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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](http://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	

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Business Platinum	Free	₹30,000 / Annum	Waiver capped at ₹500 every billing cycle Waiver capped at ₹500 every billing cycle
Times Platinum/Times Card Credit Platinum	₹ 1,000	₹2.5 lakh / Annum	
Equitas Elegance			Waiver capped at ₹250 every billing cycle
Millennia		₹1 Lakh / Annum	Waiver capped at ₹250 every billing cycle
Equitas Excite	₹ 500	₹1 Lakh / Annum	For MoneyBack, MoneyBack+, Freedom, BizGrow, BizFirst, GIGA Business - Waived for transaction between ₹400 to ₹5,000
BizGrow		₹1 Lakh / Annum	
BizFirst		₹50,000 / Annum	
GIGA Business		₹50,000 / Annum	
MoneyBack, MoneyBack+, Business Moneyback		₹50,000 / Annum	
Freedom			
Best Price Save Smart			
Indian Oil HDFC Bank			
Small Business Moneyback	₹ 250	₹25,000 / Annum	
Times Titanium/Times Card Credit # (wef 10th Feb'2024)	₹ 500	₹1.5 lakh / Annum	Waiver capped at ₹250 every billing cycle
Shoppers Stop Black HDFC Bank	₹ 4,500	NA	Waiver capped at ₹500 every billing cycle
Superia	₹ 1,000	₹1 lakh / Annum	
Paytm HDFC Bank Select		₹50,000 within 90 days for 1 <sup>st</sup> year membership fee and ₹1.5 Lakh / Annum for annual fee	
AllMiles		₹1 lakh / Annum	
Doctors Superia			

Paytm HDFC Bank Select Business		₹60,000 within 90 days for 1 <sup>st</sup> year membership fee and ₹1 Lakh / Annum for annual fee		
Best Price Save Max		₹75,000 / Annum		
Pine Labs HDFC Bank Pro		₹75,000 within 90 days for 1st year membership fee and ₹1,00,000 / Annum for renewal fee		
Paytm HDFC Bank Business		₹30,000 within 90 days for 1 <sup>st</sup> year membership fee and 50,000 / Annum for annual fee		
Pharmeasy HDFC Bank		₹150 within 90 days for 1st year membership fee and 70,000 / Annum for renewal fee		
IRCTC HDFC Bank Credit Card	₹ 500	₹1.5 lakh / Annum		
Snapdeal HDFC Bank				
Bharat CashBack / Teacher's Platinum / Solitaire		₹50,000 / Annum		
Business Freedom Card / Business Bharat CashBack		₹20,000 / Annum		
Paytm HDFC Bank	₹ 500	₹ Rs.30,000 within 90 days for 1st year membership fee and Rs.50,000 / Annum for renewal fee		
Paytm HDFC Bank Digital Credit Card	Rs.149 per annum	Rs.1,000 within 30 days for 1 <sup>st</sup> year membership fee and Rs.25,000 / Annum for renewal fee		

Waiver capped at ₹250 every billing cycle