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 Address : COGNIZANT TECHNOLOGY SOLUTIONS PLOT B40 41
 42 44 SIPCOT IT PK OMR RD ACADAMY BLK ROOM
 TFEWB CHENNAI-603103 TN
 GST No :

In case you wish to update the personal details, please write a letter to
 The Manager, HDFC Bank Cards Division, Door No 94 SP, Estate Bus
 Stand, Wavin Main Road, Mogappair West, Chennai 600058

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Statement for HDFC Bank Credit Card
Statement Date: 13/07/2025

Card No: 4893 77XX XXXX 3777
 AAN : 0001014550009323771

Payment Due Date	Total Dues	Minimum Amount Due
02/08/2025	5,154.00	285.00
Credit Limit	Available Credit Limit	Available Cash Limit
76,000	70,846	30,400

Account Summary

Opening Balance	Payment/ Credits	Purchase/ Debits	Finance Charges	Total Dues
0.00	0.00	5,153.98	0.00	5,154.00

Past Dues (If any)

Overlimit	3 Months+	2 Months	1 Month	Current Dues	Minimum Amount Due
0.00	0.00	0.00	0.00	284.99	285.00

IMPORTANT INFORMATION

- BANK WILL REPORT YOU AS DEFAULTER TO CREDIT AGENCIES IF YOU MISS PAYMENT FOR MINIMUM AMOUNT BY 3 DAYS FROM THE DUE DATE
- MITC - MINIMUM AMOUNT DUE(MAD) CALCULATION ON YOUR HDFC BANK CREDIT CARD REVISED WEF JUNE 2025 STMT REF MITC FOR DETAILS

Domestic Transactions

Date	Transaction Description	Feature Reward Points	Amount (in Rs.)
27/06/2025 23:56:47	PALANIMOHAN D ADITYA BIRLA FASHION AND Kurla	34	2,630.00
11/07/2025 10:44:53	2CO.COM BITDEFENDER AMSTERDAM	32	2,498.99
13/07/2025	1% on all DCC Transaction (Ref# ST251950084000011777132)		24.99

Reward Points Summary

Opening Balance	Feature + Bonus Reward Points Earned	Disbursed	Adjusted/Lapsed	Closing Balance	Points expiring in next 30 days	Points expiring in next 60 days
2,652	66	0	0	2,718	0	0

* Note : All contents of the Statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement
 * The available credit limit showed herein takes into account charges incurred but not billed

Rewards Program Points Summary

Srno	Programs	Bonus Points
1	2X Reward Points on ECom Spends	350
	Total	350

Offers on your Credit Card

- Get up to 5X Reward Points/5% CashBack, additionally on Myntra via HDFC Bank SmartBuy. Valid till 31st July 2025. TCA
- Get up to 10X Reward Points/5% CashBack on Flight & Hotel bookings via HDFC Bank SmartBuy. Valid till 31st July 2025. TCA
- Get Discounted Vouchers of 150+ Brands and get up to 5X Reward Points/5% CashBack additionally, on HDFC Bank SmartBuy. Valid till 31st July 2025. TCA
- Get 3X Reward Points/5% CashBack on all your train bookings at IRCTC via HDFC Bank SmartBuy. Valid till 31st July 2025. TCA
- Automate your bill payments on SmartPay and get upto Rs. 2,600 on cashback and voucher. Valid till 31st July 2025. TCA

Terms & Conditions apply, visit www.offers.smartbuy.hdfcbank.com for offer details

Important Information

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- Maintain a healthy credit status: Pay atleast minimum amount by the due date, or within 3 days after, to avoid Defaulter status with Credit Information Companies
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- To Hotlist your credit card, login into Netbanking or call our phone banking numbers, please [click here](#)
- Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance. The level of unpaid amount of the bill i.e., part payment beyond 'minimum amount due', at which the interest-free credit period benefits would not be available to cardholders
- When the card member receives communication from Bank regarding a refund from the merchant for a transaction incurred kindly call Phone-Banking @ 1800 202 6161 / 1860 267 6161 to issue DD or to obtain an update on the refund.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)", please [click here](#)
- How to read GST entry in your Credit Card statement:

GST Entry	GST Type	Invoice Number	GST Rate %	State Code
SGST-VPS***** - RATE 9.0 -33****	SGST	VPS*****	9.0	33

- I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Other offers on your Credit Card



Choose from over 350 merchants to shop from, pick from a wide collection of brands, pay your bills online, book travel tickets and more

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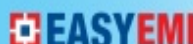
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