

## Rewards Points Program

### Terms and Conditions

- Only eligible retail purchases qualify for accumulation of Reward Points
- Reward points will not be accrued for fuel transactions
- Reward Points are valid only for 3 years from the date of accumulation
  - E.g. Reward Points received in the month of June, 2015 will expire in June, 2018.
- EasyEMI and e-wallet loading transactions will not accrue Reward points
- Reward points accrued will be reversed if a retail transaction is converted into SmartEMI
- If the credit card is not used for more than 365 days, Reward points accrued will be nullified
- Reward points accrued for Insurance transactions will have a maximum cap of 5,000 RP per day
- The capping of Reward points on Smartbuy accelerated RP program will be governed by the Smartbuy RP program T&C
- With effect from 1st July '20, 2X Reward points on dining at stand alone restaurants will be capped at 1000 RP per day. Base reward points accrued on Dining will be at 5 RP / Rs. 150 with no capping
- With effect from 25<sup>th</sup> July '20, redeem up to maximum of 70% on the travel bookings (Flights, Hotel and experiences) using Reward points. The balance amount will need to be paid via Credit card