



WHAT THE MARRIOTT BONVOY HDFC BANK CREDIT CARD OFFERS

WHAT IT IS

Launched recently, this is India's first co-branded hotel credit card



WHAT IT OFFERS*

Free night (FN) award

Free stay for 1 night a year at a Marriott hotel*

Where room rate is up to 15,000 Marriott Bonvoy (MB) points



ELITE NIGHT CREDITS (ENCs)

Get 10 ENCs per year

They are like no. of nights spent at a Marriott hotel



Based on no. of ENCs you have, get 'Elite Status' - Silver, Gold etc.

For e.g. - Gold Elite Status with MB requires 25 ENCs



Card gives 10 ENCs. So, spend 15 more nights at Marriott hotels

Elite Status gives you bonus points and other perks



MARRIOTT BONVOY POINTS (Reward Points)

Spends	Points per Rs 150 spend	Monthly spend threshold
At Marriott hotels*	8	Up to Rs 10 lakh
On travel, dining & entertainment	4	Up to Rs 5 lakh
On other spends	2	Up to Rs 1.5 lakh (for grocery stores only)

Note: Beyond the spend threshold, earn rate goes down

NO REWARD POINTS ON THESE TRANSACTIONS

- EMI payments
- Fuel payments
- Wallet/ prepaid card loading etc.
- Cash advances
- Outstanding balance payment
- Card fees and other charges
- Government-related transactions (tax)
- Rent payments

WHAT EXPERTS SAY

- ▶ 8 points per Rs 150 spend at Marriott hotels* is good
- ▶ But, earn rate on other spends not really good
- ▶ Sign up for card, enjoy benefits like FN and ENCs
- ▶ But, don't spend on card to get reward points
- ▶ Other travel credit cards can offer a better deal

*Part of the Marriott Bonvoy Program, the hotel's chain's loyalty programme. Excludes homes and villas.

#Not an exhaustive list

Source: Bank websites and credit card experts

moneycontrol



Romantasy S Credit Card Offers Review

Minjie Lin



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