

GIGA Business Credit Card Cash Points Program

Terms & Condition

Important condition:

1. CashPoints will be awarded in the customer's credit card account under the CashPoints scheme.
2. The CashPoints will be processed as per the following table:

#	Spends	CashPoints	Minimum spend
1	a. Business Digital spends (Advertising, Accounting, Software license purchase, cloud hosting etc.) b. Bill payments via SmartPay & PayZapp. c. Income Tax/ Advance Tax payment d. GST payments g. Hotel & flight booking on MMT MyBiz powered by SmartBuy BizDeals h. Business software purchase via SmartBuy BizDeals – Nuclei	3X Cashpoints (i.e 6 CP)	Rs.150
2	Other Spends (excluding petrol, wallet, rent, education, EMI)	2 Cashpoints	Rs.150

For example: If the cardholder spends Rs.50,000 in calendar month with following break up of spends

- Spends on Electricity bill & Wifi bill via Payzapp: Rs. 10,000 | Spends on running ads (Google ads): Rs.10,000 | Spends on software purchase via Nuclei on SmartBuy BizDeals: Rs. 5,000 | Spends on business travel via MMT MyBiz on SmartBuy BizDeals: Rs. 10,000 | Other spends: Rs. 15,000
- Thus, the total spends is Rs.50,000. (i.e., Rs.10,000+ Rs. 10,000 + Rs.5,000 + Rs. 10,000 + Rs. 15,000)

Below is the Cashpoints calculation for the above spend.

- Accelerated 3X cashpoints on Bill payments via Payzapp (Rs.10,000), Google ads spends (Rs.10,000), Spends on SmartBuy BizDeals (Rs.5,000 + Rs. 10,000) = 1400 CP.
- Other spends of Rs. 15,000 = 200 CP
- So, in total customer would earn total of 1600 CP in a statement cycle for the above example given.
- Please note that, accelerated 3X CP will be posted to customers account at end of each statement cycle.
- Accelerated 3X CP on business spends is capped at 1500 CP per statement cycle.
- All PayZapp transactions will be eligible for 3X CashPoints except spends on Clubs, Housing, Rent, Hospital, Education, Donation, Mutual funds, Loans, Credit Card payments, Wallet Load, Fastag, Municipal Tax, Municipal service.

- The transaction settled from the merchant will be eligible for CashPoints and settlement/Posting date of the transaction will be considered for points calculation.
- In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, the corresponding CashPoints will be reversed from next statement cycle CashPoints earnings.
- Accelerated RP on Business digital spends is applicable on below mentioned MCCs.
2741, 2791, 2842, 5021, 5039, 5046, 5051, 5065, 5072, 5074, 5085, 5099, 5111, 5131, 5137, 5139, 5169, 5199, 5962, 5963, 5964, 5965, 5966, 5967, 5969, 7311, 7361, 7372, 7375, 7379, 7395, 7399, 8734

Milestone benefit – Terms & Condition

- Cardholder will be eligible for milestone benefit if he/she achieves the spends target of Rs.50,000 in a month using GIGA Business credit card.
- Fuel & Rent spends transactions will not be considered under spend target achievement.

For more/latest product information, Most Important Terms & Conditions & Card Member Agreement, always refer to GIGA Business credit card product page.

For quick access to Most Important Terms & Condition, please [click here](#).

For quick access to Card Member Agreement, please [click her](#)