

Burgundy Private – The One Card Rewards Program Terms & Conditions

- A) Base earn for Burgundy Private Credit Card (BP CC): 15 Reward points for every Rs. 200 spent.
- B) Spends done on below categories are not eligible for Edge Reward points earn for BP CC
- EMIs
 - In addition to the above existing exclusions, spends done on government institution, gold/ Jewelry, fuel and utilities and telecom will not be eligible for EDGE Rewards points w.e.f. 20th April 2024.
 - There is no change to the spend categories excluded from earning rewards and spend based fee waiver calculation. However, to simplify, such transactions will be identified based on the spend category (Utility & Telecom, Rent, Jewelry, fuel Wallet, etc.) rather than the assigned 4-digit Merchant Category Code (MCC) w.e.f 20th June 2025.

Note: EDGE REWARD Points will be debited for credit card transactions which are converted to EMI. On cancellation of the EMI transaction, points shall not be credited back for the original transaction.

- C) Capping of reward points earn on below merchant categories is applicable.
- Spends up to INR 1 Lac per month on Rent category will be eligible for earning EDGE reward points
 - Spends done on Insurance will be capped at 6,000 EDGE Reward points per transaction till 19th April 2024
 - Spends done on Insurance will be capped at 6,000 EDGE Reward points per month w.e.f. 20th April 2024
- D) Miles Transfer Program for BP CC

Enjoy dynamic conversion ratios with our Miles Transfer program. For the latest partner benefits and rates, please visit the detailed [Miles Transfer program terms and conditions](#).