

Card Product Feature Document

Here is how your rewards really work for LevelUP Credit Card

This card has been designed to offer rewards that are simple, consistent, and aligned with your existing spending patterns. Reward points will be issued as SalarySe SCoins, which will operate as the card's Reward Points. All key details have been provided below for your easy reference.

Base Rewards

1 SCoin for every 100 spent

You earn this when you:

- Pay through any UPI app other than the SalarySe UPI
- Spend on Base Categories like rent, railways, insurance, education, telecom, and government services (detailed Base Categories codes are given at the end of this page)

These rewards run through the entire billing month. Not applicable on spends done on restricted categories or spends eligible for any other reward category.

Customer Illustration -

1. You make an insurance premium payment of ₹3500, via any payment mode, you will earn 35 SCoin
 2. You make a payment of ₹649 from GPay for netflix subscription - you will earn 6 RP
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Accelerated Rewards (applicable on monthly spends of upto ₹20,000 in a billing cycle)

5 SCoins for every ₹100 spent

You earn this when you:

- Pay through SalarySe UPI (online, QR, POS)
- Shop online using your Level UP Card details
- Pay in-store with your Level UP physical card

Not available on restricted or base categories.

Super Accelerated Rewards (applicable on monthly spends of above ₹20,000 in a billing cycle)

10 SCoins for every ₹100 spent

You earn this when you:

- Pay through SalarySe UPI (online, QR, POS)
- Shop online using your Level UP Card details
- Pay in-store with your Level UP physical card

Not available on restricted or base categories spends or spends done on SalaryDay Bonus Days.

Super Accelerated rewards are only applicable on additional spends above ₹20000 on eligible categories. Spends up to ₹20000 will continue earning accelerated rewards

SalaryDay Bonus (applicable on 1st and last day of each calendar month)

Virtual Only Card - 25 SCoins for every ₹100 spent

Physical+Virtual Card - 37.5 SCoins for every ₹100 spent

You earn this only when you:

- Pay through SalarySe UPI

Not available on restricted or base categories.

SalaryDay Bonus gets unlocked on spending minimum ₹5,000 on non SalaryDay Bonus Days (i.e. excluding 1st and last day of the month)

Maximum Spends eligible for SalaryDay Bonus rewards are ₹15000 per billing cycle. Hence you will earn maximum -

- **3,750 RP** per billing cycle if you use virtual only card
 - **5,625 RP** per billing cycle if you use physical + virtual card
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Maximum rewards earned in a month

10% of credit limit of Level UP Credit card excluding rewards earned on SalaryDay Bonus

Customer Illustration -

1. If your card limit is ₹1,00,000 then your maximum rewards earned in a month will be 1000 RP. This limit is only applicable for Base rewards, Accelerated Rewards and Super Accelerated rewards.
2. SCoins earned on SalaryDay Bonus is over and above this maximum limit

Scoins Redemption

The SCoins earned can be redeemed on only SalarySe App to buy gift vouchers from 200+ brands and any other redemption option available on SalarySe App including but not limited to cash conversion, merchant offers etc.

SalarySe reserves the right to change the redemption offers.

Restricted Categories→

Restricted Categories	Category	MCC
	Cash	6011, 6010
	Wallets/Service Providers	6540
	Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
	Quasi-Cash	6050, 6051, 4829
	Gambling	7801, 7995, 9754

Base Categories →

Base Categories	Railways	0066, 4011, 4112
	Rent	6513
	Government Services	9400, 1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399, 9211, 9402, 9401, 9311, 9223
	Insurance	6300, 6310
	Education	8220, 8244, 8249, 8211, 8241, 8299

	contracted services	1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780
	Agriculture services	0763, 0820, 0821, 0822, 0823, 0824, 0825
	Transportation & transit (Bridge Fees, Tolls, Misc. Services)	4784, 4789
	Telecom	4814, 4812
	Post office	9402
	Any transaction worth <₹2000 at small offline merchants	
	BillPay	6012

Lounge Access

1 lounge access on spending 10K in previous billing cycle

General Terms & Conditions -

1. One Reward Point shall be equivalent to one SCoin, and five Scoins shall be equivalent to ₹1.
2. All Reward Points shall expire upon the completion of eighteen months from the date on which such points are earned.
3. Any fractional Reward Points arising from a transaction shall be rounded down to the nearest lower whole number, irrespective of the decimal value.
4. Each transaction shall qualify for only one reward category.
5. Reward Points shall accrue only after the monthly statement or bill for the relevant billing cycle has been generated.
6. City Union Bank ("the bank") reserves the right to wholly or partly modify the Rewards Programme or withdraw reward points awarded or to vary any of the terms and conditions herein in its absolute discretion without prior notice to the cardholder.

7. In case this Rewards Programme comes in conflict with any rule, regulation or order or any statutory authority, then the Bank has the absolute authority and right to modify or cancel this rewards programme to give effect to said requirements.
8. If a transaction is reversed by way of a refund/chargeback/reimbursement, the transaction amount shall be credited back to your CUB SalarySe Level UP Credit Card account. In such instances, the rewards accrued on those transactions will be reduced from the overall rewards balance.

Offers Related Conditions -

1. All detailed offer terms and eligibility conditions shall be displayed on the SalarySe App.
2. If any fraudulent activity is detected in relation to availing benefits under the Rewards Programme or in connection with the use of the Card, the Bank shall be entitled to disqualify the Cardholder from receiving such benefits, without prior notice.
3. The Bank shall not be liable for any delay, deficiency, or loss arising out of the delivery of goods or services by participating merchants.
4. Card offers shall not be valid where prohibited, or in respect of any merchandise, products, or services for which such benefits cannot be extended for any reason whatsoever.