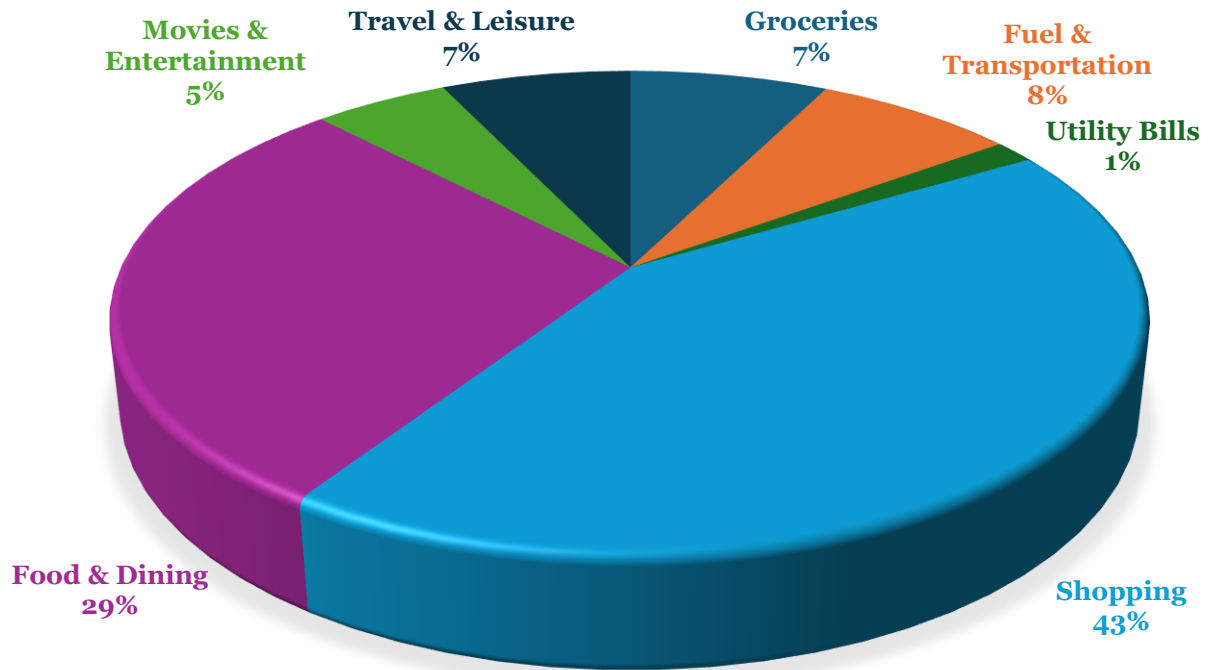


Credit Card Analysis Report

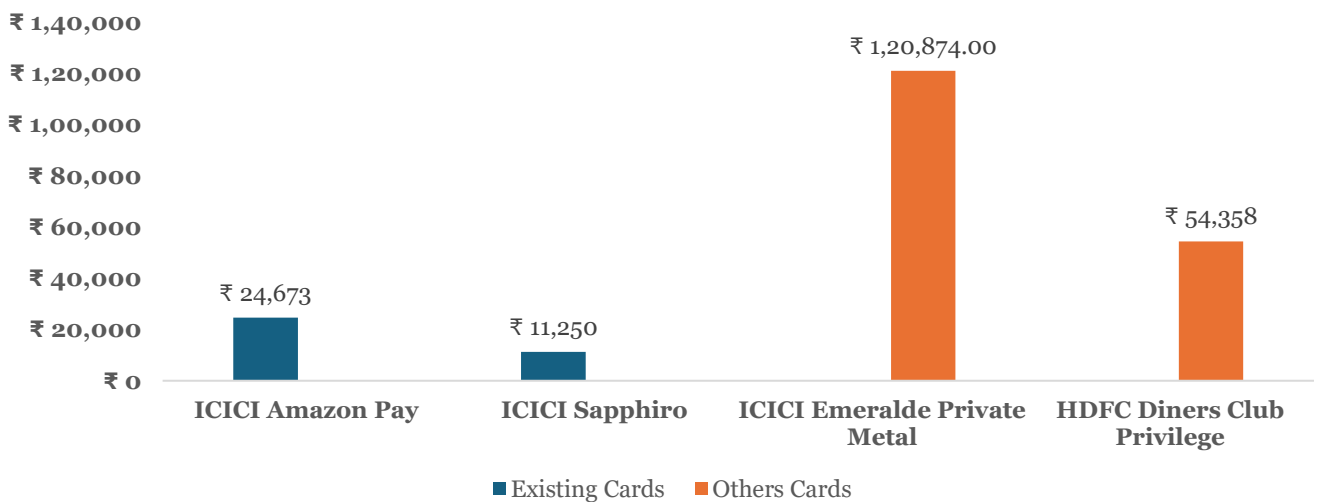
Understanding Your Annual Expense Pattern

Based on the credit cards statement shared by you, we estimate your total annual living expenses to be around ₹ **8.24 lakhs**. The chart below shows the expense split.



Comparing Old Cards vs. New Cards

Your Estimated Benefits



Your Guide to the Best Cards: Rewards Points, Benefits & Net Savings

Credit Card Name(s)	Rupee Value of Estimated Annual Benefits*				Net Savings (%)
	Reward Points	Welcome Benefits	Milestone Benefits	Net Monetary Benefit	
<u>ICICI Emerald Private Metal Card</u>	₹ 89,728	₹ 39,895	₹ 6,000	₹ 1,20,874	15%
Details on Benefits: <ul style="list-style-type: none"> • Earn 3% base rate reward points (12x on hotels bookings and 6x on shopping vouchers & flight booking via ICICI iShop portal) • Complimentary annual Taj Epicure Membership worth ₹25,000 and EazyDiners Prime membership worth ₹ 2,395. • Bonus reward points worth ₹ 12,500 on card activation and joining fee payment. • Complimentary EaseMYTrip air travel voucher worth ₹ 3,000 on spending ₹ 4 lakhs in the preceding year. • Annual Fee is ₹12,500 (+GST). (Invite-Only) 					
<u>HDFC Diners Club Privilege Card</u>	₹ 89,728	₹ 39,895	₹ 6,000	₹ 54,358	7%
Details on Benefits: <ul style="list-style-type: none"> • Earn 2.7% base rate reward points (5x on Swiggy / Zomato and 10x on travel purchases) • Complimentary annual membership of Swiggy one and Times Prime on spending ₹ 75,000 or more within 90-day card activation. • Annual Fee is ₹1,499 (+GST). • Fee waiver on annual spending ₹ 3 lakhs in the year. 					

* Estimated Annual benefits include rewards earned from transactions, welcome benefits, milestone benefits, and annual fee waivers (if eligible), which are derived from your expenditure pattern.

Current Cards in Use

Credit Card Name(s)	Annual Fees	Est. Annual Benefits*	Net Savings (%)
<u>ICICI Amazon Pay Card</u>	Lifetime Free	₹ 24,673	3%
<u>ICICI Sapphire Card</u>	₹3,500(+GST)	₹ 11,250	1%

Action Step to follow:

Since you already have bank account with ICICI, it's easier to get credit cards from them.

1. Mandatory steps:

- **Upgrade ICICI Sapphire Card to ICICI Emerald Private Metal Card** – A premium card that aligns with your spending, offering high rewards on shopping, dining, and travel via the card's rewards portal.
- Continue using the **ICICI Amazon Pay Card**, which provides good cashback on Amazon purchases, making it an excellent option for frequent Amazon users

2. Optional Cards for Future Exploration:

- You can also view and **compare other credit card**, such as the **HDFC Diners Club Privilege Card** on our website.

Disclaimer

The data and analysis in this report are based solely on the information provided by you. The suggestions offered are for informational purposes only. The estimated benefits presented are based on our analysis and are intended for reference purposes only. Please note that these estimates are subject to change and may vary depending on actual usage, as well as the terms and conditions of reward programs.