

## **\*Rewards Points Program - Terms and Conditions**

- Only eligible retail purchases qualify for the accumulation of Reward Points.
- Reward Points will not be accrued on fuel transactions.
- A maximum of 5,000 Reward Points per month can be earned on transactions related to Insurance, Utilities, Education, and Government payments.
- If the credit card remains unused for over 365 days, any accrued Reward Points will be forfeited.
- For rent payments made through third-party merchants, a fee of 1% of the total transaction amount will be applied starting from the second rental transaction each calendar month.
- If a transaction (in-store or online) is conducted in Indian currency at an international location or with a merchant registered overseas but located in India, a dynamic and static conversion markup fee of 1.49% will be charged.
- Education payments made through third-party apps such as (but not limited to) CRED, Cheq, MobiKwik, and others will NOT earn Reward Points. However, payments made directly through college or school websites or POS machines will qualify for Reward Points.
- Notwithstanding any conditions covered herein, MITCs will take precedence for any interpretation.