

HDFC Credit Cards Information

1. Pixel Play Credit Card -

PIXEL Play – Born Digital Credit Card for The Born Digital

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?CHANNELSOURCE=ZETA&LGCode=MKTG&mc_id=website_cc_cat_pg_pixel_play_accordion_apply&icid=website_cc_cat_pg_pixel_play_accordion_apply#nbb

Welcome to the first all-digital credit card experience with **PIXEL Play – A card that allows you to customize benefits to fit your lifestyle.**

- **Seamless Digital Onboarding** – Experience a seamless digital onboarding via PayZapp and receive an instant digital credit card.
- **Customize your card** – Select merchants of your choice to earn cashback, choose card design, and select your preferred billing cycle date.
- **All in One-App** – Digitally manage your PIXEL Play credit card from PayZapp. Access features such as Card Controls, Rewards, EMI Dashboard, Statements, Repayments, Recent Transactions, Disputes, Hotlisting, Help Center, Notifications, and much more
- **Steps to set UPI PIN on PayZapp for Pixel RuPay Credit Card:**
Login to PayZapp -> View Pixel Home -> Settings -> Pixel Play RuPay Card -> Reset RuPay UPI PIN -> Verify OTP -> Set UPI PIN
- 5% CashBack on choice of any 2 Packs - Dining & Entertainment Category – BookMyShow & Zomato, Travel Category – MakeMyTrip & Uber, Grocery Category – Blinkit & Reliance Smart Bazaar, Electronics Category – Croma & Reliance Digital, Fashion Category – Nykaa & Myntra
- 3% CashBack on choice of any one e-commerce merchant - Amazon or Flipkart or PayZapp
- 1% Unlimited CashBack on all spends*
- 1% Cashback on UPI Spends (Applicable only on PIXEL RuPay Credit Card holders)
- Customize your card reflecting your lifestyle by choosing a card design and a billing cycle that suits you
- Apply & Control your PIXEL Credit Card on PayZapp

Category

Cashback

Rewards

- **5% Cashback on choice of any two packs**
 - Dining & Entertainment Category – BookMyShow & Zomato
 - Travel Category – MakeMyTrip & Uber
 - Grocery Category – Blinkit & Reliance Smart Bazaar
 - Electronics Category – Croma & Reliance Digital
 - Fashion Category – Nykaa & Myntra
- **5% Cashback on Smartbuy**
- **3% Cashback on choice of any one E-commerce merchant**
 - Amazon or Flipkart or PayZapp
- **1% Unlimited Cashback across all other spends**
- **1% Cashback on UPI Spends (Applicable only on PIXEL RuPay Credit Card holders)**
For frequently asked questions on PIXEL RuPay Credit Card, [click here](#)

For detailed Terms & conditions [Click here](#)

Pay in Parts

Enjoy hassle-free, one-click instant conversion of the PIXEL Play credit card outstanding balance* to EMIs from your PayZapp.

- **EMI Dashboard:** Manage all your live EMIs within the EMI dashboard from PayZapp.
- **Flexibility:** Choose low-cost and flexible tenures that suit best for your choice of repayment. You can choose between select transactions or outstanding balances*.
- **100% Digital:** No documentation, email, or calling required. Simply convert to EMI and manage EMI repayments fully from your Payzapp.

To know more detailed Terms & conditions [click here](#)

Additional Features

- **Zero lost card liability :** In the unfortunate event of losing your PIXEL Play Credit Card, on reporting it immediately to our 24-hour call centre, you have zero liability on any fraudulent transactions made on your Credit Card.
- **Interest Free Credit Period :** Up to 50 days of interest free period on your PIXEL Play Credit Card from the date of purchase (subject to the submission of the charge by the Merchant)
- **Revolving Credit :** Available at a nominal interest rate on your PIXEL Play Credit Card. Please refer to Fees and Charges section to [know more](#).
- Flat 10% Savings for HDFC Bank PIXEL Credit card payments via Swiggy Dineout.
To know more, [click here](#)

PIXEL CashPoints

Cashback will be credited in the form of PIXEL CashPoints and can be easily managed under the rewards section of the PIXEL Homepage in Payzapp.

Upon the accumulation of 1000 PIXEL CashPoints, they can be redeemed easily to the PayZapp Wallet and used to purchase your choice of brand vouchers within PayZapp digitally.

PIXEL CashPoints are valid for 2 years from the date of accumulation.

How to Apply?

You can easily apply for the PIXEL Play Credit Card by following the steps below:

Step 1: Download or update the PayZapp app from the Google Play Store for Android or the App Store for iOS

Step 2: Click on the 'Apply Now for PIXEL Play' banner on the PayZapp homepage.

Note:

A. Upon approval of your PIXEL Credit Card, please complete the card setup process in PayZapp to ensure timely delivery. This step is compulsory and includes choosing your card design (POP, LIT, or ICE), choosing your offer pack (5% or 3% cashback) choice of brands, and the billing cycle date.

B. In case you do not select the credit card design within 3 days of approval, you'll be issued a digital RuPay card, while the bank will dispatch a default VISA network credit card with the ICE design to your registered postal address as part of the standard issuance process.

C. Customers applying for PIXEL Credit Card via PayZapp will get the option to choose network(Visa/RuPay/Both). This option will be available up to 3 days from the day of card application approval, post that, you'll be issued with both RuPay & Visa network cards with RuPay as a Digital Card and Visa as a physical plastic card to your registered postal address with ICE colour card design as a standard issuance process. Please note a single consolidated PIXEL statement will be generated for both the cards together every month.

How to activate your PIXEL Card?

- Download HDFC Bank PayZapp from Google Play or Apple App Store.
- Sign up using your mobile number (ensure it matches the one used for your PIXEL Card application)

- Look for the in-app nudge or notification on the PayZapp Home Page to access PIXEL Play.
- Customize Your Experience by choosing a vibrant card colour – POP, LIT, or ICE and brand offer pack that fits your lifestyle (Dining & Entertainment, Fashion, Electronics, Travel, Grocery, etc.).
- Set Preferences & Activate by choosing your billing cycle date.
- Confirm your email ID and tap "Activate & Proceed".
- Done! Your PIXEL Play Card is instantly activated and ready for use.

(Note: Customers applying for PIXEL Credit Card via PayZapp will get the option to choose network(Visa/RuPay/Both). This option will be available up to 3 days from the day of card application approval, post that, you'll be issued with both RuPay & Visa network cards with RuPay as a Digital Card and Visa as a physical plastic card to your registered postal address with ICE colour card design as a standard issuance process. Please note a single consolidated PIXEL statement will be generated for both the cards together every month.)

How to set-up UPI PIN ?

Set Up Your UPI PIN in a few steps:

- Open PayZapp and tap on "View PIXEL Home" on the home screen
- Navigate to Settings > "Set RuPay UPI"
- Verify your OTP, set your card PIN, and you're all set!

How to enable Scan&Pay payments?

Link Your HDFC Bank PIXEL RuPay Credit Card for Scan & Pay:

- Open PayZapp and tap the menu bar on the top left corner.
- Go to "UPI Accounts" under Account Management.
- Under Credit Cards, tap "Add New" and select HDFC Bank Credit Card.
- Enter the last 6 digits of your card and its expiry date, then proceed.
- Verify with OTP, enter your credit card PIN, and create your UPI PIN.
- Done! Your card is now linked for Scan & Pay transactions.

How to enable Scan&Pay payments for third party apps?

Enable Scan & Pay on Third-Party Apps in a few steps:

- Open the app and go to Payment Methods.
- Select "Add RuPay Credit Card on UPI", choose HDFC Bank, and continue.
- When the "Add HDFC Bank RuPay Credit Card" prompt appears, tap Continue.
- That's it! Your PIXEL RuPay Credit Card is now linked and ready for Scan & Pay transactions.

Fuel Surcharge Waiver

1% fuel surcharge waiver at all fuel stations across India (on a minimum transaction of ₹400 and a maximum transaction of ₹5,000. Maximum waiver of ₹250 per statement cycle).

Joining Benefit

Get a joining fee waiver by spending ₹20,000 within 90 days of issuance

Renewal Waiver

Spend ₹1 lakh or more in the preceding 12 months and get renewal membership fee waived off for next year.

Contactless Payment

Swipe to Pay

PIXEL Play Credit Card lets you make E-commerce transactions effortlessly with - Swipe to Pay. Now make quick and secure online payments without need of one-time password (OTP) sent via SMS.

Tap & Pay

PIXEL Play Credit Card has enabled contactless payments to facilitate fast, convenient and secure payments at retail outlets. Just tap once with either your phone or physical card and make hassle free offline payments.

Scan and Pay

Through the PIXEL RuPay credit card, customers will be able to make payment to a merchant by scanning the QR code for unified Payment Interface (UPI) Payments.

Statement & Repayments

You can easily view and download the digital statements in the PayZapp.

View the current outstanding on the card and make card repayment within the PIXEL Home page using payment methods like UPI, Debit card, & Netbanking.

Servicing via Help Center

You can easily refer to the FAQs for every section by clicking on “?” in the app screen to view and get answers to your questions.

You can also raise a query ticket within the app if you need more help by clicking “Raise a Ticket”, and the service team will respond to your query in the app.

How to Raise a Ticket?

1. Tap "?" on the Pixel Play Credit Card Home Page.
2. Choose the relevant category and query.
3. If your query isn't listed, select "My query is not listed" to raise a ticket.

Eligibility Criteria -

For Salaried

Age: Min 21 yrs & Max 60 Yrs

Income: Gross Monthly Income > ₹25,000

For Self Employed

Age: Min 21 yrs & Max 65 Yrs

Income: ITR > ₹6.0 Lakhs per annum

FEES & CHARGES -

Joining/Renewal Membership Fee – ₹500/- + Applicable Taxes

Spend ₹1,00,000 or more in a year, before your Credit Card renewal date and get your renewal fee waived off .

Click below to view details of HDFC Bank Pixel Play Credit Card Fees and Charges.

[Click here](#) for MITC in English

[Click here](#) for MITC in Hindi

[Click here](#) for MITC in Kannada

[Click here](#) for MITC in Telugu

[Click here](#) for MITC in Bangla

[Click here](#) for MITC in Punjabi

[Click here](#) for MITC in Malayalam

[Click here](#) for MITC in Gujarati

[Click here](#) to view the HDFC Bank Pixel Play card member agreement.

2. Millennia Credit Card -

The Best CashBack Credit Card.

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?LGCode=MKTG&utm_content=MKTG&mc_id=website_organic_millenia_CC_Cat_pg_apply_online&icid=website_organic_millenia_CC_Cat_pg_apply_online#nbb

Card Type

CashBack

Key Features

- 5% Cashback on Amazon, BookMyShow, Cult.fit, Flipkart, Myntra, Sony LIV, Swiggy, Tata CLiQ, Uber and Zomato
- 1% cashback on other spends
- ₹1000 worth gift vouchers on spends of ₹1,00,000 and above in each calendar quarter
- Get 10% additional discount on Swiggy Dineout using coupon code HDFCCARDS. [TnC](#)

Note:

For detailed Terms & conditions [Click here](#)

Additional Features

Zero lost card liability : In the unfortunate event of losing your HDFC Bank Millennia Credit Card, on reporting it immediately to our 24-hour call centre (Toll free numbers 1800 1600/1800 2600. Customers traveling overseas can reach us at 022-61606160), you have zero liability on any fraudulent transactions made on your Credit Card.

Interest Free Credit Period : Up to 50 days of interest free period on your HDFC Bank Millennia Credit Card from the date of purchase (subject to the submission of the charge by the Merchant)

Revolving Credit : Available at a nominal interest rate on your HDFC Bank Millennia Credit Card. Please refer to Fees and Charges section to know more.

Exclusive Dining Privileges: Enjoy amazing dining benefits with Good Food Trail program.

Get 10% additional discount on Swiggy Dineout using coupon code HDFCCARDS

Fuel Surcharge Waiver

1% fuel surcharge waiver at all fuel stations across India
(on minimum transaction of ₹400 & maximum transaction of ₹5,000. Maximum waiver of ₹250 per statement cycle)

Welcome / Renewal Benefit

Pay your Membership fee and get Reward Points equivalent to Fee Amount
(Applicable only on payment of Membership fee)

Lounge Access

Important:

Effective December 1st 2023, Lounge access feature associated with Millennia Credit Card is revised. [Click here](#) for details.

Please Note: Lounge access is now integrated into quarterly spends milestone program. Upon achieving quarterly spends milestone, users can either opt for Dreamfolks airport lounge access voucher **(Or)** Rs. 1000 voucher from the available list of Brands

Smart EMI

HDFC Bank Millennia Credit Card comes with an option to convert your big spends into EMI after purchase. To know more click [here](#)

Contactless Payment

The HDFC Bank Millennia Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets.

*To see if your Card is contactless, look for the contactless network symbol on your Card.

(Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5000, the Card holder has to enter the Credit Card PIN for security reasons)

Reward Point/CashBack Redemption & Validity

CashBack Accrual:

CashBack will be given in the form of CashPoints, which can be redeemed by you against the statement balance (on request only).

- The redemption against the statement balance will be at the rate of 1 CashPoint = ₹1
- The minimum CashPoint balance required for redemption against the statement balance is 500 CashPoints.
- CashPoints can also be used for redemption against travel benefits like Flight & Hotel bookings and Rewards Catalogue at the SmartBuy Rewards Portal, at a value of 1 CashPoint = ₹0.30.
- Unredeemed CashPoints will expire/lapse after 2 year of accumulation
- Flights and Hotels redemption, Credit Card members can redeem up to a maximum of 50% of the booking value through Reward Points. Rest of the transaction amount will have to be paid via the Credit Card limit
- With effect from 1st January 2023, Reward points redemption for flights & hotels bookings are capped per calendar month at 50,000.
- With effect from 1st February 2023, Reward points redemption for CashBack redemption are capped per calendar month to 3,000 rewards points
- With effect from 1st February 2023, cardmembers can redeem upto 70% of product/Voucher value through Reward points on select vouchers/products and pay the remaining amount via Credit card.
- Redeem CashPoints at the conversion rate of 1 CashPoint = ₹0.30
- For further details, on the process to redeem CashPoints, [Click here](#)

*Please check important Terms and Conditions for CashBack accrual and redemption.

1 RP Equivalent to

Product Catalogue	upto 0.30
Unified SmartBuy (Flights/Hotels)	0.3
Cash back	1
Airmiles	0.30 airmiles

CashPoint validity:

CashBack as per product features will be credited in the form of Cash Points. Cash Points are valid only for 2 years

from the date of accumulation e.g., if you receive CashPoints in May 2020, same will expire in May 2022.

Renewal Offer

Spend ₹1 lakh or more in the preceding 12 months and get renewal membership fee waived off for next year.

Eligibility

HDFC Bank Millennia Credit Card Eligibility:

For Salaried

Indian national

Age: Min 21 yrs & Max 40 Yrs,

Income: Net Monthly Income > ₹35,000

For Self Employed

Indian national

Age: Min 21 yrs & Max 40 Yrs, Income: ITR > ₹6.0 Lakhs per annum

Joining/Renewal Membership Fee – ₹1,000/- + Applicable Taxes

Spend ₹1,00,000 or more in a year, before your Credit Card renewal date and get your renewal fee waived off .

[Click here](#) to view details of HDFC Bank Millennia Credit Card Fees and Charges.

3. Swiggy HDFC Bank Credit Card-

Delightful Rewards. Ready For You

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?CHANNELSOURCE=SWCC&LGCode=MKTG&mc_id=website_organic_swiggy_CC_Cat_pg_apply_online&icid=website_organic_swiggy_CC_Cat_pg_apply_online#nbb

Features

- 10% Cashback on Swiggy application (Food ordering, Instamart, Dineout & Genie). For more details [Click here](#)
- 5% Cashback on online spends across online MCCs. For list of eligible MCC [Click here](#)
- 1% Cashback on other categories. For list of exclusions & capping [Click here](#)
- Complimentary Swiggy One Membership for 3 months on card activation
- Cardholder is eligible for welcome benefit on card activation
- Card Activation is done by following one or more below mentioned ways:
 - Making a transaction using the Credit Card
 - To use the card via OTP or IVR, setting PIN for the card, and enabling card controls such as online transactions, enabling international transactions etc.

For more details on card activation, [Click Here](#)

The customers need to claim 'Swiggy One' on Swiggy app post card activation to unlock the benefit.

This option will be available on the Swiggy app within 2-3 days of card activation

Note:

- Cashback redemption will move to Statement credit w.e.f 21st June'24, while the existing Swiggy money will continue to be in the Swiggy App
- For more details on Swiggy Money please [Click here](#)
- Cashback cannot be earned on transactions made using Swiggy Money Wallet, Swiggy Minis & Swiggy Liquor, and any other categories decided later (if any)

Additional Features

Zero lost card liability: In the unfortunate event of losing your Swiggy HDFC Bank Credit Card, on reporting it immediately to our 24-hour call centre, you have zero liability on any fraudulent transactions made on your Credit Card.

Interest-Free Credit Period : Up to 50 days of interest-free period on your Swiggy HDFC Bank Credit Card from the date of purchase (subject to the submission of the charge by the Merchant)

Revolving Credit: Available at a nominal interest rate on your Swiggy HDFC Bank Credit Card. Please refer to Fees and Charges section to know more.

Welcome Benefit

Get complimentary Swiggy one Membership for 3 months as welcome benefit

Swiggy One Membership is a premium subscription program for Swiggy users. A single membership that offers unlimited benefits across restaurants, Instamart and Genie orders on Swiggy including free delivery and exclusive discounts from select restaurants. To get this membership, activate your Swiggy HDFC Bank Credit Card.

Cardholder can activate the card by following one or more below mentioned ways in order to enjoy the welcome benefit:

- Making a transaction using the Credit Card,
- To use the card via OTP or IVR, setting PIN for the card, and enabling card controls such as online transactions, enabling international transactions etc.

For more details on card activation, [Click Here](#)

The customers need to claim 'Swiggy One' on Swiggy app post card activation to unlock the benefit.

This option will be available on the Swiggy app within 2-3 days of card activation

Renewal Offer

Exclusions for Spends of Rs. 2,00,000 and above for eligibility of renewal year fee waiver are as follows:

- Cash on Call
- Balance Transfer
- Cash Withdrawal

Contactless Payment

Your Swiggy HDFC Bank Credit Card is enabled for contactless payments, facilitating fast, convenient, and secure payments at retail outlets.

Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5000, the Card holder has to enter the Credit Card PIN for security reasons

Smart EMI Facility

Convert large purchases on your Swiggy HDFC Bank Credit Card into [Smart EMI](#) and enjoy stress-free repayments.

Balance Transfer on EMI - *1% of Loan Amount, Minimum Rs250 (exclusive of GST)

Mastercard Golf Benefits

- Access to golf courses worldwide and 12 free lessons per year
 - 4 complimentary rounds of green fees per calendar year
 - Discounted golf services at 50% of the green fee beyond complimentary sessions
- Please follow below link in order to view step to redeem the benefits

Link : [World Card India Golf Program | Priceless Specials](#)

Customer Service Number – +1800 102 6263

Swiggy HDFC Bank Credit Card Eligibility

Eligibility:

For Salaried Indian national

Age: Min 21 years & Max 60 Years

Net Monthly Income > Rs.15,000

For Self Employed Indian national

Age: Min 21 years & Max 65 Years

ITR > Rs 6 Lakhs per annum

Joining Fee / Renewal Membership Fee – ₹500 /- + Applicable Charges

Spend ₹2,00,000 or more in a year, before your Credit Card renewal date and get your renewal fee waived off

Exclusions for Spends of Rs. 2,00,000 and above for eligibility of renewal year fee waiver are as follows:

- Cash on Call
- Balance Transfer
- Cash Withdrawal

[Click here](#) to view details of Fees and Charges

[Click here](#) for Card Member Agreement

4. Regalia Gold Credit Card -

Experience the Golden Side Of Life

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?CHANNELSOURCE=RGCC&LGCode=MKTG&mc_id=website_organic_regalia_gold_CC_Cat_pg_apply_online&icid=website_organic_regalia_gold_CC_Cat_pg_apply_online#nbb

Card Type

Reward Points.

Key Features

- Complimentary Swiggy One and MMT Black Gold membership as Welcome benefits.(w.e.f 1st Nov'24 Swiggy One replaces Club Vistara Silver Tier)
- ₹ 1,500 worth vouchers on quarterly spends of Rs. 1.5 lakh
- ₹ 5,000 worth flight vouchers on annual spends of Rs. 5 lakh and an additional voucher of Rs. 5000 on spends of Rs. 7.5 lakhs.
- 5X Reward Points on spends at Marks & Spencer, Myntra, Nykaa & Reliance Digital!
- Complimentary lounge access at over 1000 airports
- 4 Reward Points on every Rs.150 spent (On retail* spends)

Additional Features

- Zero Lost card liability : In the unfortunate event of losing your HDFC Bank Regalia Gold Credit Card, on reporting it immediately to our 24-hour call centre (Toll free numbers 1800 1600/1800 2600. Customers traveling overseas can reach us at 022-61606160), you have zero liability on any fraudulent transactions made on your [Credit Card](#).
- Foreign Currency Markup : 2% on all your foreign currency spends.
- Revolving Credit : Enjoy Revolving Credit on your HDFC Bank Regalia Gold Credit Card at nominal interest rate. Refer to the Fees and Charges section to know more. [Click here](#).

Concierge

Enjoy the exclusive 24/7 Concierge Services on your HDFC Bank Regalia Gold Credit Card. Simply call us: toll-free on 1860 425 1188 (India) / Email ID: regaliagold.support@smartbuyoffers.co

Lounge Access

A. Complimentary Airport Lounge Access within India

- 12 complimentary access within India (both at domestic and international terminals) using the HDFC Bank Regalia Gold Credit Card.
- Swipe your HDFC Bank Regalia Gold Credit Card at the lounge to avail the complimentary lounge access
- [Click here](#) to check the list of lounges
- Visits exceeding the complimentary quota & Lounges not covered under the programme will be allowed at the discretion of lounge and will also be chargeable by the Lounge.

B. Priority Pass

- Using Priority Pass, you and your add-on member can together avail up to 6 Complimentary Lounge Access per calendar year, outside India.
 - You can apply for Priority Pass for self and add-on members. [Click here](#) to apply.
 - If you exceed the 6 Complimentary visits, you will be charged at US \$27 + GST per visit
 - If you use your Priority Pass for lounge access within India, you will be charged at US \$27 + GST per visit
 - Guests accompanying primary card holder must have an Add-on credit card with their own Priority Pass.
- Please note: Priority Pass in India will attract charges on your Credit Card. [Click here](#) to know more. You can visit www.prioritypass.com for complete list of lounge details.

To know about your lounge access history

- Please write a mail to pp@prioritypass.com.hk. Please provide name, complete 18 digit Priority Pass number and state that PP Membership is via HDFC Bank program. If there is more than 1 Priority Pass number (belonging to add on PP holders), then please provide all the PP Numbers.

Welcome Benefit

Pay your Joining Membership Fee and get Gift Voucher equivalent to Fee Amount = Rs.2,500

Complimentary Swiggy One and MMT Black Gold Membership when you spend Rs. 1 Lakhs and above within 90 days of card issuance. (w.e.f 1st Nov'24 Swiggy One replaces Club Vistara Silver Tier)

[Click Here](#) to view Welcome benefits redemption process.

Terms & Conditions Apply

Good Food Trail Program

Indulge in mouth-watering discounts! Pay with your HDFC Bank Regalia Gold Credit Card and enjoy FLAT 10% EXTRA OFF* on dining bills at 35K+ restaurants!

Click here to know more - https://tnc.dineout.co.in/hdfc_tnc.html

Milestone Benefit

- Get ₹ 1,500 worth vouchers from Marriott, Myntra, Marks & Spencer or Reliance Digital when you spend Rs. 1.5 Lakhs in every calendar quarter.
- Get ₹ 5,000 worth flight vouchers when you spend Rs. 5 Lakhs spends in an anniversary year
- Get additional ₹ 5,000 worth flight vouchers when you spend Rs. 7.5 Lakhs spends in an anniversary year

[Click Here](#) to view Milestone benefits redemption process.

[Click here](#) to view TnC

Annual Spend based benefit

Spend Rs. 4 Lakhs in an anniversary year (12 billing cycles) and get Renewal Fee waived for next renewal year.
Terms & Conditions Apply

Smart EMI

HDFC Bank Regalia Gold Credit Card comes with an option to convert your big spends into EMI after purchase. To know more [click here](#)

Contactless Payment

The HDFC Bank Regalia Gold Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets.

*To see if your Card is contactless, look for the contactless network symbol on your Card.

(Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 in a single transaction without being asked to input your [Credit Card PIN](#). However, if the amount is higher than or equal to ₹5000, the Cardholder has to enter the Credit Card PIN for security reasons.)

Insurance/Comprehensive protection & Nominee details for Insurance

Accidental air death cover worth Rs. 1 Crore (USD 125,000)

Emergency overseas hospitalization: up to Rs. 15 lakhs (USD 18,750)

Credit Liability cover: Up to Rs. 9 Lakhs

[Click here](#) to update your nominee details.

[Click here](#) for details.

Reward Point/CashBack Redemption & Validity

Reward Points Accrual:

- Earn 4 Reward Points on every Rs.150 retail* spends including Insurance, Utilities and Education
 - Earn 20 Reward Points on every Rs.150 retail* spends at Marks & Spencer, Myntra, Reliance Digital, Nykaa!
- Reward Point Redemption:

You can redeem your Reward Points on [Smartbuy](#) or Netbanking. Reward Points can be redeemed for:

- Exclusive Gold Catalogue on select Premium brands via Smartbuy at a value of 1 RP = Rs 0.65
- Flights and hotel bookings via Smartbuy at a value of 1 RP = Rs 0.5
- Airmiles conversion through Netbanking or SmartBuy at a value of 1RP = upto 0.5 airmiles
- Products and Vouchers via Netbanking or SmartBuy at a value of 1 RP = upto Rs 0.35
- The redemption against the statement balance will be at the rate of 1 RP = Rs 0.20

Please [Click Here](#) to view reward points redemption process.

Please [Click Here](#) to view reward points TnC.

HDFC Bank HDFC Bank Regalia Gold Credit Card Eligibility:

For Salaried Non Govt.

Age: Min 21 years & Max 60 Years,
Net Monthly Income > Rs 1,50,000

For Self Employed Non Govt.

Age: Min 21 years & Max 65 Years
Income: ITR > Rs 18 Lakhs per annum

For Salaried Govt.

Age: Min 21 years & Max 60 Years,
Net Monthly Income > Rs 1,00,000

Joining/ Renewal Membership Fee of Rs. 2500 + Applicable Taxes.

[Click here](#) to view details of HDFC Bank HDFC Bank Regalia Gold Credit Card Fees and Charges

HDFC Bank Credit Card Activation Guidelines

Objective:

HDFC Bank Credit Card holders have to activate their Credit Cards within 37 days from Card Open Date, as per 'Master Direction – Credit and Debit Card – Issuance and Conduct Directions, 2022' dated April 21, 2022 realized by Reserve bank of India (RBI).

(Details: rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=12300)

In case the Credit Card is not activated through one of the below mentioned modes, the Credit Card Account will have to be closed by the Bank as per the Master Direction Guidelines.

Modes for Activation:

- **Setting Credit Card PIN :**

Through IVR – Card holders can set their 4 digit Credit Card PIN by calling IVR No. 1860 266 0333. Upon calling the IVR please input your card number, validate through OTP and set your preferred PIN

Through Net Banking – Log in to our Net Banking and visit Cards. Choose Change PIN and set your preferred PIN (available only for customers holding savings/salary/current accounts)

- **Enabling your online, contactless and international transactions :**

Through MyCards – Visit mycards.hdfcbank.com log in through OTP and link your credit card. Please click on the "Card Control" tab to enable Online, Contactless and/or International transactions

Through Whatsapp Banking – Please save the number 7070022222 and send a message "Manage My Credit Card" to enable. Alternatively, you can [click here](#)

Through Eva – To interact with Eva, please [click here](#) and choose your preferred transactions to enable.

- **Through Credit Card usage :**

Use your Credit Card for at least 1 Online / POS transaction to activate your credit card

- **SmartPay Registration:**

Now add billers to your HDFC Bank credit card and register for SmartPay by giving standing instructions on your credit card

What will happen if not activated within 37 days?

Your Credit Card will be closed and cannot be used further as per the regulations. Request you to contact us to apply for new credit card in future.

5. IRCTC HDFC Bank Credit Card -

There's a train ride in every swipe

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?CHANNELSOURCE=IRCT?LGCode=MKTG&mc_id=website_organic_irctc_CC_Cat_pg_apply_online&icid=website_organic_irctc_CC_Cat_pg_apply_online#nbb

Reward Type

HDFC Bank Reward Points

Key Features

- 5 Reward Point for every INR 100 spent on IRCTC ticketing website and Rail Connect App . To know more about the accrual of reward points please [click here](#)
- 1 Reward Point for every INR 100 spent on all other spends . To know more about the Reward Points accrual please [Click Here](#)
- Additional 5% cashback on train ticket bookings via HDFC Bank SmartBuy. To Know more [click here](#)
- 8 complimentary access to select IRCTC Executive Lounges every year (2 per quarter). To know more about IRCTC Executive Lounges [click here](#)
- 1% Transaction charges waiver on transactions done on IRCTC ticketing website and Rail Connect App. (Maximum waiver of INR 1,000 per statement cycle)

Additional Features

Interest Free Credit Period : Up to 50 days of interest free period on your HDFC Bank Rupay IRCTC Credit Card from the date of purchase (subject to the submission of the charge by the Merchant)

Revolving Credit : Available at a nominal interest rate on your HDFC Bank Rupay IRCTC Credit Card. Please refer to Fees and Charges section to know more.

Fuel Surcharge

1% fuel surcharge waiver at all fuel stations across India (on minimum transaction of INR 400 & maximum transaction of INR 5,000. Maximum waiver of INR 250 per statement cycle)

Welcome Benefit

Welcome Gift voucher worth INR 500 on card activation by performing 1 transaction of any amount within first 37 days of card issuance. To know more about Welcome Benefit and card activation [click here](#)

Milestone Benefits

Gift voucher worth INR 500 on quarterly(every 90 days from the issuance date) spends of INR 30,000 or more. To know more about Milestone Benefit [Click Here](#)

Smart EMI

IRCTC HDFC Bank Credit Card comes with an option to convert your big spends into EMI after purchase. To know more [click here](#)

Contactless Payment

The IRCTC HDFC Bank Credit Card is enabled for contactless payments, facilitating fast, convenient, and secure payments at retail outlets.

Please note that in India, payment through contactless mode is allowed for a maximum of INR 5000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to INR 5000, the Card holder has to enter the Credit Card PIN for security reasons.

Reward Point Redemption & Validity

Reward Points Accrual:

- The redemption against the train ticket booking at the rate of 1 Reward Point = INR 1 on HDFC Bank SmartBuy. Reward Points will lapse on expiry of two years from the date of issuance.
- Redemption can be made only against 70% of fare ticket amount on train ticket booking via HDFC Bank SmartBuy, inclusive of fares of all the passengers and service charges levied by IRCTC.
- Reward Points can be used only for redemption against 1 train ticket booking via HDFC Bank SmartBuy.
- A minimum of 100 Points are needed to be redeem rewards

*Please check important Terms and Conditions for CashBack accrual and redemption.

IRCTC Executive Lounge Benefits

8 complimentary access to select IRCTC Executive Lounges every year (2 per quarter). To know more about IRCTC Executive Lounges [Click Here](#)

Renewal & Annual Fee Waiver

Spend INR 1,50,000 or more in an anniversary year, before your [Credit Card](#) renewal date and get your renewal fee waived off.

Credit Card on UPI

The IRCTC HDFC Bank Credit card is enabled for linking UPI. Currently, you can link your IRCTC HDFC Bank Credit Card in select UPI apps only. (PayZapp/ GPay/ PhonePe/ Mobikwik/ PayTM/ BHIM/ Slice).

Maximum of 500 reward points can be earned in a calendar month on UPI spends through IRCTC HDFC Bank Credit Card.

To know about how to link your IRCTC HDFC Bank Credit Card on BHIM UPI [Click here](#)

Frequently Asked Questions

1. What are the key features of the IRCTC HDFC Bank Credit Card?

- 5 Reward Point per Rs. 100 spent on IRCTC Ticketing Website/ Rail Connect App
- 1 Reward Point per Rs. 100 spent on all other merchant (Spends on EMI interest amount and repayment, Fuel, Wallet load, gift vouchers, prepaid card loading, cash advances, payment of outstanding balances, payment of card fee and other charges, Government charges, Education, rental transactions etc. are excluded).
- Additional 5% cashback on Train ticket booking via HDFC Bank SmartBuy.
- Value of 1 RP= Rs. 1 for Train ticket booking
- Gift Voucher Worth Rs.500 on first transaction within 37 days of card issuance.
- Gift Voucher worth Rs. 500 on quarterly spends of Rs. 30,000.
- Reversal of 1% Transaction charges on transactions done on IRCTC Ticketing Website and Rail Connect
- 8 Complimentary access to select IRCTC Executive Lounges every year (Max 2 per quarter)

2. What are the Fees and Charges applicable on IRCTC HDFC Bank Credit Card?

- First Year Joining Fee – RS. 500/- + Applicable Taxes
- Renewal Membership Fee – RS. 500/- + Applicable Taxes

3. Can my Joining fee or Card renewal fee be waived off?

Renewal fee can be waived off if a customer spends ₹1,50,000 or more in an anniversary year, before your Credit Card renewal date.

4. What are the other benefits on the IRCTC HDFC Bank Credit Card?

1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum Cashback of ₹250 per statement cycle)

(Fuel surcharge varies from 1% to 2.5% of fuel transaction base amount. The rate of surcharge may vary depending on the fuel station and their acquiring bank. GST is as applicable and is not reversible.)

5. How can I apply for IRCTC HDFC Bank Credit Card?

- You can apply for this credit card through both online and offline modes. To apply online, you can visit the official website of HDFC Bank - <http://www.hdfcbank.com> or you can visit the official website of IRCTC – <https://irctc.co.in>
- To apply offline, you may visit the nearest branch of the bank to fill out the application form.

6. How can I get my Welcome gift voucher?

- Customer will be eligible for a gift voucher worth Rs. 500 on performing 1 transaction of any amount within the first 37 days from card issuance date.
- Activation vouchers will be issued to customers within 90 working days after the end of card issuance month.
- Bank will share the voucher code to customer via SMS/Email.
- Customers need to claim the voucher by visiting the link given in the Eligibility Mailer, or by sending an SMS according to the short codes given in the eligibility SMS. E-Vouchers will be triggered immediately to the customers on receipt of the-voucher choice.
- Post verification of voucher code the redeemed amount will be credited to cardholders Ewallet balance
- Customer can also book the ticket by using wallet balance.

7. How many reward points will be earned if a cardholder spends through HDFC Bank SmartBuy?

A cardholder will be eligible for additional 5% cash back + 5% as HDFC Bank Reward points as per product feature if he/she does a transaction through HDFC Bank SmartBuy on IRCTC. All other existing SmartBuy offers will be applicable as per SmartBuy Terms & Conditions.

8. What is the loyalty number printed on the IRCTC HDFC Bank credit card?

The loyalty number printed on the back of your IRCTC HDFC Bank Card plastic is a 11-digit number which gets allocated on approval of the card application. Cardholder shall avail the benefits of the IRCTC HDFC Bank Card by linking the IRCTC HDFC Bank Card loyalty number to his/her existing IRCTC login id.

9. How to link your IRCTC HDFC Bank Credit Card loyalty number with your IRCTC login?

You can link your 11 digits loyalty number post joining fee payment of your IRCTC HDFC Bank Credit card. You need to use the same email id, mobile no. and date of birth that was mentioned while applying for the IRCTC HDFC Bank Credit card.

Steps for linking the loyalty number with IRCTC login id are mentioned below:

- Visit IRCTC Ticketing Website/Rail Connect App and access the IRCTC account with your existing login id (Username and password). In case you do not have an existing login id on IRCTC Ticketing Website then you would need to register yourself by signing up at IRCTC.
- Select the option- "Add Loyalty Account "link provided under Loyalty Account Tab.
- Enter the 11 digits Loyalty Number printed at the back of your IRCTC HDFC Bank Credit card, then click on sent OTP.
- Enter the OTP received on your registered mobile number and click on Confirm.

After entering the OTP, cardholder will receive confirmation message of successful linking of Loyalty Account.

- You can check your Loyalty Account details under the "Loyalty Account tab".

- You will not be able to link your IRCTC HDFC Bank Credit card if there is a mismatch in the email id, mobile no. and date of birth that was mentioned while applying for the IRCTC HDFC Bank Credit card.
- You can call on IRCTC customer care on 14646 or 0755-6610661/0755-4090600 if you are unable to link your IRCTC HDFC Bank Card loyalty number with your IRCTC login ID and password.

10. Can I withdraw cash through IRCTC HDFC Bank Credit Card?

Yes, you can withdraw cash via this credit card through any ATM. However, the bank will charge a cash advance fee of 2.5% of the transaction amount or a minimum of RS. 500 whichever is higher. At HDFC Bank, we offer a cash advance limit of 40 %. So, if your Credit Card limit is Rs 1 lakh, you can withdraw cash up to Rs 40,000. The type of your Credit Card ascertains your cash advance limit.

11. What should I do if my card is lost or damaged?

If your credit card is lost or stolen, you should immediately inform the bank by visiting the nearest branch or by calling on the customer care number. Alternatively, login to HDFC Bank Online at once and report your lost or stolen card in the service requests section in the menu.

12. How can I check the status of my credit card application?

You can check the status of your credit card application by visiting the official website of the bank. On the homepage, under the cards section, you will find an option of 'Track your Application'. You will be asked for an Application Reference Number (ARN), post which the bank will be able to tell you the status of your credit card application. Below is the link available for application tracking

<https://www.hdfcbank.com/personal/pay/cards/credit-cards/track-your-credit-card>

13. What is the Reward Point?

Reward Points" shall mean the points earned by the Rewards Program members, for undertaking such transactions and activities as specified under the Rewards Program, which may be redeemed towards purchase of railway tickets and/ or other services on the Platform and/ or through any other redemption options/ on other platforms mutually agreed upon by the Parties.

14. What is the validity for reward points?

Reward points are valid for 2 years

15. When will the earned Reward Points be posted in the cardholder statement?

The total Reward points earned in a cycle will reflect in the subsequent month statement of the cardholder

16. How can I check my reward point balance?**Steps to check your Reward Points balance through Net Banking**

- You can check your reward point balance in your Net Banking account.
- You need to login to your HDFC Bank Net Banking account
- Then go to Cards and click on Request
- Select your IRCTC HDFC Bank Credit card number
- Now select "Rewards" and you will be able to see your rewards balance.

Steps to check your Reward Points balance through SmartBuy

- Login to your HDFC Bank SmartBuy account. Click on the "Unlock Reward Summary" tab would appear on the top right corner of your screen.
- You would need to input your mobile number registered with HDFC Bank, Last four digit of your credit card and your date of birth.
- You would be able to see your reward point balance once the details provided by you is verified.

17. How do I redeem these Points?

You can use your HDFC Bank Reward Points for train ticket booking via SmartBuy

Steps to redeem Reward Points from HDFC Bank SmartBuy:

- To redeem the Reward points customer needs to visit HDFC Bank SmartBuy Platform.
<https://offers.smartbuy.hdfcbank.com/v1/foryou>
- Inside HDFC Bank SmartBuy platform customer can select IRCTC HDFC Bank Credit Card under Privileges.
- Either a customer can login after entering landing to the IRCTC HDFC Bank Card or customer can login later once prompted while trying to book the train ticket.
- To book the train ticket Enter source station, destination, date of journey and submit the information
- Check the class of travel, click on the preferred train and check the seat availability for the proposed date(s).

- Enter your IRCTC Authorised Partner user ID or create an IRCTC Authorised Partner account if you don't have one already.
- Submit the traveller's details.
- Pay with Points + Pay or Pay option from IRCTC Co Brand Card.
- At payment gateway, the customer can see option to pay with Points + Pay with Credit Card or Pay with Credit Card.
- On the next payment page, the customer can see the Reward Point Slider that they can use to add the number of reward points for redemption
- Redemption can be made only against maximum 70% of fare ticket amount on train ticket booking via HDFC Bank SmartBuy, inclusive of fares of all the passengers and service charges levied by IRCTC.

18. Is there any Reward Redemption charge?

Yes. On successful Points redemption HDFC Bank Credit Card will be charged Rs. 99 + GST on the credit card. But this could change subject to HDFC Bank's terms and conditions. Please read our terms and conditions regularly for any changes, if applicable.

19. Do I need min points to redeem?

Yes, you would need min 100 points to redeem.

20. Is there any limit to redeem points?

Yes, you can redeem upto maximum of 70% of booking value through Reward Points. Rest will have to be paid via Credit Card.

21. What if I don't have enough Points to redeem?

You can choose to pay partially using the reward points and the balance payment through your IRCTC HDFC Bank Credit Card.

Please remember that you would need min 100 Points to redeem.

But, if you do not have enough reward points to redeem you can continue to pay full amount through IRCTC HDFC Bank Credit Card.

22. Is IRCTC Executive lounge access available on IRCTC HDFC Bank Credit Card?

Customer can enjoy 8 Complimentary IRCTC Executive Lounge access per year (2 per quarter)

Rs 2/- will be charged from the customer's account to validate the card for complimentary lounge access. This amount will be non-refundable.

23. What facilities do I get in the IRCTC Executive Lounge?

The complimentary access to IRCTC Executive Lounge will include the below facilities:

- Two Hours of lounge stay
- A/C comfortable sitting arrangements
- Access to washrooms / changing room
- 1 Buffet meal- Breakfast, Lunch or Dinner as per the time of visit.
- Unlimited tea & coffee
- Free Wi-Fi
- Charging points
- Newspaper and Magazine

Any additional service such as recliners or more shall be chargeable separate as per the operator price for that service.

24. How does a cardholder calculate Reward points earned on monthly spends?

- Reward Points are calculated on the spends made within the calendar month cycle. Only settled transactions within the calendar month will be considered for Reward Points posting.
- For example: Cardholder statement is received on every 18th of the month. The Reward Points accrued for cardholder transactions from 1st of January till 31st of January will be calculated and posted on the 1st of

February and the same can be seen when cardholder receive the statement on 18th of February.

25. How can I check my eligibility for this card?

Individuals above the age of 21 years can apply for the IRCTC HDFC Bank Credit Card. Based on the Bank's internal Policy, the potential customer will be given the card.

26. Are reward points transferable?

No, the reward points are not transferable and cannot be combined with the points accrued on any other HDFC card account.

27. What happens if a cardholder exceeded quarterly complimentary IRCTC Executive Lounge visits on IRCTC HDFC Bank Credit Card ?

All the visits exceeding the complimentary quarterly quota will be allowed at the discretion of lounge and will also be chargeable by the IRCTC Executive Lounge.

28. As a Cardholder I am not getting Reward Points on spends, why so?

Reward Points shall not be eligible for the following spends/transactions on the card,

- Fuel Spends
- Wallet loads / Gift or Prepaid Card load/ Voucher purchase
- Cash Advances
- Payment of Outstanding Balances
- Payment of card fees and other charges
- Government related transactions
- Education
- Smart EMI / Dial an EMI transaction
- Rental transactions
- Interest amount of Merchant EMI
- If a cardholder breaches the monthly cycle capping of the product feature, then Reward Points shall not be rewarded for the spends done beyond the monthly capping.

29. Is there any capping for Cashback earned on IRCTC HDFC Bank Credit Card Features?

Please note that there is a calendar month capping on Reward Points accrued on the below mentioned features

- The accrual of the 5 HDFC Bank Reward points on IRCTC spends is capped maximum at 1,000 Reward Points per month and 12,000 Reward points Annually.
- The accrual of the additional 5% cashback on Train Ticket Booking via HDFC BANK SmartBuy is capped maximum at Rs. 1,000 per month and Rs.12,000 Reward points Annually.

30. As a cardholder, I have not received my reward points for tickets booked through IRCTC Ticketing Website/ Rail Connect App?

If a cardholder breaches the monthly cycle capping of the product feature of 1,000 Reward Points, then Reward Points shall not be rewarded for the spends done beyond the monthly capping.

If the cardholder has not met the monthly cycle capping then the customer should contact the HDFC Bank Credit Card Customer Care.

Goods and Services Tax (GST)

Effective 1st July 2017, Goods & Services Tax (GST) is applicable on all Fees, Charges and Interest transactions.

The applicable GST would be dependent on place of provision (POP) and place of supply (POS). If POP and POS are in the same state then applicable GST would be CGST and SGST/UTGST else, IGST.

GST For FEE & Charges / Interest transactions Billed on statement date will reflect in next month statement.

GST levied will not be reversed on Any dispute on Fee & Charges / interest.

HDFC Bank Rupay IRCTC Credit Card Eligibility:

For Salaried

Indian national

Age: Min 21 yrs & Max 60 Yrs,

Income: Gross Monthly Income > ₹15,000

For Self Employed

Indian national

Age: Min 21 yrs & Max 65 Yrs, Income: ITR > ₹6.0 Lakhs per annum

Joining/Renewal Membership Fee – Rs. 500/- + Applicable Taxes

Joining fee will be levied 120 days from the card issuance date. For the card issued post 2nd June'25, joining fee will be levied 45 days from the card issuance date.

Renewal fee will be levied on the card anniversary date.

Spend Rs. 1,50,000 or more in a year, before your Credit Card renewal date and get your renewal fee waived off .

[Click here](#) to view details of IRCTC HDFC Bank Credit Card Fees and Charges.

Steps to redeem Reward Points from HDFC Bank SmartBuy:

- To redeem the Reward points customer needs to visit HDFC Bank SmartBuy Platform.

<https://offers.smartbuy.hdfcbank.com/v1/irctc-co-brand>

- Inside HDFC Bank SmartBuy platform customer can select IRCTC HDFC Bank Credit Card under Privileges.
- Either a customer can login after entering landing to the IRCTC HDFC Bank Card or customer can login later once prompted while trying to book the train ticket.
- To book the train ticket Enter source station, destination, date of journey and submit the information.
- Check the class of travel, click on the preferred train, and check the seat availability for the proposed date(s).
- Enter your IRCTC Authorised Partner user ID or create an IRCTC Authorised Partner account if you don't have one already.
- Submit the traveller's details.
- Pay with Points + Pay or Pay option from IRCTC Co Brand Card.
- At payment gateway, the customer can see option to pay with Points + Pay with Credit Card or Pay with Credit Card.
- On the next payment page, the customer can see the Reward Point Slider that they can use to add the number of reward points for redemption.
- Redemption can be made only against maximum 70% of fare ticket amount on train ticket booking via HDFC Bank SmartBuy, inclusive of fares of all the passengers and service charges levied by IRCTC.
- Customer would need minimum 100 points to redeem.
- On successful Points redemption HDFC Bank Credit Card will be charged Rs. 99 + GST on the credit card. But this could change subject to HDFC Bank's terms and conditions. Please read our terms and conditions regularly for any changes, if applicable.
- A customer can choose to pay partially using the reward points and the balance payment through your IRCTC HDFC Bank Credit Card. However, a customer would need minimum 100 points to redeem.
But if the customer does not have enough reward points to redeem, he/she can continue to pay full amount through IRCTC HDFC Bank Credit Card.

6. IndianOil HDFC Bank Credit Card -

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?channelsource=iocl&LGCode=MKTG&mc_id=website_organic_CatPg_applynow_IOCL_CC&icid=website_organic:CatPg_applynow:IOCL_CC#nbb

Reward Type

Fuel Points

Key Features

- Earn up to 50 Litres of Free fuel annually
- Earn 5% of your spends as Fuel Points at IndianOil outlets (Applicable on card swipes, Max 250 Fuel Points per month in first 6 months, Max 150 Fuel Points post 6 months from card issuance)
- Earn 5% of your spends as Fuel Points on Groceries and Bill Payments (applicable on POS and Ecomm transactions) (Max 100 Fuel Points per month on each category)
- Earn 1 Fuel Point for every ₹150 spent on all other purchases (including UPI transactions). [Click here](#) for fuel points on UPI transactions on IOCL card.

Additional Features

- Complimentary IndianOil XTRAREWARDS™ Program (IXRP) membership
- **Revolving Credit** : Enjoy Revolving Credit on your IndianOil HDFC Bank Credit Card at nominal interest rate. Please refer to the Fees and Charges section.
- **Zero Lost card liability** : In the unfortunate event of you losing your IndianOil HDFC Bank Credit Card, report it immediately to our 24-hour call centre. After reporting the loss, you have zero liability on any fraudulent transactions made on your Credit Card.
- **Interest Free Credit Period** : Up to 50 days of interest free period on your IndianOil HDFC Bank Credit Card from the date of purchase (subject to the submission of the charge by the Merchant)

Fuel Surcharge Waiver

1% Fuel Surcharge waiver at all fuel stations across India
(on minimum transaction of ₹400. Max CashBack of ₹250 per statement cycle)

Renewal Offer

Spend ₹50,000 and above in the first year and get a waiver on the renewal membership fee

Smart EMI

IndianOil HDFC Bank Credit Card comes with an option to convert your big spends into EMI after purchase. To know more [click here](#).

Contactless Payment

- The IndianOil HDFC Bank Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets.
- To see if your credit card is contactless, look for the contactless network symbol on your card

(Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5000, the Card holder has to enter the Credit Card PIN for security reasons)

Reward Point/CashBack Redemption & Validity

Fuel Points Accrual :

- Fuel Point is an exclusive Rewards metric system created only for IndianOil HDFC Bank Credit Card holders.
- Earn Fuel Points on retail spends with the IndianOil HDFC Bank Credit Card
- Earn accelerated 5% Fuel Points on spends at IndianOil outlets, Groceries and Bill payments.

(Accelerated 5% Fuel Points benefit will be given only for fuel transactions on IndianOil Retail Outlets.)

Fuel Point Redemption :

- Redeem Fuel Points for Free Fuel using the complimentary IndianOil XTRAREWARDS™ Program (IXRP) membership. Redemption at participating IndianOil Petrol Outlet by converting Fuel Points into XRP (where 1 FP = 96 Paise).

[Click here](#) to know more

To locate your nearest IndianOil Petrol Outlet, [click here](#)

- Redeem Fuel Points through NetBanking towards catalogue products (where 1 FP = upto 20 paise)
- Redeem Fuel Points as CashBack on your IndianOil HDFC Bank Credit Card. (Cashback Redemption against Statement balance where 1 FP = 20 Paise)

Cost per Point (in Rs.)		IOCL Fuel Points (in Rs.)
Product Catalogue	Cash back	
Upto 0.20	0.20	1 Fuel Point = 3 XtraRewards Point (XRP) 1 XRP = 0.32 1 Fuel Point = 0.96

Fuel Points Validity:

- Fuel Points are valid for a period of 2 years.

Redemption of Reward Points to Cashback and Travel categories will be capped at 50,000 points per month per customer

Accrual of Reward Points on Grocery Spends will be capped at 100 points per month per customer

There will be no Reward Points accrual on Spends made on Rental and Government category payments

Points + Pay - A maximum of 70% can be paid using Reward Points and the other 30% to be made by payment modes(Cash/Cards/UPI etc.)

IndianOil HDFC Bank Credit Card Eligibility:

For Salaried Indian National:

- Age: Min 21 years to Max 60 Years,
- Net Monthly Income > Rs 12,000

For Self Employed Indian National:

- Age: Min 21 years & Max 65 Years
- Annual Income: ITR > Rs 6 Lakhs per annum

Joining/Renewal Membership Fee – Rs. 500/- plus Applicable Taxes

[Click here](#) to view details of your IndianOil HDFC Bank Credit Card fees and charges

For card sourced effective 01-11- 2020, Below T&Cs are applicable

1. The Bank reserves the right to cancel the Card in case the Card remains inactive and is not used for effecting any transaction for a continuous period of 6 (Six) months after prior written notice sent on the email address and/or phone number and/or communication address, registered in the records of the Bank.

1% Fee on transaction amount will be levied on rental transactions done on any applicable merchant for the month. Fee capped at Rs 3000 per transaction, effective 1st August 2024.

3.5% Mark-Up fee will be applicable on all International / Cross currency transaction

7. Shoppers Stop HDFC Bank Credit Card -

Rewarding Style. Ready for You

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?CHANNELSOURCE=FCBH&dedupe=N&mc_id=website_organic_cc_cat_pg_shoppers_stop&icid=website_organic_cc_cat_pg_shoppers_stop#nbb

Card Type

Reward Points

Key Features

- Earn 3% Reward points on every Shoppers Stop spends (Monthly capping of Rs 500)
- Earn 1% Reward points on every Non-Shoppers Stop spends (Monthly capping of Rs 1000)
- Complimentary Shoppers Stop Silver Edge membership worth Rs 350

T&C (w.e.f 1st Jan,2023)

- a. Accrual of Reward Points on Grocery Spends will be capped at 1000 points per month per customer
- b. There will be no Reward Points accrual on Spends made on Rental and Government category payments
- c. 1% Fees to be charged on Rental transactions - from the 2nd rental transaction done every calendar month
- d. 1% Mark-Up charges to be applied on all International DCC transactions

Fuel Surcharge Waiver

1% fuel surcharge waiver of upto ₹250 per statement cycle, across all fuel stations in India (on minimum transaction of ₹400 & maximum transaction of ₹5,000. Maximum waiver of ₹250 per statement cycle)

Welcome Benefit

Rs 500 worth of Shoppers Stop voucher from Shoppers Stop, redeemable on any transaction at Shoppers Stop store by displaying the message during payment

Please note that the voucher can be redeemed only by making the payment using your Shoppers Stop HDFC Bank Credit Card

Weekend offer

Earn Rs.500 per month for a single purchase of Rs.15,000 or above on Shoppers Stop over the weekend (capped to maximum once in a month and 5 times in a year). Friday, Saturday and Sunday to be considered as weekend.

Smart EMI

Shoppers Stop HDFC Bank Credit Card comes with an option to convert your big spends into EMI after purchase. To know more [click here](#)

CC on UPI

Link your Rupay credit card with UPI and avail Scan and Pay for all your transactions. To Know more about UPI purchases on Credit card [click here](#)

Contactless Payment

The Shoppers Stop HDFC Bank Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets.

*To see if your Card is contactless, look for the contactless network symbol on your Card.

(Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5000, the Card holder has to enter the Credit Card PIN for security reasons).

Reward Point/CashBack Redemption & Validity

You can redeem your Reward Points on Smartbuy or Netbanking. Validity of Reward points is 2 years. Reward Points can be redeemed for:

1 Reward point=1 Re when redeemed against Shoppers Stop vouchers. For other options please refer the table below:

Avenue of Redemption	1 Reward Point Value
Product Catalogue	0.25
Cash Back	0.2
Airmiles	0.25
Unified SmartBuy (Flights/Hotels)	0.2

Eligibility -

For Salaried

Indian National

Age: Min 21 years & Max 60 Years,

Net Monthly Income> Rs 20,000

For Self Employed

Indian national

Age: Min 21 yrs & Max 65 Yrs

Income: ITR > ₹6 Lakhs per annum

Joining/Renewal Membership Fee – ₹ 299/- + Applicable Taxes

HDFC Bank Credit Card Activation Guidelines

Objective:

HDFC Bank Credit Card holders have to activate their Credit Cards within 37 days from Card Open Date, as per 'Master Direction – Credit and Debit Card – Issuance and Conduct Directions, 2022' dated April 21, 2022 realized by Reserve bank of India (RBI).

(Details: rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=12300)

In case the Credit Card is not activated through one of the below mentioned modes, the Credit Card Account will have to be closed by the Bank as per the Master Direction Guidelines.

Modes for Activation:

- **Setting Credit Card PIN :**

Through IVR – Card holders can set their 4 digit Credit Card PIN by calling IVR No. 1860 266 0333. Upon calling the IVR please input your card number, validate through OTP and set your preferred PIN

Through Net Banking – Log in to our Net Banking and visit Cards. Choose Change PIN and set your preferred PIN (available only for customers holding savings/salary/current accounts)

- **Enabling your online, contactless and international transactions :**

Through MyCards – Visit [Mycards.hdfcbank.com](https://mycards.hdfcbank.com) log in through OTP and link your credit card. Please click on the "Card Control" tab to enable Online, Contactless and/or International transactions

Through Whatsapp Banking – Please save the number 7070022222 and send a message "Manage My Credit Card" to enable. Alternatively, you can [click here](#)

Through Eva – To interact with Eva, please [click here](#) and choose your preferred transactions to enable.

- **Through Credit Card usage :**

Use your Credit Card for at least 1 Online / POS transaction to activate your credit card

- **SmartPay Registration:**

Now add billers to your HDFC Bank credit card and register for SmartPay by giving standing instructions on your credit card

What will happen if not activated within 37 days?

Your Credit Card will be closed and cannot be used further as per the regulations. Request you to contact us to apply for new credit card in future.

8. Tata Neu Infinity HDFC Bank Credit Card -

Extraordinary Rewards. Ready for You.

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?CHANNELSOURCE=TDCC&mc_id=website_organic_cc_cat_pg_tata_neu_infinity&icid=website_organic_cc_cat_pg_tata_neu_infinity#nbb

Card Type

Reward Points

Features

- 5% back as NeuCoins on Non-EMI Spends on Tata Neu and partner Tata Brands. For list of eligible partner brands [click here](#)
- 1.5% back as NeuCoins on Non-Tata Brand Spends and any Merchant EMI Spends
- 1.5% back as NeuCoins on UPI spends (including spends on partner Tata Brands) - maximum of 500 NeuCoins per calendar month.
- W.e.f. 01-Aug-24, earn up to 1.5% back as NeuCoins on eligible UPI spends
 - Earn 0.50% back as NeuCoins on eligible UPI spends (including spends on partner Tata Brands), this will be posted to your card account by the Bank
 - Earn additional 1% back as NeuCoins on any eligible UPI payments by using Tata Neu UPI ID. Additional NeuCoins on Tata Neu UPI payments will be posted directly to your Tata Neu Account, for more details: [Click here](#).
 - Total NeuCoins earned on all UPI payments will be capped to 500 NeuCoins per calendar month
 - For more information on UPI spend on RuPay Credit Card [click here](#)
- Earn additional 5% back as NeuCoins on selected categories on Tata Neu App/Website, post downloading Tata Neu App and registering for NeuPass. W.e.f 15-Jan-25 this benefit will be applicable for transactions done only via Primary Card Holder Mobile Number Account (as per credit card application) on Tata Neu using the Tata Neu HDFC Bank credit card [Click here](#) for details.
For details on the NeuPass, please [click here](#)
- To know how to activate you card as per RBI guideline [click here](#)

Note:

With effect from 1st January 2023:

1. Rental and Government related transactions will not earn NeuCoins. Till 31st Dec 2022 NeuCoins earned on property management services including rent, will have a maximum capping of 1,000 per month
2. NeuCoins earned on Grocery transactions will be capped to 2,000 per month for Tata Neu Infinity HDFC Bank Credit card.

With effect from 1st September 2024:

1. NeuCoins earned on Utility transactions will be capped at 2000 NeuCoins per calendar month.
2. NeuCoins earned on Telecom & Cable transactions will be capped at 2000 NeuCoins per calendar month.
3. Education payments made through third-party apps like (but not limited to) CRED, Cheq, MobiKwik, and others will NOT earn NeuCoins. However, education payments made directly through college/school websites or their POS machines will earn NeuCoins.

With effect from 1st July 2025:

1. No NeuCoins will be earned on Online Skill-Based Gaming transactions (MCC-5816)
2. NeuCoins accrued for insurance transactions will have a maximum capping 2,000 per month instead of 2,000 per day.

For detailed Terms and conditions and Fair Usage Policy [Click here](#)

Currently, Bill Payment (Tata Pay), Tanishq, Cult.fit, Air India, Tata Play spends are not eligible for additional 5% NeuCoins via NeuPass Membership

Additional Features

Zero lost card liability: In the unfortunate event of losing your **Tata Neu Infinity HDFC Bank Credit Card**, on reporting it immediately to our 24-hour call centre, you have zero liability on any fraudulent transactions made on your Credit Card.

Foreign Currency Markup: 2% on all your foreign currency spends

Revolving Credit: Available at a nominal interest rate on your Tata Neu Infinity HDFC Bank Credit Card. Please refer to Fees and Charges section to know more.

Lounge Access

A. Domestic Lounge Access – VISA / RuPay Card

W.e.f 10-Jun-2025, Domestic Lounge Access benefit will be Milestone based and can be availed as a Lounge Voucher on spends of Rs 50,000 or more in a calendar quarter. Please note, you can access 2 Complimentary Domestic Lounge Voucher per calendar quarter (up to 8 per calendar year).

From 10-Jun-2025, kindly note access to the lounge benefit upon qualification will be via Lounge Voucher as explained below and not via direct swipe of credit card at lounge.

Upon qualifying for the benefit, you will receive SMS and Email, intimating you about the qualification. In case you have qualified for the benefit visit the link received in the SMS/Email, login using your Bank registered mobile number and claim your lounge voucher within 120 days of qualification. Once you have claimed the voucher, you can use the voucher in the eligible lounge list within 180 days of issuance of the voucher, for more details [click here](#).

To check the spends and qualification status in the current calendar quarter, from 10-Jun-2025 you can login into HDFC Bank Netbanking/Mobilebanking app > Go to Credit Card Section > Select Tata Neu HDFC Bank Credit Card > Click on Redeem Reward Points (you will be re-directed to Rewards Portal) > In Rewards Portal Go to MyReward > Spend Promo Details.

Note:- If your card is upgraded, lost, or reissued spends done on only new card will be considered. Spends done on previous card will not be considered for qualification.

Domestic lounge benefit till 9-Jun-2025

8 Complimentary Domestic Lounge Access per calendar year (2 in a quarter). ₹2 (VISA / RuPay) will be charged to the Credit Card for the Lounge Access

Please note, W.e.f 15 May 2023, the list of eligible domestic lounge access has been updated. For more information, please [click here](#)

B. International Lounge Access – VISA Card

W.e.f 01-Jun-2025, Priority Pass on Tata Neu Infinity HDFC Bank Credit Card – VISA will be issued only basis request.

In case you have been issued a new / renewed / replacement card, then [Click here](#) to apply for the Priority Pass Card to enjoy the international lounge access as per the product feature benefit.

Using Priority Pass, you and your add on member can together avail up to 4 Complimentary Lounge Access per calendar year (1 per Quarter), outside India.

If you exceed the 4 Complimentary (1 per Quarter) visits, you will be charged at US \$27 + GST per visit

All guests visits using Priority pass would be charged at US \$27 + GST per visit per guest

Please note: Priority Pass in India will attract charges on your Credit Card. [Click here](#) to know more. You can visit www.prioritypass.com for list of lounge details.

To know about your lounge access history

Please write a mail to pp@prioritypass.com.hk. Please provide name, complete 18 digit Priority Pass number and state that PP Membership is via HDFC Bank program. If there is more than 1 Priority Pass number (belonging to add-on PP holders), then please provide all the PP Numbers.

C. International Lounge Access - RuPay

4 Complimentary Lounge Access per calendar year (1 per Quarter), outside India. Customers will be charged a transaction fee of \$3.25 on their Credit card towards complimentary lounge access, same shall be reversed. Visit exceeding the complimentary quota will be allowed at the discretion of lounge and will also be chargeable by the lounge.

[Click here](#) to check for list of RuPay International Lounges

Fuel Surcharge Waiver

1% fuel surcharge waiver at all fuel stations across India
(on minimum transaction of ₹400 & maximum transaction of ₹5,000. Maximum waiver of ₹500 per statement cycle)

Welcome Benefit

Get 1,499 NeuCoins on Tata Neu App (as reversal of 1st Year Membership Fees), applicable on 1st Transaction done within 30 days of card issuance and will be available to claim inside Tata Neu App within 60 days of such transaction.

Note: For eligible customers, option to claim the Welcome Benefit will be available inside Tata Neu App for 180 days from statement date of the eligible transaction. The validity of the NeuCoins given against Welcome Benefit will be 365 days from the claim date.

Welcome Benefit is not applicable on Lifetime Free and First Year Free Cards. For detailed Terms and conditions [Click here](#)

Renewal Offer

Spend ₹3,00,000 or more in a year, before your Credit Card renewal date and get your renewal fee waived off.

Contactless Payment

The **Tata Neu Infinity HDFC Bank Credit Card** is enabled for contactless payments, facilitating fast, convenient, and secure payments at retail outlets.

Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5000, the Card holder has to enter the Credit Card PIN for security reasons.

Insurance Benefits

Accidental air death cover worth ₹1 Crore

Emergency overseas hospitalization: up to ₹15 lakhs

Lost Card Liability Cover : Up to ₹9 lakhs

[Click Here](#) to update your nominee details.

[Click here](#) for details.

NeuCoins Redemption & Validity

NeuCoins Redemption:

You can use your NeuCoins for purchases on Tata Neu /Website for Brands like:

- Air India Express
- Bigbasket
- Croma, Westside.
- Tata CLiQ, Tata CLiQ Luxury
- Hotel Bookings/Purchases on IHCL
- TATA 1MG
- Qmin
- Titan and Tanishq (only via Tata Neu)

You can use your NeuCoins by selecting Tata Pay/ NeuCoins /Loyalty Redemption as the payment method. NeuCoins can only be used on eligible transactions as defined by the individual brands.

For offline redemption of NeuCoins on selected stores kindly refer FAQs

Note:

Your monthly statement will give breakup of NeuCoins as following:

- NeuCoins accrued and available with the Bank
- NeuCoins transferred to Tata Neu during the Statement Cycle

On periodic basis (within 7 working days of the statement generation) the NeuCoins will be transferred to Tata Neu by the Bank. NeuCoins transferred to Tata Neu will be available for redemption on Tata Neu App.

For detailed Terms and conditions [Click here](#)

NeuCoins Validity:

Your NeuCoins expire 365 days after your last transaction involving an eligible earn or use of NeuCoins (even if it's just one NeuCoin earned or used).

During special promotions, you might also earn additional NeuCoins. The expiry of these NeuCoins will be mentioned at the time of issuance.

For details on Redemption and Validity on NeuCoins, please [click here](#)

Tata Neu Infinity HDFC Bank Credit Card Eligibility:

For Salaried Indian national

Age: Min 21 years & Max 60 Years

Net Monthly Income > Rs 1 Lakh

For Self Employed Indian national

Age: Min 21 years & Max 65 Years

ITR > Rs 12 Lakhs per annum

[Click here](#) to apply for credit card!

Joining/Renewal Membership Fee – ₹1,499/- + Applicable Taxes

Spend ₹3,00,000 or more in a year, before your Credit Card renewal date and get your renewal fee waived off.

If applicable, the Joining Fees will be levied on 120th day of the card issuance and Renewal Fees will be levied every year at the start of every anniversary year.

[Click here](#) to view details of Fees and Charges on **Tata Neu Infinity HDFC Bank Credit Card**.

[Click Here](#) for **Card Member Agreement**

[Click here](#) to apply for credit card!

Limited period Life Time Free Offer (applicable only for the applications applied via Bank's digital platform & physical applications between 1st Oct'24 to 31st Dec'24)

- Life Time Free offer on Tata Neu HDFC Bank Credit Cards is valid for cards applied from 1st Oct'24 to 31st Dec'24 via Bank's digital platform & physical applications during the offer period.
- LTF conversion will be done for all eligible customers within 90 days from card open date.
- This offer is NOT applicable for existing customers.
- Life Time Free/First Year Free cardholders are not eligible for Welcome Benefit.
- HDFC Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether.

9. Freedom Credit Card -

Freedom Credit Card - The Best Card for Your Everyday Spends & Big Purchases

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?LGCode=MKTG&utm_content=MKTG&mc_id=website_organic_freedom_CC_Cat_pg_apply_online&icid=website_organic_freedom_CC_Cat_pg_apply_online#nbb

Key Features

- Avail up to 50 days of Interest free credit period
- 10X CashPoints on - Big Basket, BookMyshow, OYO, Swiggy & Uber
- 1 CashPoint per ₹150 spent on other spends
- 10X CashPoints on your favourite merchants - Big Basket, BookMyshow, OYO, Swiggy & Uber (Maximum of 2,500 CashPoints can be earned in a calendar month)
- 1 CashPoint per ₹150 spent on other spends (Excluding EMI, fuel, wallet loads/prepaid card loads & voucher purchases)
- Get 10% additional discount on Swiggy Dineout using coupon code HDFCCARDS. [TnC](#)

Note:

- With effect from 1st January 2023, Reward points earned on Grocery transactions will be capped per month to 1,000 reward points.
- For Rupay Credit Cardholders, all UPI spends (Excluding fuel, Wallet / Prepaid Card loads or Voucher Purchases) will earn 1 RP for every Rs.150 spent and is capped at 500 reward points in a calendar month.
- Effective 1st September, 2024, Wallet loading, Easy EMI transactions and Education payments made through third-party apps will NOT earn Reward Points. However, education payments made directly through college/school websites or their POS machines will earn Reward Points.

Category	Merchant Category Codes (MCC)
Education	8211,8220,8241,8244,8249,8299
Wallet	6540

For detailed Terms and conditions [Click here](#)

Additional Features

Zero lost Card liability : In the unfortunate event of losing your HDFC Bank Freedom Credit Card, report it immediately to our 24-hour call centre (Toll free numbers 1800 1600/1800 2600. Customers traveling overseas can reach us at 022-61606160). On reporting the loss immediately, you have zero liability on any fraudulent transactions made on your Credit Card.

Interest Free Credit Period : Avail up to 50 days of interest free period on your HDFC Bank Freedom Credit Card from the date of purchase (subject to the submission of the charge by the Merchant).

Revolving Credit : Enjoy Revolving Credit on your HDFC Bank Freedom [Credit Card](#) at nominal interest rate. Please refer to the Fees and Charges section for more details.

Exclusive Dining Privileges : Enjoy amazing dining benefits with Good Food Trail program.

Get up to 20 % savings off on all your restaurant bill payments via Swiggy Dineout (20k + restaurants) (Offer inclusive of Restaurant and Swiggy Discount). Offer valid only on payments done via Swiggy App.

Fuel Surcharge Waiver

1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum waiver of ₹250 per statement cycle)

Welcome/Renewal Benefit

500 CashPoints (applicable only on payment of membership fee)

Renewal Offer

Get renewal membership fee waived off by spending ₹50,000 and above in an annual year

Smart EMI

HDFC Bank Freedom Credit Card comes with an option to convert your big spends into EMI after purchase. To know more [click here](#)

Contactless Payment

The HDFC Bank Freedom Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets. To see if your Card is contactless, look for the contactless network symbol on your Card.

Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5000, the Card holder has to enter the Credit Card PIN for security reasons.

Reward Points/Cashback Redemption & Validity

- The CashPoints earned on HDFC Bank Freedom Credit Card can be redeemed against the statement balance at the rate of 1 CashPoint = ₹0.15, and can be done via Net Banking login, or physical redemption form
- CashPoints can also be used for redemption against travel benefits like Flight & Hotel bookings and also on Rewards Catalogue at the SmartBuy Rewards Portal, wherein Credit Card members can redeem up to a maximum of 50% of the booking value through CashPoints at a value of 1 CashPoint = ₹0.15 and the rest of the amount will have to be paid via the Credit Card. To know more on Rewards catalogue, [click here](#)
- With effect from 1st January 2023, Reward points redemption for flights & hotels bookings are capped per calendar month at 50,000.
- With effect from 1st February 2023, Reward points redemption for CashBack redemption are capped per calendar month to 50,000 rewards points.
- With effect from 1st February 2023, cardmembers can redeem upto 70% of product/Voucher value through Reward points on select vouchers/products and pay the remaining amount via Credit card.
- For redemption against cashback, Cardholder must have minimum CashPoints equivalent to ₹500

- CashPoints earned on your HDFC Bank Freedom [Credit Card](#) are valid only for 2 years from the date of transaction. e.g. if you receive Reward Points in August 2021, same will expire in August 2023

Rewards value table

1 RP Equivalent to	
Product Catalogue	0.15
Unified SmartBuy (Flights/Hotels)	0.15
Cash back	0.15
Airmiles	0.15

HDFC Bank Freedom Credit Card Eligibility:

Salaried

Indian nationality. Age: Min 21 yrs. & Max 60 Yrs.,
Income: Net Monthly Income > ₹12,000

Self Employed

Indian nationality. Age: Min 21 yrs. & Max 65 Yrs., Income: ITR > ₹6.0 Lakhs per annum

Joining/Renewal Membership Fee – ₹500/- + Applicable Taxes

Spend ₹50,000 or more in a year, before your Credit Card renewal date and get your renewal fee waived off

Please [click here](#) for detailed fees and charges applicable on your HDFC Bank Freedom Credit Card

NOTE: For card sourced starting 01-11- 2020, Below T&Cs is applicable
The Bank reserves the right to cancel the Card in case the Card remains inactive and is not used for effecting any transaction for a continuous period of 6 (Six) months after prior written notice sent on the email address and/or phone number and/or communication address, registered in the records of the Bank.

10. Diners Club Privilege Credit Card -

CREDIT CARD APPLY LINK -

https://applyonline.hdfcbank.com/cards/credit-cards.html?CHANNELSOURCE=DINE&LGcode=MKTG&mc_id=website_dc_privilege&icid=website_dc_privilege#nbb

Key Features

- 'Buy 1 Get 1 Free' on movie/non-movie weekend tickets via BookMyShow
- 5X Reward Points on Swiggy and Zomato
- Complimentary Annual Memberships of Swiggy One and Times Prime as Welcome Benefit
- ₹ 1,500 worth Marriott, Decathlon & more vouchers on quarterly spends of Rs. 1.5 lakh
- 2 Complimentary Airport lounge access every calendar quarter worldwide
- 4 Reward Points for every ₹ 150 spent
- 'Buy 1 Get 1 Free' on all tickets via BookMyShow
- 5X Reward Points on Swiggy and Zomato
- Complimentary Annual Memberships of Swiggy One and Times Prime as Welcome Benefit

- ₹ 1,500 worth Marriott, Decathlon & more vouchers on quarterly spends of Rs. 1.5 lakh
- 8 Complimentary airport lounge access worldwide

Additional Features

- Redeem reward points for higher value on the Exclusive Privilege Dining Catalogue. [Click here](#) to redeem (or) follow these steps: Visit offers.smartbuy.hdfcbank.com/diners >> Click on 'Diners Club Benefits' tab >> Select 'Exclusive Dining Catalogue'
- Travel benefits: Upto 10X Rewards on Booking flight tickets / stays across 150+ hotels (Domestic & International) at <https://offers.smartbuy.hdfcbank.com/diners>
- Interest Free Credit Period: Up to 50 days of interest free credit period on your HDFC Bank Diners Club Privilege Credit Card from the date of purchase. (subject to the submission of the charge by the Merchant)
- Credit Liability Cover: Rs. 9 lakh
- Foreign Currency Markup: Nominal 3.5% on all your foreign currency spends.

(These charges are billed on your subsequent statement within 60 days from date of visit. Currency conversion rate is applicable as on the date of settlement)

- Revolving Credit: Available at a nominal interest rate on your HDFC Bank Diners Club Privilege Credit Card. Please refer to Fees and Charges section to know more. [Click here](#) to visit.

Customer Care

HDFC Phone Banking: For any queries, call us on 1800 1600 / 1800 2600 (from 8 a.m. to 8p.m.) Customers travelling overseas can reach us at 022- 61606160

Smartbuy Concierge: Simply call on 1860 425 1188

Lounge Access

- 2 Complimentary Airport lounge access every calendar quarter worldwide
- Please [click here](#) to view Domestic Lounges
- Please [click here](#) to view International Lounges

Welcome Benefits

- Avail Complimentary Annual memberships of Swiggy One and Times Prime on spending Rs 75,000 within the first 90 days of card issuance.
- Easily track your milestone spends and redeem benefits by following these steps. Visit offers.smartbuy.hdfcbank.com/diners >> Click on 'Diners Club Benefits' tab >> Select 'Diners Club Privilege Milestones' >> Check Welcome Benefits.
- [Click here](#) for T & C

Dining & Entertainment Benefits

- 'Buy 1 Get 1 Free' on movie/non-movie weekend tickets via BookMyShow. Offer is applicable for shows on Friday, Saturday and Sunday (irrespective of booking day). Maximum discount is Rs. 250/ticket, upto 2 free tickets every calendar month
- 5X Reward Points on Swiggy and Zomato. Additional 4X RP is capped at 2500 reward points every calendar month
- [Click here](#) for T & C

Milestone Benefit

- Avail ₹ 1,500 worth vouchers of Marriott Experience or Decathlon or Barbeque Nation or O2 Spa or Lakme Salon on spends of Rs. 1.5 lakhs in a calendar quarter.
- Easily track your milestone spends and redeem benefits by following these steps. Visit offers.smartbuy.hdfcbank.com/diners >> Click on 'Diners Club Benefits' tab >> Select 'Diners Club Privilege Milestones' >> Check Quarterly Benefits.
- [Click here](#) for T & C

Renewal Offer

Renewal Fee waiver for next year on spends of Rs. 3 Lakhs in card anniversary year.

Smart EMI (With logo)

HDFC Bank Diners Club Privilege Credit Card comes with an option to convert your big spends into EMI after purchase. To know more [click here](#)

Contactless Payment

The HDFC Bank Diners Club Privilege Credit Card is enabled for contactless payments on HDFC Bank POS machines, facilitating fast, convenient and secure payments at retail outlets.

*To see if your Card is contactless, look for contactless network symbol on your Card.

(Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 for a single transaction without the need to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5000, the Card holder has to enter the Credit Card PIN for security reasons)

Insurance/Comprehensive protection & Nominee details for Insurance

- Accidental Air Death Cover worth Rs. 1 Crore
- Emergency overseas hospitalization: up to Rs. 25 lakhs
- Travel Insurance Cover of upto Rs 50,000 on baggage delay (Capped to 10\$/per hour & restricted to 8 hours)
- Credit Liability cover: Upto Rs. 9 Lakh.
- [Click here](#) to update Nominee Details.
- [Click here](#) for Policy Details

Reward Point/CashBack Redemption & Validity

Reward Points Accrual:

- Earn 4 Reward Points on every Rs.150 retail* spends
- Earn 20 Reward Points on every Rs 150 spends on Swiggy and Zomato
- Earn upto 10X Reward Points on Spends Via Smartbuy

Reward Point Redemption:

You can redeem your Reward Points on Smartbuy or NetBanking.

Reward Points can be redeemed for:

- Flights and hotel bookings via Smartbuy at a value of 1 RP = Rs 0.5
- Exclusive Privilege Dining Catalogue on select Restaurants via Smartbuy at a value of 1 RP = Rs 0.50. [Click here](#) to redeem (or) follow these steps: Visit offers.smartbuy.hdfcbank.com/diners >> Click on 'Diners Club Benefits' tab >> Select 'Exclusive Dining Catalogue'
- Redeem Rewards Points on exclusive reward redemption catalogue for HDFC Bank Diners Club Privilege Credit Card 1 RP upto Rs 0.35
- Cashback at a value of 1 RP = Rs 0.20.
- Please [Click Here](#) to know more

Good food trail program

- Good food Trail Program - HDFC Bank x Swiggy Dineout

Indulge in mouth-watering discounts! Pay with your HDFC Bank Credit Card and enjoy FLAT 10% EXTRA OFF* on dining bills at 35K+ restaurants!

* - T&C Apply. Please Click Here([embed <https://tnc.dineout.co.in/hdfc_tnc.html>](https://tnc.dineout.co.in/hdfc_tnc.html)) to know more.

Diners Exclusive Offers

- **Fast Track Airport Experience:** Skip the line for check-in and receive baggage assistance.
- **Dining Delight:** exclusive dining offers, from gourmet cuisine to local delicacies.
- **Luxury Spas:** access to some of the finest spas within India at special rates.
- **Small Medium Enterprise (SME):** tailor-made offers such as workspaces, business insurance and wellness discounts to meet business needs.

To Know more [click here](#)

HDFC Bank Diners Club Privilege Credit Card Eligibility:

For Salaried Indian national

- Age: Min 21 years & Max 60 Years,
- Net Monthly Income > Rs 35,000

For Self Employed Indian national

- Age: Min 21 years & Max 65 Years
- Income: ITR > Rs 6 Lakhs per annum

Joining/ Renewal Membership Fee – Rs. 1000/- + Applicable Taxes. (revised fees is effective from 13th November 2024 onwards)

[Click here](#) to view details of HDFC Bank Diners Club Privilege Credit Card Fees and Charges