

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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Table of Contents Romantasy S Credit Card Offers Review

1. Understanding the eBook Romantasy S Credit Card Offers Review
 - The Rise of Digital Reading Romantasy S Credit Card Offers Review
 - Advantages of eBooks Over Traditional Books
2. Identifying Romantasy S Credit Card Offers Review
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Romantasy S Credit Card Offers Review
 - User-Friendly Interface
4. Exploring eBook Recommendations from Romantasy S Credit Card Offers Review
 - Personalized Recommendations
 - Romantasy S Credit Card Offers Review User Reviews and Ratings
 - Romantasy S Credit Card Offers Review and Bestseller Lists
5. Accessing Romantasy S Credit Card Offers Review Free and Paid eBooks
 - Romantasy S Credit Card Offers Review Public Domain eBooks
 - Romantasy S Credit Card Offers Review eBook Subscription Services
 - Romantasy S Credit Card Offers Review Budget-Friendly Options

6. Navigating Romantasy S Credit Card Offers Review eBook Formats
 - ePUB, PDF, MOBI, and More
 - Romantasy S Credit Card Offers Review Compatibility with Devices
 - Romantasy S Credit Card Offers Review Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Romantasy S Credit Card Offers Review
 - Highlighting and Note-Taking Romantasy S Credit Card Offers Review
 - Interactive Elements Romantasy S Credit Card Offers Review
8. Staying Engaged with Romantasy S Credit Card Offers Review
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Romantasy S Credit Card Offers Review
9. Balancing eBooks and Physical Books Romantasy S Credit Card Offers Review
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Romantasy S Credit Card Offers Review
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Romantasy S Credit Card Offers Review
 - Setting Reading Goals Romantasy S Credit Card Offers Review
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Romantasy S Credit Card Offers Review
 - Fact-Checking eBook Content of Romantasy S Credit Card Offers Review
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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