

Paytm AU Credit Card Reward Point Usage Terms & Conditions

Rewards Eligibility:

Reward points will be earned only when all the below mentioned conditions are met:

- Minimum transaction amount:

- A. ₹100 per transaction for Online, Offline, Contactless & Paytm UPI transactions.
- B. Minimum transaction amount for accrual of rewards on UPI spends will be ₹400 for all UPI transactions that are done on any UPI application except for Paytm App.

- Reversals/Refunds:

- A. Reward points will be adjusted/reversed if the transaction is reversed/refunded.

Rewards Categories:

- 2 Reward Points per ₹100 on Paytm UPI:
 - A. Transaction amount should be between ₹100 to ₹2,000
 - B. Transaction should have been done via Paytm UPI
- 1 Reward Point per ₹100 on Paytm UPI:
 - A. Transaction amount should be > ₹2,000
 - B. Transaction should have been done via Paytm UPI
- 1 Reward Point per ₹400 on other UPI Spends:
 - A. Transaction amount should be > ₹400
 - B. Transaction mode should be UPI
 - C. UPI transaction done via any UPI app on non-exclusion categories will earn rewards.
- 5 Reward Points per ₹100 on Paytm Online & Travel:
 - A. Transaction should be done via Paytm app
 - B. Nature of transaction should be Online
 - C. Transaction for 5 reward points will be identified basis MIDs agreed between Paytm & Bank from time to time
- 1 Reward Point per ₹100 on Online:
 - A. Nature of transaction should be Online
 - B. All retail transactions less MCCs present in exclusion category will be eligible

- 1 Reward Point per ₹100 on Offline:
 - A. Nature of transaction should be Offline
 - B. All retail transactions less MCCs present in exclusion category will be eligible

Note:

1. Max 3,000 points can be earned across all eligible categories in a statement cycle.

Exclusions:

List 1	
Categories	MCCs
Wallet reloads	6540
Rental payments/ Real estate	6513
Education	8211, 8220, 8241, 8244, 8249, 8299
Govt services	9211, 9222, 9223, 9311, 9399, 9400, 9402, 9405
Fuel	5983, 5172, 5541, 5542
Utilities	4812, 4814, 4899, 4900
Transportation	4011, 4111, 4112, 4121, 4131, 4411, 4582, 4784, 4789, 5561, 7523
Insurance	5960, 6300

For queries, Write to us on:

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