

# Card Product Feature Document

CUB SalarySe Level UP Credit Card

## Here is how your rewards really work for LevelUP Credit Card

This card has been designed to offer rewards that are simple, consistent, and aligned with your existing spending patterns. Reward points(RP) will be issued as SalarySe SCoins, which will operate as the card's Reward Points(RP).

This document covers in detail the Rewards Programme, which is owned by the City Union Bank (CUB) in partnership with SalarySe.

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### Base Rewards

#### 1 SCoin for every 100 spent

You earn this when you:

- Pay through any UPI app other than the SalarySe UPI
- Spend on Base Categories like rent, railways, insurance, education, telecom, and government services (detailed Base Categories codes are given at the end of this page)

These rewards run through the entire billing month. Not applicable on spends done on restricted categories or spends eligible for any other reward category.

#### Customer Illustration -

1. You make an insurance premium payment of ₹3500, via any payment mode, you will earn 35 SCoin (RP)
  2. You make a payment of ₹649 from GPay for netflix subscription - you will earn 6 SCoin (RP)
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### Accelerated Rewards (applicable on monthly spends of up to ₹20,000 in a billing cycle)

#### 5 SCoins for every ₹100 spent

You earn this when you:

- Pay through SalarySe UPI (online, QR, POS)
- Shop online using your Level UP Card details
- Pay in-store with your Level UP physical card

Not available on restricted or base categories.

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## **Super Accelerated Rewards (applicable on monthly spends of above ₹20,000 in a billing cycle)**

### **10 SCoins for every ₹100 spent**

You earn this when you:

- Pay through SalarySe UPI (online, QR, POS)
- Shop online using your Level UP Card details
- Pay in-store with your Level UP physical card

Not available on restricted or base categories spends or spends done on SalaryDay Bonus Days.

Super Accelerated rewards are only applicable on additional spends above ₹20000 on eligible categories. Spends up to ₹20000 will continue earning accelerated rewards

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## **SalaryDay Bonus (applicable on 1st and last day of each calendar month)**

### **Virtual Only Card - 25 SCoins(RP) for every ₹100 spent**

### **Physical+Virtual Card - 37.5 SCoins(RP) for every ₹100 spent**

You earn this only when you:

- Pay through SalarySe UPI

Not available on restricted or base categories.

SalaryDay Bonus gets unlocked on spending minimum ₹5,000 on non SalaryDay Bonus Days (i.e. excluding 1st and last day of the month)

Maximum Spends eligible for SalaryDay Bonus rewards are ₹15000 per billing cycle. Hence you will earn maximum -

- **3,750 SCoins (RP)** per billing cycle if you use virtual only card
  - **5,625 SCoins (RP)** per billing cycle if you use physical + virtual card
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## **Maximum rewards earned in a month**

10% of credit limit of Level UP Credit card excluding rewards earned on SalaryDay Bonus

### Customer Illustration -

1. If your card limit is ₹1,00,000 then your maximum rewards earned in a month will be 10,000 SCoins (RP). This limit is only applicable for Base rewards, Accelerated Rewards and Super Accelerated rewards.
2. SCoins earned on SalaryDay Bonus is over and above this maximum limit

### **Scoins Redemption**

The SCoins earned can be redeemed on only SalarySe App to buy gift vouchers from 200+ brands and any other redemption option available on SalarySe App including but not limited to cash conversion, merchant offers etc.

SalarySe reserves the right to change the redemption offers.

Restricted Categories→

	<b>Category</b>	<b>MCC</b>
<b>Restricted Categories</b>	Cash	6011, 6010
	Wallets/Service Providers	6540
	Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
	Quasi-Cash	6050, 6051, 4829
	Gambling	7801, 7995, 9754
	Jewelery	5944, 5094

Base Categories →

<b>Base Categories</b>	Railways	0066, 4011, 4112
	Rent	6513
	Government Services	9400, 1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399, 9211, 9402, 9401, 9311, 9223
	Insurance	6300, 6310
	Education	8220, 8244, 8249, 8211, 8241, 8299
	contracted services	1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780

	Agriculture services	0763, 0820, 0821, 0822, 0823, 0824, 0825
	Transportation & transit (Bridge Fees, Tolls, Misc. Services)	4784, 4789
	Telecom	4814, 4812
	Post office	9402
	Any transaction worth <₹2000 at small offline merchants	
	BillPay	6012

## Lounge Access

- 1 lounge access on spending 10K in the previous billing cycle.
- The Lounge access will be credited once the bill (worth more than ₹10,000) in the month is generated.
- Lounge access once credited will have a validity of 30 days from the credit.
- The Lounge access will be adhering to [RuPay Card - Airport Lounge Program](#)
- Detailed [List of Lounges](#).

## General Terms & Conditions -

- 1 Reward Point(RP) shall be equivalent to 1 SCoin, and 5 Scoins shall be equivalent to ₹1.
- All SCoins(RP) shall expire upon the completion of 18 months from the date on which such points are earned.
- Any fractional SCoins (RP) arising from a transaction shall be rounded down to the nearest lower whole number, irrespective of the decimal value.
- Each transaction shall qualify for only one reward category.
- SCoins (RP) shall accrue only after the monthly statement or bill for the relevant billing cycle has been generated.

6. City Union Bank (“the bank”) reserves the right to wholly or partly modify the Rewards Programme or withdraw reward points awarded or to vary any of the terms and conditions herein in its absolute discretion without prior notice to the cardholder.
7. In case this Rewards Programme comes in conflict with any rule, regulation or order or any statutory authority, then the Bank has the absolute authority and right to modify or cancel this rewards programme to give effect to said requirements.
8. If a transaction is reversed by way of a refund/chargeback/reimbursement, the transaction amount shall be credited back to your CUB SalarySe Level UP Credit Card account. In such instances, the rewards accrued on those transactions will be reduced from the overall rewards balance.

#### **Offers Related Conditions -**

1. All detailed offer terms and eligibility conditions shall be displayed on the SalarySe App.
2. If any fraudulent activity is detected in relation to availing benefits under the Rewards Programme or in connection with the use of the Card, the Bank shall be entitled to disqualify the Cardholder from receiving such benefits, without prior notice.
3. The Bank shall not be liable for any delay, deficiency, or loss arising out of the delivery of goods or services by participating merchants.
4. Card offers shall not be valid where prohibited, or in respect of any merchandise, products, or services for which such benefits cannot be extended for any reason whatsoever.