

# Card Product Reward Document

## CUB CSK/SRH Credit Card

## 1. Overview of Reward Programme

The CSK/SRH Credit Cards are designed to reward customers for their everyday spending as well as their engagement with cricket-related purchases.

Cardholders earn **Reward Points (RP)** on eligible transactions, which can be redeemed through the Bank's rewards portal.

This document provides details on reward earning, redemption, exclusions, and applicable terms.

## 2. Reward Points Earning Structure

### 2.1 CSK / SRH RuPay Platinum Credit Card

#### Earning Details

- Earn 2 RP per ₹150 spent via UPI transactions
- Earn 1 RP per ₹150 spent on other transactions

#### Accelerated Rewards

- Earn 2X Reward Points on Apparel, Department Stores, and Food Delivery

#### Super Accelerated Rewards

- Earn 3X Reward Points on CSK/SRH Merchandise and Match Ticket Purchases

#### Illustration

- **UPI Spend of ₹3,000** →  $(3000 \div 150) \times 2 = 40$  RP
- **Apparel Spend of ₹1,500 (2X category)** → Base = 10 RP → Final = 20 RP

### 2.2 CSK / SRH Master Platinum Credit Card

#### Earning Details

- Earn 1 RP per ₹125 spent

### Accelerated Rewards

- Earn 2X Reward Points on Apparel, Dining, Department Stores, and Food Delivery

### Super Accelerated Rewards

- Earn 3X Reward Points on CSK/SRH Merchandise and Match Ticket Purchases

### Illustration

- **Spend of ₹2,500** →  $(2500 \div 125) = 20$  RP
- **Dining Spend (2X category)** → Final = 40 RP

## 2.3 CSK / SRH Master World Credit Card

### Earning Details

- Earn 1 RP per ₹100 spent (Domestic Transactions)
- Earn **1 RP per ₹100 spent (International Transactions)**

### Accelerated Rewards

- Earn 2X Reward Points on Travel, Flight Bookings, and Hotel Bookings

### Super Accelerated Rewards

- Earn 3X Reward Points on CSK/SRH Merchandise and Match Ticket Purchases

### Illustration

- **Travel Spend of ₹10,000** → Base = 100 RP → Final (2X) = 200 RP

## 3. Physical & Virtual Card – Reward Applicability

Customers holding Mastercard variants (Master Platinum / Master World) may also be issued a Virtual RuPay Credit Card linked to the same account.

### Reward Calculation Rule

- Reward Points are calculated based on the card used for the transaction.

### Transactions using Physical Card (Mastercard)

- **Master Platinum** → 1 RP per ₹125
- **Master World** → 1 RP per ₹100

### Transactions using Virtual Card (RuPay)

- Earn 2 RP per ₹150 on UPI transactions
- Earn 1 RP per ₹150 on other transactions

### Illustration – Physical vs Virtual Card Usage

A customer holds a **CSK/SRH Master World Credit Card**:

- **Scenario 1: Using Physical Card (Mastercard)**  
Spend ₹1,500 → Earn **15 RP**  
(₹1,500 ÷ 100)
- **Scenario 2: Using Virtual Card via UPI (RuPay)**  
Spend ₹1,500 → Earn **20 RP**  
(₹1,500 ÷ 150 × 2)

### Important Clarification

- Reward Points are calculated
- A transaction cannot earn rewards under multiple structures
- All accelerated rewards and exclusions continue to apply

## 4. Reward Redemption

Customers can redeem Reward Points by logging into:

🔗 <https://rewards.cub.bank.in/>

The portal provides redemption options such as vouchers, merchandise, and other benefits.

### 4.1 Redemption Value by Card Variant

Card Variant	Value per RP
RuPay Platinum	₹0.50
Master Platinum	₹0.75
Master World	₹1

## 4.2 Redemption Illustration

- **RuPay Platinum: 1,000 RP → ₹500**
- **Master Platinum: 1,000 RP → ₹750**
- **Master World: 1,000 RP → ₹1,000**

## 4.3 Important Notes on Redemption

- Redemption value depends on the card variant
- Redemption options are available on the rewards portal
- Minimum redemption criteria may apply
- Once redeemed, Reward Points **cannot be reversed**

## 5. Transactions Not Eligible for Rewards

Reward Points will **not be earned** on the following categories:

Category	MCC Codes
Utilities & Telecom	4800–4999
Gold / Jewellery	5094, 5944
Rent	6513
Wallet Transactions	6538–6542
Insurance	5960–6399
Government Payments	9000–9999
Fuel	5172, 5541, 5542, 5983
Cash Transactions	6010, 6011, 6012, 6050, 6051
Gambling	7801, 7995, 9754
Educational Services	5111, 5192, 5942, 5943, 8211, 8220, 8241, 8244, 8249, 8299, 8351

## 6. General Terms & Conditions

- Reward Points will be credited after statement generation
- Each transaction qualifies for only one reward category
- Reward Points are calculated in whole numbers only; any fractional value will be rounded down (e.g., 1.96 will be treated as 1).
- If a transaction is reversed, refunded, or cancelled, Reward Points will also be reversed
- Transactions under restricted MCC categories will not earn rewards
- Reward Points may expire as per the Bank's policy

- The Bank reserves the right to modify or withdraw the programme
- In case of dispute, the Bank's decision shall be final
- Fraudulent activity may lead to cancellation of rewards or card benefits