

Complimentary Lounge Access Within India for BizBlack Metal Card and BizPower:	23
L) Goods and Services Tax (GST)	23
M) TDS on withdrawals above Rs 1 crore	23
N) Most Important Terms and Conditions in Regional Languages	23
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Dear Customer – The “**Most Important Terms and Conditions (MITC)**” are to be read along with the Card Member Agreement of HDFC Bank Ltd for complete understanding. The MITC are subject to revision. Refer www.hdfcbank.com for details.

SECTION I: KEY FACT STATEMENT

A) Fees and Charges

i. **Joining fees and Annual membership fees for primary cardholder:** The fees may vary for each Cardmember, and from offer to offer. The same is communicated to the Cardmember at the time of applying for the Credit Card. The below fees as applicable are billed to the card account and are stated in the card statement of the month in which it is charged.

Card variant	Joining / Annual membership Fee	Minimum Spend for waiver of annual membership fee / renewal charges for next year *	Fuel Transaction Surcharge (Plus GST) **	Foreign Currency Transactions % Of transaction value ***
Infinia (Metal Edition)	₹ 12,500	₹10 Lakh / Annum	Waiver capped at ₹1000 every billing cycle	2%
Infinia	₹ 10,000	₹8 Lakh / Annum		
Diners Black Metal Edition		₹8 Lakh / Annum	Not Applicable	
Diners Black		₹5 Lakh / Annum	Waiver capped at ₹1000 every billing cycle	
H.O.G Diners Club	₹ 10,000	₹5 Lakh / Annum	Waiver capped at ₹1000 every billing cycle	
BizBlack Metal Card		₹7.5 Lakh / Annum	NA	
Regalia Gold	₹ 2,500	₹4 Lakh / Annum		
BizPower				
Tata Neu Infinity HDFC Bank	₹ 1,499	₹3 Lakh / Annum	Waiver capped at ₹500 every billing cycle For Regalia, Doctor's Regalia, Business Regalia - Waived for transaction between ₹400 to ₹5,000 (Diners Privilege/ Harley-Davidson Diners club Fuel surcharge waiver not applicable	

6E Rewards Indigo XL	₹ 1,500	NA	NA	2.50%
Regalia First, Business Regalia First ##	₹ 1,000	₹1 Lakh / Annum	Waiver capped at ₹500 every billing cycle For Regalia, Doctor's Regalia, Business Regalia - Waived for transaction between ₹400 to ₹5,000 (Diners Privilege/ Harley-Davidson Diners club Fuel surcharge waiver not applicable	3.50%
Diners Club Rewardz ##				
Diners Club Miles##			Waiver capped at ₹499 every billing cycle	
Diners Privilege	₹1000	₹3 Lakh / Annum	Diners Privilege Fuel surcharge waiver not applicable	
Regalia, Business ,Regalia, , Diners Club Premium, Doctor's Regalia, Harley-Davidson Diners Club ##	₹ 2,500	₹3 Lakh / Annum	Waiver capped at ₹500 every billing cycle For Regalia, Doctor's Regalia, Business Regalia - Waived for transaction between ₹400 to ₹5,000 (Harley-Davidson Diners club Fuel surcharge waiver not applicable	
6E Rewards Indigo	₹ 500	NA	NA	
HDFC Bank UPI RuPay Credit Card / HDFC Bank UPI RuPay Biz Credit Card	₹ 250	₹25,000 / Annum	NA	
Easy EMI		₹50,000 / Annum	Waiver capped at ₹250 every billing cycle	