Frequently Asked Questions

Q. How much cashback will be earned?

A. A cashback of 0.5% will be earned on each eligible transaction.

Q. Which transactions are not eligible for earning cashback?

A. Cashback is not earned transactions carried out on the below list of MCC codes.

Excluded MCC Categories	**MCC Codes**
Wallet Recharges	4814, 6540
Financial Institutions	4829,6012,6050,6051,6300.6381,6399,6531,6532,6533,6534,6535,6611,6760,7276
Government Services	8111,9211,9222,9223,9311,9321,9313,9314,9399,9402,9405,9411,8398
Charities	8398
Foreign Currency Purchase	6051
Insurance	5960,6300,6381,6399.
Railway	4112
Mutual Funds/ Manual or Automated Cash	6010, 6011, 6012, 6211

Education	8299, 8211, 8220, 8241,8244,8249.
Transport	4111, 4119,4121,4131,4214,4789,4784
Fuel	5541,5542,5983.
Electric, Gas, Sanitary and Water Utilities	4900
Real Estate Agents and Managers–Rentals	6513

Q. Is the cashback limited?

A. Yes, the cashback is limited to Rs. 3,000 in a billing cycle. Please refer to the below illustration for more details.

Illustration:

If the customer has a **credit limit of ₹5,00,000** and makes the following transactions during the billing cycle:

Transaction Date	**Amount (₹)**	**Applicable Cashback**	**Cashback Earned**	**Transaction Type**
May 6, 2025	2,40,000	0.5%	1200	Debit (Spend)
May 8, 2025	2,20,000	0.5%	1100	Debit (Spend)
May 11, 2025	4,60,000	-	-	Credit (Payment)
May 12, 2025	2,10,000	0.5%	1050	Debit (Spend)
May 13, 2025	2,50,000	0.5%	1250	Debit (Spend)
May 14, 2025	2,00,000	-	-	Credit (Payment)
May 15, 2025	4,00,000	0.5%	2000	Debit (Spend)

Statement Generation Date: 20th May

Total Eligible Spends (posted on or before 20th May): ₹13,20,000

Cashback Calculation

0.5% of ₹13,20,000 = ₹6600

However, since the cashback is **capped at ₹3,000 per cycle**, ₹3,000 will be posted in the statement as cashback for the month.

Cashback Earned

Total cashback credited for the statement cycle: **₹3000.**