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

Financial Institutions – Manual Cash Disbursements and other similar services	6010
Cash Advance (ATM Withdrawl)	6011
EMI Payments	_