

Benefits	Monthly Spends (Rs.)	Annual Benefit (Rs.)
4 Reward Points on daily and retail spends (like Grocery, Apparel, Utility / Bill Pay, Electronics, Insurance, School fees, Rent Payment etc.)	20,000	3,200
Upto 15% Discount on Dining Spends + 4 Reward Points	6,000	11,616
1% Fuel Surcharge Waiver	5,000	600
Fee Waiver on Spends of Rs. 3,00,000	-	2,500
Offer*- Up to 5% CashBack / Discount via SmartBUY Merchant Partners	20,000	12,000
Milestone Bonus !! 10,000 Reward Points on annual spends of Rs. 5,00,000		5,000
Total	51,000	34,916
12 Domestic + 6 international complimentary airport lounge access		30,150
Annual Total	6,00,000	65,066
Total Savings (in percentage) p.a		11%
* 1 RP = 50 Paisa when it is redeemed for Flights and Hotels via SmartBUY		