Card Details: Imperio

Bank: Federal Bank
Ideal Spends: Rs 425000

Key Charges:
Joining Fee: Free
Renewal Fee: Free
Forex Charges: 3.5
Annual Percentage Rate: 42
Add-on Card Charges: N/A
Reward Redemption Fee: Nil

Card Joining Benefits:
1. Get 2000 reward points as joining benefit.

Card Milestones:
1. Benefits: Get complimentary Big Basket gift vouchers. every 1 QUARTER on minimum spending of Rs. 50000 (every 1 QUARTER).

Reward Points Earn:
1. Rent: Earn 0 Reward 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
2. 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)
3. Wallet: Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: N/A.
4. Categories other than mentioned below or any other: Earn 1 Reward Point (Reward

Point), Description: Earn 1 Reward Point per ₹100 spent., Surcharge: N/A.

5. Utilities: Earn 2 Reward Points, Description: Earn 2 Reward Points per ₹100 spent., Surcharge: N/A.

6. Grocery: Earn 3 Reward Points, Description: Earn 3 Reward Points per ₹100 spent., 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, infinitea, 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

7. Healthcare: Earn 3 Reward Points, Description: Earn 3 Reward Points per ₹100 spent., Surcharge: N/A.

Included merchant names are - mittal medical, 1mg, sai ram medicose, my chemist, universal pharmacy

8. Fuel: Earn 1 Reward Points, Description: 1% + GST fuel surcharge waiver at all fuel stations across India.|Only surcharge is waived, GST is not waived., Surcharge: N/A.

Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Catalogue: Log in to Federal Bank Net Banking/SC Mobile App or go to fedralrewards.in|Navigate to the Rewards or Loyalty section.|Select your desired rewards from the reward catalog from various categories like flights,hotel, merchandise,voucher,bus, etc.|Once you've selected your reward, confirm the redemption.|4 points get converted to ₹1 worth of rewards. (CATALOGUE_PRODUCTS), Burn multiplier = 0.25.

Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..