

Dear Customer,

Please note the below Biz Power product feature enhancements and refinements effective as of 15th May 2026.

1. Core Reward Points structure

- Customer to earn 5 Reward Points for every ₹200 spent on all spends excluding fuel, wallet, education, rent and EMI categories from 15th May 2026.
- The Reward Points will be processed as per the following table:

Spends on	Reward Points	Minimum spend to avail Reward Points
All Spends excluding fuel, wallet, rent, education, and EMI	5 Reward Points	₹200

2. Quarterly Milestone Benefit

- Earn a voucher worth ₹ 5,000(MakeMyTrip/Reliance Digital) on Quarterly spends of ₹ 2.5 Lakhs (excluding fuel, IT, GST, and EMI transactions) & above per calendar quarter.
- Calendar quarter is defined as Jan – Mar, Apr – Jun, Jul – Sep, Oct – Dec.
- This will be effective from 1st July, 2026.

3. Accelerated Reward Points Benefit

- The Reward Points will be processed as per the following table:

Spends on	Reward Points	Minimum spend to avail Reward Points
a. Bill payments via SmartPay & PayZapp. b. Income Tax/ Advance Tax payment via portal.incometax.gov.in c. GST payment via payment.gst.gov.in d. Hotel & flight booking on MMT MyBiz powered by SmartBuy BizDeals e. Business software purchase via SmartBuy BizDeals – Nuclei f. Google ads g. Reliance Digital	5X Reward Points (i.e., 25 RP/₹200) <i>(1X Core RP(5RP) + 4X RP(20RP))</i>	₹ 25,000 per statement cycle excluding IT, GST Spends
Other Spends (excluding petrol, wallet, rent, education, EMI)	5 Reward Points	₹ 200

Accelerated RP revision shall be effective from the billing cycles starting from 15th May 2026

- Only Settled transactions will be considered for reward points posting.
- Accelerated RP on Business Essential spends is capped at 7,500 RP per statement cycle

Note: Customer will not be eligible for accelerated RPs, if there are any reversal transaction happening within the statement cycle that brings down the minimum spend of Rs.25,000 required for qualifying for accelerated RP.

For example: If the cardholder spends Rs.75,000 in calendar month cycle with following break up of spends

- Spends on PayZapp: Rs.5,000 | GST payment: Rs.10,000 | Flight booking via MMT MyBiz : Rs.10,000 | Payment Wallet load spends: 5,000 | other spends: Rs. 45,000
- Thus, the total spends eligible for Reward Points would be only Rs.5,000 + Rs.10,000 + Rs.10,000 + Rs.45,000 = Rs.70,000.

The Reward Points earned for the billing cycle in example would be calculated as follows:

- Reward Points on Accelerated RP categories for Spends of Rs.25,000
(Spends on PayZapp: Rs.5,000 | GST payment: Rs.10,000 | Flight booking via MMT MyBiz : Rs.10,000) = 3,125 RP
- Reward Points on other spends of Rs.45,000 = 1,125 RP

Thus, the total Reward Points for the example would be 4,250 RP. This will be posted in the card account.

- All PayZapp transactions will be eligible for Accelerated Reward Points except spends on Clubs, Housing, Rent, Hospital, Education, Donation, Mutual funds, Loans, Credit Card payments, Wallet Load.
- The transaction settled from the merchant will be eligible for Reward Points 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 Reward Points will be reversed from next statement cycle Reward Points earnings.
- In case, customer has upgraded/ downgraded to any other card within the statement cycle, Customer will not be eligible for accelerated RP posting on eligible business spends.
- In case the customer changes the billing cycle, the accelerated reward points will be posted for the new billing cycle only.

4. Lounge and Travel Benefit

Customers shall get the following benefits in the current calendar quarter:

- **2 domestic airport lounge visits** per calendar quarter
- **1 Zero Cancellation flight Voucher (Make My Trip)** per calendar quarter on spending **₹75,000** in the previous calendar quarter.

This will be effective from the calendar quarter starting 1st July 2026.

These benefits will unlock for the Jul-Sep'2026 quarter based on April-Jun'2026 spends, and henceforth.

Zero Cancellation charge voucher to be used only for domestic flights bookings through Make My Trip. The voucher shall be sent to the customers upon making the required spends.

Under the Zero Cancellation, which is opted by the passenger, the passenger will receive a refund equivalent to the airfare amount paid at the time of flight booking or part of the booking relevant to cancellation request (cancellation of full booking or for a select passenger(s) or sector as the case may be).

The maximum discount provided on Zero Cancellation through the voucher is up to Rs. 1,200 and any additional charge shall be paid by the customer during the booking.

Please refer the [link](#) for detailed terms and conditions pertinent to the Zero cancellation feature.

5. Fair Usage Capping on IT and GST transactions

To safeguard BizPower rewards for genuine business usage:

- Reward Points (5 RP/₹200 spends) will be awarded on the first **2 Income Tax transactions** and first **2 GST transactions** per billing cycle.
- Any additional transactions beyond these will not earn Reward Points.

This will be effective from the billing cycle starting 15th May, 2026.