

Rewards Points Program – Terms and Condition

1. Reward Points shall not be eligible for the following spends on the card,
 - a. Fuel Spends
 - b. Cash Advances
 - c. Payment of Outstanding Balances
 - d. Payment of card fees and other charges
 - e. Smart EMI / Dial an EMI transaction
2. Only valid Retail purchases qualify for Reward points
3. Reward points will not be accrued for fuel transactions
4. Reward points will not be accrued for EasyEMI and e-wallet loading transactions
5. Reward points accrued for Insurance transactions will have a maximum cap of 2,000 per day
6. Reward points accrued will be reversed if a retail transaction is converted into SmartEMI
7. If the Credit Card is not used for more than 365 days, Reward Points accrued will be nullified
8. Reward points are valid only for 2 years from the date of accumulation. Eg : If you have received reward points in the month of April 2019, then same will expire in April 2021.
9. Redeem up to maximum of 70% on the travel bookings (Flights, hotels and experiences) using Reward Points. The balance amount will need to be paid via credit card.
10. With effect from Oct'23,
 - a. The maximum reward points that can be earned in a statement cycle for Diners Privilege is 50,000
11. With effect from 1st Jan'23,
 - a. Reward points will not be accrued for rental pay transactions, property management services like rent, maintenance, packers & movers, etc and government transactions
 - b. Reward points earned on grocery transaction will be capped at 2000 RP per calendar month
 - c. Redemption of Reward Points for flights & hotel bookings on Smartbuy portal will be capped at 50,000 Reward Points per calendar month.
 - d. For rent payments made through third-party merchants, a fee of 1% of the total transaction amount will be levied from the second rental transaction of the calendar month.
 - e. If you conduct a transaction (in-store or online) in Indian currency at an international location or with a merchant located in India but registered overseas, a dynamic & static conversion markup fee of 1% will be charged
12. With effect from 1st Feb'23,
 - a. Redemption of Reward Points against statement balance (cashback redemption) will be capped at 50,000 Reward Points per calendar month.
 - b. For select Products & Vouchers, the redemption of Reward Points will be capped at 70% of the total value. The remaining amount must be paid using the same Credit Card