CREST

MEMBER GOVERNANCE & PRIVACY

Crest is a private membership club committed to absolute transparency and data sovereignty. We never sell transaction data, nor do we partner with high-interest revolving credit lenders.



DIGITAL COMPANION
crest.thesaral.com/website
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INVITATION ONLY

WELCOME TO CREST

The Members' Guide.

A new standard in credit rewards, private club access, and mathematical clarity.

SECTION 01 / THE CARD & REWARDS

The Members' Card.

Forged in solid 304 stainless steel with black diamond-like carbon (DLC) coating and a hand-polished gold PVD perimeter rim. Embedded with high-security NFC to instantly open your private portal and authenticate lounge access.

The Clean Sheet Promise.

Every bill settled in full triggers Crownfall: physics-based metal coins dropping directly into your vault.

- ✦ 1 Crown = ₹0.25 guaranteed redemption value
- ✦ 60-day immutable notice on rate adjustments
- ✦ Zero point expiration; convert directly to UPI cash

SECTION 02 / CROWNHOUSE & STANDING

The Crownhouse.

Private club sanctuaries in Mumbai BKC and Bengaluru Indiranagar. Featuring silent library workspaces, curated private dining collaborations, and bespoke cigar lounges reserved exclusively for members.

Standing Tiers.

Your standing dynamically reflects on-time settlement consistency, credit utilisation discipline, and member tenure:

- ✦ **Member (Score 650–749):** Full digital app, 1.5× Crown rate
- ✦ **Fellow (Score 750–849):** Crownhouse suites, 2.0× Crown rate
- ✦ **Laureate (Score 850+):** Dedicated concierge, 3.0× Crown rate