

Annual Fee Payment Benefit

On annual fee payment of ₹2,999 +GST, an Ashva Credit Cardholder can:

1. Spend minimum ₹8,00,000 in the previous card anniversary year and get 7,500 Reward Points (Worth up to ₹3,000).

Terms and Conditions

1. An Ashva cardholder can avail only one of the benefits i.e. 7,500 reward points by spending ₹8,00,000 in the previous card anniversary year. It is mandatory that the annual fee of the card i.e. ₹2999 +GST is paid by the customer. Example: For a card applied on 10th August 2024, the annual fee will be levied on 10th August 2025. If a customer spends ₹10,00,000 by 9th August 2025 and pays the annual fee of ₹2,999 +GST, then 7,500 reward points will be credited to the Ashva Credit Card Reward Points Account on the next statement generation date.
2. Only net spends will be considered for annual fee payment benefit. The following transactions will not be considered:
 - a. Fee, charges, and the corresponding GST.
 - b. The transactions which get refunded or reversed.
 - c. Cash withdrawal.
3. All reward point terms and conditions are applicable for reward points pertaining to annual fee payment benefit.