

NEO Credit Card *EDGE REWARD* Points T&Cs

Transactions made in the following categories won't be eligible for earning *EDGE REWARD* Points:

Category Description	Merchant Category Codes (MCCs)
Utilities	4814, 4816, 4899, 4900
Educational Services	8241, 8211, 8299, 8244, 8249
Insurance	6051, 6300, 6381, 5960, 6012
Government Institutions	9311, 9399, 9222, 9402, 9211, 9405, 8220
Wallet	6540
Rent	6513
Fuel	5542, 5541, 5983