

I. Earn Reward Points:

- a) Reward points will be credited only on regular purchases except the categories mentioned below.
- b) Currently, you will get 1 Reward Point on every purchase of Rs. 100.
- c) Cash transactions will not be eligible for Reward Points.

II. Redeem Reward Points:

- a) No fee is levied if you wish to redeem reward points.
- b) Reward Points can be redeemed from the Paisabazaar App.
- c) On redemption, the rewards points so redeemed will be automatically subtracted from the accumulated reward points in your StepUp Credit Card Account.
- d) 1 Reward Point = Rs. 0.25
- e) Reward Points redeemed will be adjusted in the next billing cycle.
- f) A minimum of 400 Reward Points are required for redemption.

III. Disallowed Categories.

- a) Below is the list of Categories where reward points won't be credited.

Category	MCC Code
E-Wallet Loading	6540
Rent Payment	6513
Fuel Payment	5541
Utility Payment	4900
Insurance premium & related payments,	6300
Cash Advance (ATM Withdrawl)	6011

EMI Payments	-
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