



# 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



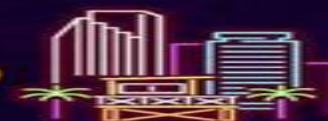
Based on no. of ENCs you have, get 'Elite Status' - Silver, Gold etc.

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

\*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

### 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

moneycontrol



# Romantasy S Credit Card Offers Review

**Minjie Lin**



## **Romantasy S Credit Card Offers Review:**

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