A.

8. Vouchers: Earn 25 Reward Points, Description: Earn 25Reward Points per 150 spent.| The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a statement cycle is 7,500 & 2,500 per day., Surcharge: Upto 5x RP.

9. 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

10. Fuel: Earn 0 Reward Points, Description: 1% + GST fuel surcharge waived off on all fuel transactions between Rs 400 to Rs 5000.|Maximum waiver of 1250 per statement cycle.|Only surcharge is waived, GST is not waived., 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, bhara petroleum, bhara petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil 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, 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

11. Grocery: Earn 0 Reward Points, Description: Maximum of 2000 points can be earned., Surcharge: N/A.

Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone, kunaic mand, infiniteda, big bazaar, reliance fresh, more supermarket, spencer's retail, nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

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. Insurance: Earn 0 Reward Points, Description: No Reward Points on this category., 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 tokiyo life insurance, ifco tokiyo 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

14. Education (Direct): Earn 5 Reward Points, Description: A maximum of 50,000 points per month can be earned., Surcharge: N/A.

Included merchant names are - avenues*ind

15. Education (Third-Party): Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: 1% + GST.

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

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

18. 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)

19. 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. Air Canada: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 2 RPs = 1 partner miles.|Average economy class value per Aeroplan point assumed 10.9. (AIRLINE_TRANSFER), Burn multiplier = 0.45.

2. Air Asia: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 1 RP = 1 partner miles.|Average economy value per Air Asia point assumed 10.5. (AIRLINE_TRANSFER), Burn multiplier = 0.5.

3. British Airways: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 2 RPs = 1 partner miles.|Average economy class value per ExecutiveClub point assumed 10.9. (AIRLINE_TRANSFER), Burn multiplier = 0.45.

4. Etihad Airways: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the

number of RPs for conversion at a value of 2 RPs = 1 partner miles. | Average economy class value per Etihad point assumed 10.9. (AIRLINE_TRANSFER), Burn multiplier = 0.45.

5. FinnAir: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = 1 partner miles. | Average economy class value per FinnAir Plus point assumed 11.2. (AIRLINE_TRANSFER), Burn multiplier = 1.2.

6. Air France/KLM: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = 1 partner miles. | Average economy class value per Flying Blue point assumed 10.9. (AIRLINE_TRANSFER), Burn multiplier = 0.9.

7. Hainan Airlines: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = 1 partner miles. | Average economy class value per Fortune Wings Club point assumed 10.7. (AIRLINE_TRANSFER), Burn multiplier = 0.7.

8. InterMiles: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = 1 partner miles. | Average value per InterMiles mile assumed 10.3. (AIRLINE_TRANSFER), Burn multiplier = 0.3.

9. Singapore Airlines: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = 1 partner miles. (AIRLINE_TRANSFER), Burn multiplier = 1.2.

10. Avianca: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 2 RPs = 1 partner miles. | Average economy class value per LifeMiles point assumed 11. (AIRLINE_TRANSFER), Burn multiplier = 0.45.

11. Vietnam Airlines: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = 1 partner miles. | Average economy class value per LotusMiles assumed 10.8. (AIRLINE_TRANSFER), Burn multiplier = 1.

12. SpiceJet: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 1 RP = 1 partner miles. (AIRLINE_TRANSFER), Burn multiplier = 0.5.

13. United Airlines: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 2 RPs = 1 partner miles. | Average economy class value per United Airlines point assumed 11.25. (AIRLINE_TRANSFER), Burn multiplier = 0.65.

14. Miles&Smiles: 1. Under SmartBuy, access 'Miles Transfer.' | 2. Choose from various partner airline companies to convert your Reward Points into airmiles. | 3. Select the number of RPs for conversion at a value of 2 RPs = 1 partner miles. | Average economy class value per Miles&Smiles assumed 11.3. (AIRLINE_TRANSFER), Burn multiplier =

0.7.

15. Flight and Hotel Bookings via Smartbuy: In SmartBuy, go to 'Travel & Stays'|You can redeem your Reward Points for upto 70% off airline tickets or hotel reservations|Redemption value: 1 RP = ₹1. (TRAVEL_BOOKING), Burn multiplier = 1.

16. Cashback: Within SmartBuy, visit 'Rewards' followed by 'Rewards Catalogue.'|1Reward Point = Rs 0.3. (CASHBACK), Burn multiplier = 0.3.

17. Products and Vouchers via Netbanking: Log in to Net Banking|Go to Rewards under the Rewards Catalogue section|Browse through product and vouchers|Redemption value: 2Reward Point = ₹1. (CATALOGUE_PRODUCTS), Burn multiplier = 0.5.

18. Accor: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 2 RPs = 1 partner miles.|Average value per Accor point assumed ₹1.85. (HOTEL_TRANSFER), Burn multiplier = 0.9.

19. IHG: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 1 RP = 1 partner miles. (HOTEL_TRANSFER), Burn multiplier = 0.5.

20. ITC: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 2 RPs = 1 partner miles.|Average value per Club ITC point assumed ₹1. (HOTEL_TRANSFER), Burn multiplier = 0.6.

21. Wyndham: 1.Under SmartBuy, access 'Miles Transfer.'|2.Choose from various partner airline companies to convert your Reward Points into airmiles.|3.Select the number of RPs for conversion at a value of 1 RP = 1 partner miles.|Average value per Wyndham point assumed ₹1.25. (HOTEL_TRANSFER), Burn multiplier = 1.25.

22. Apple products and Tanishq Vouchers via Smartbuy: In SmartBuy, browse through product and vouchers|Redemption value: 1Reward Point = ₹1. (PAY_BY_POINTS), Burn multiplier = 1.

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..

3. Add-on Card Domestic Lounges: Visitation Limit - null per null, Eligibility - As per primary card..

4. Add-on Card International Lounges: Visitation Limit - null per null, Eligibility - As per primary card..