

## Card Details: Biz Grow

Bank: HDFC

Ideal Spends: Rs 150000

### Key Charges:

Joining Fee: 500

Renewal Fee: 500

Forex Charges: 3.5

Annual Percentage Rate: 45

Add-on Card Charges: N/A

Reward Redemption Fee: ₹99 per redemption request.

### Card Milestones:

1. Spend Rs 100000 (QUARTER), Benefits: Earn 2000 CashPoints..

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 2 Cashpoints, Description: Earn 2 Reward Points per 150 spent., Surcharge: N/A.

2. Fuel: Earn 0 Cashpoints, Description: No Reward Points on this category.|1% fuel surcharge waiver on minimum transaction of ₹400 and maximum transaction of ₹5000. Max. cashback of ₹250 per statement cycle., Surcharge: N/A.

3. PayZapp: Earn 20 Cashpoints, Description: Earn 20 Reward Points per 150 spent.Applicable on minimum spends ₹10,000 in statement cycle.|Maximum 1,500 Cash Points per statement cycle., Surcharge: N/A.

4. Income Tax/Advance Tax: Earn 20 Cashpoints, Description: Earn 20 Reward Points per 150 spent.Applicable on minimum spends ₹10,000 in statement cycle.|Maximum 1,500 Cash Points per statement cycle., Surcharge: N/A.

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

5. GST Payment: Earn 20 Cashpoints, Description: Earn 20 Reward Points per 150 spent.Applicable on minimum spends ₹10,000 in statement cycle.|Maximum 1,500 Cash Points per statement cycle., Surcharge: N/A.

6. MMT MyBiz: Earn 20 Cashpoints, Description: Earn 20 Reward Points per 150 spent.Applicable on minimum spends ₹10,000 in statement cycle.|Maximum 1,500 Cash Points per statement cycle., Surcharge: N/A.

Included merchant names are - makemytrip, makemytrip indi

7. DMart: Earn 20 Cashpoints, Description: Earn 20 Reward Points per 150 spent.Applicable on minimum spends ₹10,000 in statement cycle.|Maximum 1,500 Cash Points per statement cycle., Surcharge: N/A.

Included merchant names are - dmart

8. ClearTax: Earn 20 Cashpoints, Description: Earn 20 Reward Points per 150 spent.Applicable on minimum spends ₹10,000 in statement cycle.|Maximum 1,500 Cash Points per statement cycle., Surcharge: N/A.

9. Nuclei: Earn 20 Cashpoints, Description: Earn 20 Reward Points per 150

spent. Applicable on minimum spends ₹10,000 in statement cycle. | Maximum 1,500 Cash Points per statement cycle., Surcharge: N/A.

10. Rent: Earn 0 Cashpoints, 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

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

12. Jewellery: Earn 0 Cashpoints, 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)

13. Wallet: Earn 0 Cashpoints, 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: Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Cash Redemption. (CASHBACK), Burn multiplier = 0.25.

2. Product Catalogue (Vouchers/Products): Utilize your cashpoints to redeem against different product catalogue via Net Banking & SmartBuy. | Via Net Banking: Login to Net Banking Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Product Catalogue > Select any product of your choice and click add to card > Buy Now. | Via SmartBuy: ₹

Visit SmartBuy website > Login > Privileges > Select your card > Rewards > Select the voucher of your choice > Choose the required Quantity and Select Checkout now > Select Redeem points > Enter the voucher code received via email/SMS and select confirm. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.25.

3. Business Product Catalogue (Vouchers/Products): Utilize your cashpoints to book flights & Hotel at the SmartBuy Rewards Portal. | Visit SmartBuy website > Flights/Stays > Enter the required journey details > Choose flights/hotels of your choice > Book > Enter the required details > Choose payment mode > Adjust your rewards points to redeem > Enter card details > Verify with OTP. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.3.

4. SmartBuy (Flights/Hotels): Utilize your cashpoints to redeem as Insta vouchers through Net Banking Portal. Card members can avail gift vouchers from Amazon, Raymonds, Croma, Reliance digital and lot more brands. | Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem RPs > Insta Vouchers > Select any voucher of your choice and click redeem. (TRAVEL\_BOOKING), Burn multiplier = 0.25.