

# Celebrating Family and relationships





## Welcome to an exclusive world of privileges

As your perfect banking partner, we bring to you, Celesta, a truly spectacular personalised banking experience. It is a treasure trove of exclusive features that are crafted to cater to your evolving needs.





## Family Banking

This enables you to provide Celesta banking experience to your family members as well.

The benefits of this program are: An option to add up to 4 family members for a Celesta experience that provides Premium Celesta Debit Card, Airport Lounge Access Program, Concierge Program, Insurance Benefits, Relationship Manager Support, Account linked Concessions & much more. Share all the privileges with your family too.

## Wealth Management Services

Anchored in a Client Centric Framework, our seasoned team of experts leverages a disciplined Product Research Framework to curate solutions for you..






### Our products

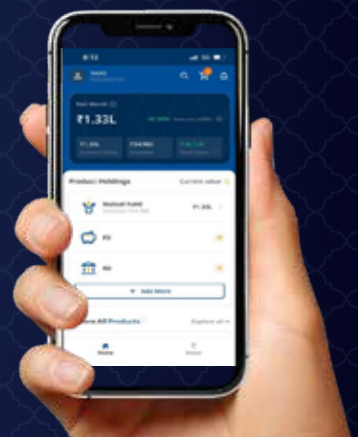
 Mutual Funds	 Equity	 Managed Products	 Alternate Strategies
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### Backed by our strong publications

 Daily Market Pulse	 Fedwealth Weekly	 Product Deck	 One pager/ Factsheets	 Product Note	 Event Edge: Markets
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Enabled by a superior technology platform, we deliver insight driven decisions, seamless execution, and a refined wealth management experience.

 Right portfolio analysis	 Net worth tracking	 Transparent performance tracking	 Expert-backed insights	 Seamless SIP & Lumpsum investments
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## Personalised Banking

We offer services that are tailor-made. Exclusivity is ensured in all engagements with us.

Some of the exclusive features include:

- Support of two Relationship Managers
- Customized insurance benefits
- Personalized welcome kit
- Concierge program
- Doorstep Banking (at select locations)

## Celesta Debit Card

- Debit card loaded with exclusive loyalty offers
- Complementary domestic & international airport lounge access
- Accelerated reward point structure for Debit Card spends
- Daily shopping limit of ₹6 Lakhs
- Daily cash withdrawal limit of ₹1 Lakh
- Complementary Golf Access
- Tap to pay facility
- Buy one Get One offer for movie tickets
- EazyDiner Prime Membership
- Reduced forex markup fee



## Celesta Credit Card

### Your Exclusive Benefits

- Lifetime free credit card (Limited period offer)
- Lowest dynamic Annual Percentage Rate (APR) starting from 1.99% p.m. (23.88% p.a.) \* to 3.75% p.m. (45% p.a.) \* depending on your Banking relationship with us.
- Enjoy our bespoke 3-2-1 rewards structure- 3x rewards on spends for Travel and International categories, 2x rewards on spends for Dining categories and 1x rewards for other categories.
- Get Amazon Pay e-Voucher worth ₹600 on minimum spend of Rs. 10,000 in first 30 days.
- Complimentary lounge access - Enjoy 2 International Lounge access. For Domestic Lounge access, spend INR 60,000 or more in a quarter to enjoy 2 visits in the next quarter.\*
- Add on card and EMI facility available
- Concierge services by Loyalty Rewards
- Reduced mark-up fee of 2% on foreign transactions

### What's More\*

- BOGO (Buy One Get One) offers on INOX movie ticket (up to Rs.100 off), once a month.
- 1% fuel surcharge waiver at all fuel stations across India.
- Gain access to a wide variety of Visa offers and deals, including travel, food and dining, shopping, sports, entertainment, lifestyle and much more.

### Enjoy More

- Avail fabulous discounts & attractive cashbacks on Shopping, Dining, Travel, Utility Bill Payments etc
- Premium benefits under Visa Luxury Hotel Collections program
- Attractive cashback offers, across various brands through our Federal Bank Mastercard Shop Perks program.
- Federal Bank's new Celesta credit card comes loaded with an array of attractive benefits through various partners such as



CELESTA<sup>®</sup>  
Credit Card





## Complimentary lounge access

Enjoy premium airport lounge experience with complimentary access to select lounges at airports with your Celesta Debit Card

Card Type	Domestic lounge	International lounge
Celesta	2 / Quarter	4 / Year

## Reward program – Federal rewards

Federal Bank brings you 'Federal Rewards', an exclusive Loyalty Programme through which you can enjoy additional benefits.

Earn reward points on all your debit card spends—online and at Point-of-Sale (POS) terminals, and on bill payments and e commerce transactions made through FedNet and FedMobile. Reward Points can be redeemed against a wide range of merchandise, movie, bus and air tickets, gift vouchers, mobile recharge and more on the Federal Rewards Website, and in-store at our partner stores.

- 1 point for every ₹100 spent
- 5X rewards on travel
- 5X rewards on electronics
- Welcome rewards - 5000 Bonus Federal Reward Points
- Birthday rewards - 5X Reward Points (up to 1000 points)



## Deals & Offers

Celesta offers a delightful experience for you and your family. Explore offers curated exclusively for you.

Apparel	Automobiles	Education	Electronics	Entertainment	Travel
Grocery	Healthcare	Insurance	Shopping	Food & Dining	



## Benefits galore

There are various benefits you would be eligible for. A few of them are given below:

- Welcome rewards
- Monthly concierge offers
- Yearly birthday rewards
- Personalised digital touch points

## Complimentary insurance benefits

Celesta holder and family members are eligible for following complimentary insurance coverage as part of family banking program.

- Air Accidental Coverage - ₹ 3 Crore
- Personal Accidental Cover - Upto 60 Lakhs\* (For Celesta Salary Scheme) / Upto ₹50 Lakhs (For others)
- Celesta Card protection Plan - Upto ₹4 Lakhs\*
- Daily Hospital Cash (Accident & illness) - ₹5000 for 10 days (1 day deductible)\*



## Federal concierge services

Federal Bank Concierge is an on-call premium service provided to Celesta cardholders. It is dedicated to assist you in your travel, shopping, recreational engagements or any other similar requirements. A few services are below –

### Travel Services and Premium Services

- Hotel Referral and Reservation Assistance
- Flight Information and Ticketing Assistance
- Luxury Car Rental and Limousine Referral and Reservation Assistance
- Pre-trip Inoculation and Visa Requirement Information
- Airport Limousine Concierge
- Airport VIP Service Meet-and-Greet
- Airport Lounge Access
- Currency Rates and Conversions
- Trip Planning and Assistance
- Overseas Language/Translation Support
- Sightseeing and Destination Recommendations
- Luxury Yacht and Cruise Information and Reservations

### Golfing Services

- Golf Course Referral and Reservation Assistance
- Golf Lessons Information
- Golf Equipment and Apparels
- Golf Events Assistance

### Arts and Culture Services

- Arts and Antiques Dealers Information Assistance
- Flower and Gift Delivery Assistance
- Jewellery and Watches Referral Assistance
- Major Shopping Belts/Locations Information
- Spa, Fitness Centre and Sports centre Information and Referral Assistance

### Business Services

- Courier Service Assistance
- Translation Services

### Other Services

- Event Planning
- Pet Care Assistance
- Massage and Aromatherapy Services



## Relationship pricing

Relationship pricing is an exclusive offer for our elite customers who fulfil the Celesta eligibility criteria. This feature provides the following benefits:

- Zero account service fee
- Lifetime free demat account
- Concessions in processing fee
- Concessions in locker rent
- Zero balance NRO account
- Preferential inward remittance rates

## Round the clock services

Connect from anywhere, anytime and get your queries answered within minutes.

Dedicated support desk: [celestacare@federal.bank.in](mailto:celestacare@federal.bank.in)

RM support@fingertips



## Celesta Eligibility

- Maintenance of an Average Monthly Balance of ₹10 Lakhs across all individual SB accounts or individual Current accounts at Customer ID or Family ID level.
  - Maintenance of an Average Monthly Balance of ₹5 Lakh across all individual SB accounts or individual Current Accounts at Customer ID or Family ID level
- AND
- TRV\* of ₹50 lakhs at Customer ID or Family ID level.
  - Maintenance of a minimum TRV of ₹100 Lakhs at Customer ID or Family ID level.
  - Net monthly salary credit of ₹ 2 lakhs or more (for corporate salary accounts).

\*TRV= SB + CA + TD + WMS AUM + Insurance premium paid during last 12 Month +20% of outstanding Retail Loans.

\*Savings account is mandatory to join Celesta program.



CELESTA 