

### **About Loyalty Programme**

The Loyalty scheme for Frequent Travelers is exclusively brought to you by IRCTC in partnership with India's leading card partners viz SBI Cards, BOB Cards and HDFC Bank. The scheme allows the travellers to earn 'Travel Points' whenever members booked tickets through IRCTC e-ticketing portal and these points can be redeemed on Train Tickets as and when required.

A loyalty user earns travel points on Rail ticket booking and partner points on the purchase of other goods and services. The loyalty user can redeem these points for ticket booking on IRCTC.

#### **Benefits to Loyalty User:**

- The Loyalty Program users enjoy the waiver of 1% transaction charges, at the time of booking rail e-tickets through a Co-Branded Credit Card.
- Additionally, Users of this Card are also provided free access to Lounges at Railway Stations.
- When the customers book Rail E-tickets on select classes through IRCTC's website & Mobile App using the Co-Branded Credit Card, they accrue Loyalty Points against their Loyalty Number, upon completion of the journey. These accumulated Loyalty points can be redeemed to book further tickets.

**Linking of Loyalty card:** User can link their IRCTC user ID with the Loyalty card only when this card is successfully registered at IRCTC end. While linking the IRCTC user id with Loyalty card profile details is also matched.

#### **Points Accrual**

- While booking the Rail ticket in **AC classes**, when user opt for Accrual booking , loyalty number of the passenger is taken as input and on the basis of which Passenger details is fetched for booking. User may add the passenger without having the loyalty number also and may further proceed for booking. Travel Reward point (4% or 10% of the total fare) is accrued only for the passenger booked using the loyalty number and payment is done through the Loyalty card using the specified payment Gateways.
- Travel Point is accrued after 5 days of the journey date if ticket is not cancelled.
- The Travel points accrued will be shared with the bank in a file which can be downloaded through portal provided to bank on daily basis. These points would be managed by bank and will be used by user for redemption.
- Bank Reward points would be given by bank on Retail or POS transactions and can be redeemed by user on ticket booking.