

NDB Rewards – FAQ

1. What is NDB Rewards?

The NDB Rewards Program allows NDB credit cardholders to earn points on their card transactions and redeem them for exciting rewards through NDB's official rewards partner, Thayga. With over 150+ redemption options, you can enjoy flexibility across categories such as dining, lodging, travel, and lifestyle experiences.

2. Who is eligible for NDB Rewards?

- All Platinum and above NDB credit cardholders are automatically enrolled in the program.
- Silver cards, Fuel, Corporate, Prepaid, and Lifetime Free card segments are not eligible.
- Supplementary cardholders do not earn separate points; their spending contributes to the primary cardholder's rewards balance.

3. How can I check if my NDB credit card is eligible?

You will receive an SMS notification with a link to the NDB Rewards portal.

4. Is registration or activation required to start earning rewards?

No registration or activation is required. Eligible cardholders start earning points.

5. How do I earn NDB Rewards points?

Points are awarded based on your card type and spending category. Please refer to the points table provided on the page below for details.

6. What types of transactions qualify for earning points?

All personal-use transactions are eligible. Cash withdrawals, cash advances, Purchase of gambling and all credit card related tariff (Fees & Chargers), Transaction amount debited to credit card as "Balance Transfer" from other bank and Also any transactions made from NDB Fuel, Prepaid & Corporate are not eligible for rewards.

7. Are there bonus point opportunities?

Yes. Bonus point campaigns are communicated via SMS during promotional periods.

8. Do all merchant categories earn points equally?

No. Points vary based on the merchant category. Please refer to the points table on the portal for more information.

9. How can I check my NDB Rewards points balance?

Log in to the NDB Rewards portal to view your current points balance.

10. How frequently are points updated after a transaction?

Points are awarded based on your credit card statement cycle.

11. Will I be notified when I earn points or reach a redemption milestone?

Yes. You will receive an SMS notification with your monthly awarded points balance.

12. What can I redeem my NDB Rewards points for?

Points can be redeemed at 150+ partner merchants affiliated with Thayga, covering dining, travel, lifestyle, and more.

Merchant details are available on the NDB Rewards portal.

13. How do I redeem points?

1. Log in to the NDB Rewards portal using your registered mobile number or Rewards ID.
2. Scan the merchant's QR code using the portal's mobile scanner.
3. Confirm your redemption using the one-time password (OTP) sent to your registered mobile number.

14. Is there a minimum number of points required to redeem?

Yes. A minimum of 2,000 accrued points is required to initiate redemption.

15. Are there any fees or conditions associated with redemption?

No. All Redemptions are free of charge.

16. Do NDB Rewards points expire?

Yes. Points expire 2 years from the date they are earned.

17. What happens to my points if I close my credit card account?

Your points will be forfeited, and your NDB Rewards account will be automatically closed.

18. How will I be informed about new offers or changes to the program?

Updates and promotions are shared via SMS and published on the NDB Rewards portal.

19. Who can I contact for questions or support?

You can reach us via our 24/7 Contact Center at 011 7448 888 or email us at contact@ndbbank.com