Tata Card Family FAQs

1. **What are the key benefits of Tata Card, Tata Croma Card, and Tata Star Card?**

- **Welcome Benefit:**
  - 500 Empower Points on spends of Rs. 2,000 in the first 60 days **(Tata Card and Tata Croma Card)**.
  - Rs. 1,000 e-Gift Voucher from Star Bazaar **(Tata Star Card)**.
- **Reward Points Program:**
  - 3 Reward Points per Rs. 100 on Departmental and Grocery stores
  - 1 Reward Points per Rs. 100 on retail spends.
- **Value Back:**
  - 1.5% value back on spends at Croma and croma.com
  - 3.5% value back on spends at Star outlets
  - Up to 5% value back on spends at select Tata Outlets
- **Spend Based Fees Reversal:** Annual fee waiver on spending Rs. 1,00,000 or more in a year.

2. **Which brands are part of the accelerated EMPOWER POINT category?**

   - Up to 5% value back on spends at select Tata Outlets.

Current Empower Partner	Max. Points earned per Rs 100 Spent)
Croma	1.5
Star Bazaar	3.5
Westside	5
Titan	3
Tanishq	1.75
Tata CLiQ	1.5
Landmark	2

4. **Does Tata Card have any renewal reward points benefits?**

   - No, there are no renewal reward points, but there are spend-based annual benefits.

5. **How are Reward Points accrued for spends at select Tata outlets?**

   - Reward Points for purchases at Tata outlets will be accrued based on the Merchant Identification (MID) list provided by Tata. This accrual will be done on a best-effort basis. If Tata fails to provide the list of eligible MIDs to SBI Card at the time of the transaction using the Tata Card, the rewards due to the customer will not accrue until the correct MIDs are approved and provided by Tata.

6. **What is the fuel surcharge waiver on these cards?**
    - 1% fuel surcharge waiver on transactions between Rs. 500 to Rs. 3,000.
    - **Max Waiver**: Rs. 100
7. **Are there any free movie tickets on spends with these cards?**
    - No, there are no free movie tickets.
8. **Will S2S and cash withdrawal be considered for calculation of annual spends?**
    - No.
9. **How can the customer do repayment of the bill?**
    - The customer can repay the bill through the SBI card mobile application, SBI card website, net banking, SBI ATM, SBI branch, or by enabling the auto debit feature.
10. **Can the customer use Tata Card outside the Tata ecosystem?**
    - Yes, the card can be used across any other category including dining, e-commerce, fuel, travel, and more.
11. **How can the customer earn Empower Points?**
    - By making online and offline transactions using the card at eligible Tata outlets.
12. **Will the customer get any reward points/ gift voucher / cashback against payment of Tanishq Golden Harvest Scheme?**
    - No, customers will not get any rewards points/ gift voucher / cashback against the payment of Tanishq Golden Harvest Scheme.
13. **How many Empower Points will be accrued at base category spends for these cards?**
    - 3 Empower Points per Rs. 100 spent on Departmental Stores and Grocery stores
    - 1 Empower Point per Rs. 100 spent on other retail spends.
    - 1 Empower Point= ₹1
14. **Will any Empower Points be credited to customers in accelerated categories for transactions less than Rs. 100?**
    - No benefits shall be accrued for transactions less than Rs. 100.
15. **How can the customer earn cashback?**
    - By making online and offline transactions using the card.
16. **What is the difference between offer cashback and Empower Points on these cards?**
    - Offer Cashbacks are seasonal and applicable during specific campaigns, whereas Empower Points can be earned year-round on your cards.
17. **When will the customer receive Empower Points?**
    - Empower Points will be automatically credited to the Tata Card account within two working days of the statement generation date.
18. **Where can the customer see the earned Empower Points?**
    - The customer can log in to the Tata Card Website to check the same.
19. **Will a customer earn cashback on fuel spends?**
    - Cashback is not applicable on fuel spending. However, customers receive a 1% fuel surcharge waiver within limits specified above.

20. **Can a customer switch from Tata Card to SBI Card and vice versa?**
    - Flip/Transfer of Tata Card to SBI Card and vice versa is restricted. A new application needs to be processed for a secondary card.
21. **What will happen to the earned Empower Points in case of replacement or renewal of the card?**
    - There is no impact on the Empower Points in case of replacement or renewal of the Tata Card.
22. **Will the earned Empower Points expire?**
    - The Empower Points expire in 2 years. They are credited to the customer's Tata Card account within two working days of the statement generation and are adjusted automatically in the next statement.
23. **How can a customer redeem Empower Points for a gift voucher?**
    - All the Empower Points earned on the card can be redeemed for exclusive Tata Vouchers via the Tata Card Website or Helpline.
24. **What are the T&Cs for gift vouchers?**
    - All e-Gift cards are valid for up to 1 year from the date of issuance and may have shorter validity periods depending on the specific voucher.
    - Redemption is allowed only at participating showrooms/websites in India.
    - Unused voucher will not be refunded or credited.
25. **How many network variants are available for these cards?**
    - Tata Card is available on Mastercard and Visa networks.
26. **Can the customer link the Tata Card on Visa/Mastercard on UPI?**
    - Currently, only RuPay Credit Cards can be linked on UPI.