

PNB Metal Credit Card "LUXURA" on Visa

S. N.	Parameter	Details
1	Age Criteria	21-70 Years
2	Educational	Literate
3	Income Criteria	For Salaried – Gross monthly salary of 1,50,000/- and above.
		For Non salaried – Annual income of Rs. 18,00,000/- and above.
		Against Fixed Deposit – Minimum ₹1.5 Lakh, sanctioned limit will be as per Bank's Policy. All other Financial/Service Charges applicable to the Luxura Credit Card issued against a fixed deposit shall be the same as those applicable to the normal Luxura Credit Card
4	Fees	Joining Fee – Rs. 4,999 + GST [#]
		Annual Fee - Rs. 1,999 + GST ^{##}
		[#] Joining fee will be reimbursed if total spends on the card exceed Rs 1,50,000 within three billing cycles from the date of issuance of card.
		^{##} Annual fee will be waived if annual spends on the card exceed Rs 6,00,000 from the date of issuance of card.
5	Add-on Card	For Metal Card*: Joining Fee – ₹4999 + GST Annual Fee - ₹1999 + GST For Non-Metal Card*: Joining Fee – ₹1999 + GST Annual Fee - ₹1999 + GST *All benefits, joining fee reimbursement & annual fee waiver criteria will be same as primary card.

Benefits and Features

S. No.	Benefits	Details									
1	Welcome Benefits	20,000 rewards point on spend of Rs. 50k in 90 days									
2	Milestone Benefits	10,000 reward points on spend of 5 lacs annually.									
3	Brand-Specific Reward	3X Reward Point on travel & dining spends.									
9	Fuel surcharge Waiver	Min. Rs.12.50 or 1% on single fuel transaction of amount greater than Maximum surcharge waiver up to Rs. 350/- within a billing cycle exclusive									
10	Rewards Point	Earn 4 rewards points (Worth Rs. 1) for every Rs100/- spent.									
11	Lounge Access	Complementary – Unlimited Domestic & International									
12	Forex Markup	Nil									
13	Ixigo	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Ixigo Offering</th> <th style="width: 25%; text-align: center;">Domestic Flights & Hotels</th> <th style="width: 25%; text-align: center;">International Flights & Hotels</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Discount % Offered/Discount Offered</td> <td style="text-align: center;">Flat 12% Instant Off upto 1200</td> <td style="text-align: center;">Flat 10% Instant Off up to 2500</td> </tr> <tr> <td style="text-align: center;">Minimum Order Value / Minimum Transaction Amount</td> <td style="text-align: center;">INR 5000</td> <td style="text-align: center;">INR 10000</td> </tr> </tbody> </table>	Ixigo Offering	Domestic Flights & Hotels	International Flights & Hotels	Discount % Offered/Discount Offered	Flat 12% Instant Off upto 1200	Flat 10% Instant Off up to 2500	Minimum Order Value / Minimum Transaction Amount	INR 5000	INR 10000
		Ixigo Offering	Domestic Flights & Hotels	International Flights & Hotels							
		Discount % Offered/Discount Offered	Flat 12% Instant Off upto 1200	Flat 10% Instant Off up to 2500							
Minimum Order Value / Minimum Transaction Amount	INR 5000	INR 10000									

		Maximum Discount Amount	INR 1200	INR 2500
		Velocity / Frequency	Once per card per month	
		Offer applicable (CC Full Swipe / CC EMI / Both)	Full Swipe	
14	Visa Luxury Hotels	<ul style="list-style-type: none"> •Food and beverage credit starting at US\$25 •Best available rate guarantee •Complimentary Wi-Fi •VIP Guest status •Automatic room upgrade upon arrival, when available •Late check-out upon request, when available. •Daily breakfast for two. •Exclusive deals on specific hotels. Redemption URL: www.VisaLuxuryHotelCollection.com Note: Offers are subject to availability and may vary from property to property.		
15	Movie Ticket	Buy 1 get 1 ticket up to INR 200 once a month BookMyShow		
17	Visa Concierge Service	<ul style="list-style-type: none"> •Seamless reservations for dining with exclusive offers and privileges •Health and medical services •Entertainment and experiences •Recommendations on staycations, local and global activities •Gift and shopping assistance •Other special services like business, home and roadside assistance •Third-party chat apps available in major markets (Singapore, Malaysia, China, Hong Kong, Australia, India, Japan, Taiwan, South Korea, Indonesia, Thailand, Vietnam, and Sri Lanka.) One-time registration is required to activate concierge services. For registration, please visit https://www.concierge-asia.visa.com .		
Visa Infinite Complimentary Benefits				
VISA Infinite complimentary offers may change from time to time and have specific validity period & offers will be replaced with equal or better offers as they expire				
18	Elivaas Villas	Stay for 2 nights, enjoy flat 50% on 2nd night Stay for 3 nights, Pay for 2 nights No maximum redemption frequency.		
19	Visa Dine and Save	<ul style="list-style-type: none"> •Enjoy up to 20% off total bill* when you pay with your Visa Card at any participating restaurants. Savings can be enjoyed not just in your home countries, and as you travel abroad. •No minimum spend required •Restaurants located in 12 markets: Hong Kong, Taiwan, Japan, South Korea, Singapore, Malaysia, Thailand, Indonesia, the Philippines, Vietnam, India, and Sri Lanka. •City Covered in India : Delhi, Mumbai, Bangalore, Hyderabad (Coming Soon) 		

		<ul style="list-style-type: none"> •There is no restriction of on the number of visits that can be made by a Cardholder to each Participating Restaurant during the Offer Period for a Dining Offer, provided that for each visit, the Cardholder will be able to enjoy the Dining Offer only once.
20	ITC Hotels	<p>Stay for 3 nights, and pay for 2 nights & Stay for 2, 50% off on second night</p> <p>Redemption URL:https://visaitcoffer.poshvine.com/</p>
21	Meet & Greet (India)	<p>1 Complimentary International meet & greet at leading Indian Airports.</p> <p>Redemption URL: www.visameetandgreet.com</p>
22	Agoda	<p>Up to 30% off, capped at USD200 per transaction across eligible properties worldwide.</p>
23	GHA Discovery	<p>The GHA DISCOVERY loyalty program welcomes you to a world of privileges at 950+ hotels from 40 award-winning brands including PARKROYAL COLLECTION, Anantara Hotels, Resorts & Spas, Capella Hotels & Resorts, Kempinski Hotels and many more in 100 countries.</p>

Important:

For redemption of offers/benefits and detailed terms and conditions, please visit official VISA website.

https://www.visa.co.in/en_in/visa-offers-and-perks/