

MOST IMPORTANT TERMS & CONDITIONS



Version 1.82

The Most Important Terms and Conditions are to be read along with the Card Member Agreement of HDFC Bank Ltd for complete understanding. The MITC are subject to change. Refer www.hdfcbank.com for details

SCHEDULE OF CHARGES

Description of charges	InterMiles HDFC Bank Diners Club, Infinia, Infinia (Metal Edition), Diners Black, Diners Privilege, Regalia, Business Regalia, Doctor's Regalia, Diners Club Premium, Diners ClubMiles, InterMiles World / Signature, AllMiles, Millennia, Doctors Superia, Superia, Regalia First, Business Reglia First, Bharat CashBack, Best price Save Max, IndianOil HDFC Bank Card, Freedom Card, Business Bharat CashBack, Business Freedom Card, 6E Rewards XL-IndiGo Card, Paytm HDFC Bank Select Business Credit Card, Paytm HDFC Bank Select Credit Card, Pine Labs HDFC Bank Pro Credit Card	Diners Club Rewardz, Times Platinum Card, InterMiles Platinum, Solitaire, Platinum Edge, MoneyBack, Business MoneyBack, MoneyBack+, InterMiles Titanium / Select, Times Titanium Card, Teacher's Platinum, Business Platinum, Easy EMI CreditCard, Small Business Moneyback, Business Program, Best price Save Smart, 6E Rewards- IndiGo Card, Paytm HDFC Bank Business Credit Card, Paytm HDFC Bank Mobile Credit Card, Paytm HDFC Bank Credit Card, Equitas Excite Credit Card, Equitas Elegance Credit Card, Pine Labs HDFC Bank Credit Card, Retailio HDFC Bank Credit Card
Interest free Period	Up to 50 days	Up to 50 days
Minimum Repayment Amount	5% or minimum ₹200	5% or minimum ₹200
Cash Advance Limit	40% of the Credit Limit	40% of the Credit Limit
Annual / Renewal Fee	Best Price Save Max/ Paytm HDFC Bank Select Business Credit Card / Paytm HDFC Bank Select Credit Card/Pine Labs HDFC Bank Pro Credit Card — ₹1,000 Regalia / Business Regalia / Doctor's Regalia — ₹2,500 Diners Club Premium / Diners Privilege — ₹2,500 InterMiles HDFC Bank World / Signature - — ₹2,500 InterMiles HDFC Bank Diners Club — ₹5,000 Millennia/ Regalia First/ Business Regalia First/ Diners ClubMiles/AllMiles/ Doctors Superia / Superia — ₹1,000 Infinia — ₹10,000 Infinia (Metal Edition) — ₹12,500 Diners Black — ₹10,000 6E Rewards XL-IndiGo HDFC Bank — ₹2,500	Pine Labs HDFC Bank Credit Card — ₹499 Best Price Save Smart/ Paytm HDFC Bank Business Credit Card — ₹500 Diners Club Rewardz — ₹1,000 InterMiles HDFC Bank Platinum / Times Platinum Card — ₹1,000 Solitaire / Platinum Edge / MoneyBack / Business MoneyBack / MoneyBack+ /InterMilesTitanium& Select /Times Titanium Card /Easy EMI/ Teacher's Platinum / Snapdeal HDFC Bank Card — ₹500 Business Platinum — ₹299 Bharat CashBack / FreedomCard /IndianOil HDFC Bank Card Business Bharat CashBack / Business Freedom Card / Business Program — ₹500 Small Business Moneyback — ₹250 6E Rewards-IndiGo HDFC Bank — ₹700 Paytm HDFC Bank Mobile Credit Card (Monthly fee) — ₹29 Paytm HDFC Bank Credit Card (Monthly fee) — ₹49 Equitas Excite Credit Card — ₹500 Equitas Elegance Credit Card — ₹1000 Retailio HDFC Bank Credit Card — ₹499
Spend condition for waiver of annual charges Excludes transactions below	Superia Card Spend ₹75,000 in first year and get a waiver on next year's annual membership fee Freedom Spend ₹60,000 in a year and get a waiver of next year's annual membership fee. W.e.f 15 Feb'19, Spend ₹50,000 annually and get the next year's renewal fee waiver. Paytm HDFC Bank Business Credit Card Spend Rs.30,000 within 90 days and get a waiver on 1st year membership fee. Spend Rs.50,000 in a year and get waiver on annual	

Spend condition for waiver of annual charges Excludes transactions below

- Cash on Call
- Balance Transfer
- Cash Withdrawal

Paytm HDFC Bank Select Business Credit Card

Spend Rs.60,000 within 90 days and get a waiver on 1st year membership fee. Spend Rs.1,00,000 in a year and get waiver on annual fee.

Paytm HDFC Bank Mobile Credit Card

Spend Rs.2,500 in a month and get a waiver on monthly membership fee

Paytm HDFC Bank Credit Card

Spend Rs.5,000 in a month and get a waiver on monthly membership fee

Paytm HDFC Bank Select Credit Card

Spend Rs.60,000 within 90 days and get a waiver on 1st year membership fee. Spend Rs.1,00,000 in a year and get waiver on annual fee.

Pine Labs HDFC Bank Credit Card

Spend Rs.45,000 within 90 days and get a waiver on 1st year membership fee. Spend Rs.50,000 in a year and get waiver on renewal fee.

Pine Labs HDFC Bank Pro Credit Card

Spend Rs.75,000 within 90 days and get a waiver on 1st year membership fee. Spend Rs.1,00,000 in a year and get waiver on renewal fee

Bharat / Business Freedom / Business Bharat CashBack / Bharat CashBack / IndianOil HDFC Bank Card

Spend ₹20,000 in a year and get a waiver of next year's annual membership fee. W.e.f 15 Feb'19, On Bharat Cashback and IndianOil HDFC Bank Card, spend ₹50,000 annually and get the next year's renewal fee waiver.

Small Business MoneyBack

Spend ₹25,000 and get a waiver of next year's annual membership fee

Solitaire / Titanium Edge / Platinum Edge / MoneyBack / Business MoneyBack / MoneyBack+ / Easy EMI / Best Price Save Smart

Spend ₹50,000 in a year and get a waiver of next year's annual membership fee

Best Price Save max

Spend ₹75,000 in a year and get a waiver of next year's annual membership fee

Business Program

Joining Fee on Card of Rs. 500 waived off on spends of Rs. 20,000 within first 90 days. Renewal Fee on Card of Rs.500 waived off on spends of Rs. 1 lac in 12 months.

Millennia / AllMiles / Doctor's Superia/ Diners Club Rewards / Regalia First / Business Regalia First/ Diners ClubMiles

Spend ₹1,00,000 in a year and get a waiver of next year's annual membership fee

Regalia/ Business Regalia / Doctor's Regalia / Diners Club Premium / Diners Privilege

Spend ₹3,00,000 in a year and get a waiver of next year's annual membership fee

InterMiles HDFC Bank Titanium & Select / Times Titanium Card

Spend ₹1,50,000 in a year and get a waiver of next year's annual membership fee

InterMiles HDFC Bank Platinum / Times Platinum Card

Spend ₹2,50,000 in a year and get a waiver of next year's annual membership fee

InterMiles HDFC Bank World / Signature/

Spend ₹3,00,000 in a year and get a waiver of next year's annual membership fee

Teacher's Platinum / Business Platinum

Spend ₹30,000 in a year and get a waiver of next year's annual membership fee. W.e.f 15 Feb'19, On Teachers Platinum Spend Rs.50,000 annually and get the next year's renewal fee waiver.

InterMiles Diners

Spend ₹8 Lakh in a year and get a waiver of next year annual membership fee. Intermiles Diners, Spends done after 15 feb'19 will be considered, for next renewal fee waiver

Infinia

Spend ₹8 Lakh in a year and get a waiver of next year annual membership fee.

Infinia (Metal Edition)

Spend ₹10 Lakh in a year and get a waiver of next year annual membership fee.

Diners Black

Spend ₹5 Lakh in a year and get a waiver of next year annual membership fee

Equitas Excite Credit Card

Spends ₹1 Lakh in a year and get a waiver of next year annual membership fee

	Equitas Elegance Credit Card Spends ₹2.5 Lakh in a year and get a waiver of next year annual membership fee Retailio HDFC Bank Credit Card Spend Rs.50,000 in a year and get a waiver on next year's renewal fee.		
Additional Card Fee	Life time Free		
Charges on Revolving Credit	Regalia/ Business Regalia/ Regalia First/ Business Regalia First/ Doctors Regalia/ Diners Privilege/ Diners ClubMiles/ Millennia/ Millennia Easy EMI/ InterMiles Signature/ InterMiles World/ InterMiles Platinum/ InterMiles Select/ InterMilesTitanium/ 6E Rewards-IndiGo/ 6E Rewards XL-IndiGo/ MoneyBack/ MoneyBack+ / Indian Oil Card/ Freedom/ Times Titanium/ Times Platinum / Equitas Excite Credit Card / Equitas Elegance Credit Card Others – 3.49% per month i.e. 41.88% annually (w.e.f.1st Sep'20, charges on revolving credit would be 3.6% per month i.e. 43.2% annually for the above cards) Best Price Save Smart/ Best Price Save Max– 3.49% per month i.e. 41.88% annually Paytm HDFC Bank Select Business Credit Card/ Paytm HDFC Bank Select Credit Card/ Paytm HDFC Bank Business Credit Card/ Paytm HDFC Bank Credit Card/ Pine Labs HDFC Bank Credit Card/ Pine Labs HDFC Bank Pro Credit Card/ Retailio HDFC Bank Credit Card – 3.6% per month i.e. 43.2% annually Paytm HDFC Bank Mobile Credit Card – 3.75% per month i.e. 45% annually InterMiles HDFC Bank Diners Club/ Diners Black/ Infinia,Infinia (Metal Edition) - 1.99% per month i.e. 23.88% annually Card issued against Fixed Deposit - 1.99% per month (23.88% annually) applicable from transaction date Business Program the maximum interest rate is 3.6% per month i.e. 43.2% annually		
Auto EMI conversion charges	Applicable on all transactions (Excluding Fuel, Gold and Jewelry) of Rs 10,000/- or more done on Easy EMI Credit Card. - EMI conversion will be done for a tenure of 9 months, at an ROI of 20%, and processing fee of Rs 99		
Grace days	Grace days of 3 days is allowed from the payment due date on credit card accounts, where payments are not overdue. The payment due date as mentioned on the credit card statement is the date by which clear funds must be credited to the credit card, however 3 grace days are provided to accommodate for processing time of payments. The Bank shall report a credit card account as 'past due' to credit information companies (CICs) and levy late payment charge, when a credit card account remains 'past due' for more than three days. The number of 'days past due' and late payment charges shall, however, be computed from the payment due date mentioned in the credit card statement.		
Cash Advance Charges (excluding Infinia, Infinia (Metal Edition))	2.5% of amount withdrawn or ₹500 whichever is higher		2.5% of amount withdrawn or ₹500 whichever is higher
Late Payment Charges (Basic Credit Card bill amount) (excluding Infinia, Infinia (Metal Edition))	Statement Balance Less than ₹100 ₹100 to ₹500 ₹501 to ₹5,000 ₹5,001 to ₹10,000 ₹10,001 to ₹25,000 ₹25,001 to ₹50,000 More than ₹50,000	Late Payment Charges Till 31st Aug 2020 Nil ₹100/- ₹500/- ₹600/- ₹800/- ₹950/- ₹950/-	Late Payment Charges W.e.f. 1st Sep 2020 Nil ₹100/- ₹500/- ₹600/- ₹800/- ₹1100/- ₹1300/-
Charges on overlimit account (excluding Infinia, Infinia (Metal Edition))	2.5% of overlimit amount, subject to a minimum of ₹500 (Min charge would be revised to ₹550 w.e.f.1st Sep 2020)		2.5% of overlimit amount, subject to a minimum of ₹500 (Min charge would be revised to ₹550 w.e.f.1st Sep 2020)

Payment Return Charges	2% of Payment amount subject to minimum of ₹450	2% of Payment amount subject to minimum of ₹450										
Cash Processing Fee	₹100 (for all card payments made by depositing in HDFC Bank branches or ATMs)	₹100 (for all card payments made by depositing in HDFC Bank branches or ATMs)										
Rewards Redemption Fee	₹99 Per redemption request - Applicable for all cards other than Infinia/ Infinia (Metal Edition)/Diners Black. Rewards Redemption Fee will not be charged on redemption of reward points towards cashback. For InterMiles HDFC Bank Cards, please visit www.InterMiles.com For IndiGo HDFC Bank Cards, Please visit www.goIndiGo.in											
Balance Transfer Processing Charges	1% of BT amount or ₹250, whichever is higher	1% of BT amount or ₹250, whichever is higher										
Loan Processing Fee and PreClosure Charges	<table><tr><td>Loan Type</td><td>Processing Fee</td></tr><tr><td>Insta Loan</td><td>- *₹999 (exclusive of GST)</td></tr><tr><td>Jumbo Loan</td><td>- *₹999 (exclusive of GST)</td></tr><tr><td>Smart EMI</td><td>- *₹799 (exclusive of GST)</td></tr><tr><td>Balance Transfer on EMI</td><td>- *1% of Loan Amount, Minimum ₹250 (exclusive of GST)</td></tr></table> * Loan PreClosure Charges: 3% of the Balance Principal Outstanding		Loan Type	Processing Fee	Insta Loan	- *₹999 (exclusive of GST)	Jumbo Loan	- *₹999 (exclusive of GST)	Smart EMI	- *₹799 (exclusive of GST)	Balance Transfer on EMI	- *1% of Loan Amount, Minimum ₹250 (exclusive of GST)
Loan Type	Processing Fee											
Insta Loan	- *₹999 (exclusive of GST)											
Jumbo Loan	- *₹999 (exclusive of GST)											
Smart EMI	- *₹799 (exclusive of GST)											
Balance Transfer on EMI	- *1% of Loan Amount, Minimum ₹250 (exclusive of GST)											
Fuel Transaction Surcharge	InterMiles HDFC Bank Diners Club / Infinia /Infinia (Metal Edition)/ Diners Club Black — Fuel Surcharge Waiver capped at ₹1000 every billing cycle (GST applicable). InterMiles world/ Signature / Regalia, Diners Rewardz, Regalia First, Business Regalia First, InterMiles Platinum, ALLMILES, Business Regalia, Doctor's Regalia, Times Platinum,6E Rewards XL IndiGo Card, Paytm HDFC Bank Select Credit Card, — Fuel Surcharge Waiver capped at ₹ 500 every billing cycle (GST applicable). GST charged on fuel surcharge is non-refundable. Best Price Save Smart, Best Price Save Max and all other cards - fuel surcharge waiver capped at Rs.250 per billing cycle. Millennia, MoneyBack, Freedom, MoneyBack+, Equitas Excite Credit Card, Equitas Elegance Credit Card , Paytm HDFC Bank Select Business Credit Card, Paytm HDFC Bank Business Credit Card, Paytm HDFC Bank Mobile Credit Card, Paytm HDFC Bank Credit Card, Pine Labs HDFC Bank Credit Cards, Pine Labs HDFC Bank Pro Credit Card,Retailio HDFC Bank Credit Card — Fuel Surcharge Waiver capped at ₹250 every billing cycle (GST applicable). Reward Points / InterMiles / 6E rewards will not be accrued on fuel transactions.Fuel Surcharge Waiver will be capped at 1% of the eligible fuel transaction amounts. GST on Fuelsurcharge will not be reversed. The rate of surcharge may vary depending on the fuel station and their acquiring bank. The surcharge is levied by the acquiring bank providing the terminal to the merchant. The value on chargeslip will differ from the credit card statement since the Surcharge & GST is levied by acquiring bank post the transaction. The 1% surcharge waiver (excluding GST) for eligible transactions would reflect separately in the monthly credit card statement.	Waived for transaction between a) ₹400 to ₹5000 for Regalia / Business Regalia / Doctor's Regalia / Regalia First / Business Regalia First ₹400 to ₹5000 for all other cards. Reward Points / InterMiles / 6E rewards will not be accrued on fuel transactions. GST charged on fuel surcharge is non-refundable										

Duplicate physical statement charges (excluding Infinia, Infinia (Metal Edition) Diners Black and InterMiles Diners)	₹10 per duplicate physical statement w.e.f. 1st Sep 2020	
Railway Ticket Purchase Fee	1% of the transaction amount + GST (Refer IRCTC website for detailed fee structure)	
Card Validation charges - Lounge (Applicable only for Diners Cards)	₹2 and will not be reversed by the bank	
Priority Pass Lounge Charges (Regalia / Doctor's Regalia / Regalia First / InterMiles HDFC Bank World / Signature)	All lounge visits within India using Priority Pass will be charged at \$27 + Taxes per person per visit. All lounge visits outside India beyond the complimentary cap will be charged at \$27 - Taxes per person per visit. Please refer the product features of the card for details on bank website. All guest/s (person accompanying the priority pass holder) will be charged at \$27 + Taxes per person per visit.	
Reissue of Lost, Stolen or Damaged Card	₹100	₹100
Outstation Cheque Processing Charge	Cheque value upto ₹5,000 - Fee will be ₹25 Cheque value above ₹5,000 - Fee will be ₹50	Cheque value upto ₹5,000 - Fee will be ₹25 Cheque value above ₹5,000 - Fee will be ₹50
Foreign Currency Transactions	Bank Charges Cross currency mark-up of 3.5% (2% for Regalia / Business Regalia / Doctor's Regalia / InterMiles- World / InterMiles Signature / InterMiles HDFC Bank Diners Club / Diners Privilege / Diners Club Premium / Regalia First / Business Regalia First / Infinia / Infinia (Metal Edition) Diners Black / Best Price Save Smart) 2.5% for 6E Rewards XL-IndiGo HDFC Bank Card	Bank Charges Cross currency markup of 3.5% (3.0% for Diners Club Rewardz, Diners ClubMiles) Best Price Save Smart charges cross currency mark-up of 3.5% Bank Charges Cross currency mark-up of 3.5% - Paytm HDFC Bank Select Business Credit Card, Paytm HDFC Bank Business Credit Card, Paytm HDFC Bank Mobile Credit Card, Paytm HDFC Bank Credit Card, Paytm HDFC Bank Select Credit Card, Pine Labs HDFC Bank Credit Card, Pine Labs HDFC Bank Pro Credit Card, Retailio HDFC Bank Credit Card
Goods and Services Tax (GST)	Applicable on all Fees, Interest and other Charges. •The applicable GST would be dependent on place of provision (POP) and place of supply (POS), If POP and POS is 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.	
TDS on withdrawals above Rs 1 crore	Wef 01-Sep-19, TDS@2% is applicable on aggregate cash withdrawals exceeding Rs 1 Cr from accounts and cards , in a FY. Visit www.hdfc-bank.com for details.	

In line with RBI mandate, basis the nature and purpose of the transactions carried out on your credit card, customers are advised not to make any payments to the credit card through FCRA accounts. Incase, if any payments are observed through these accounts, customer may receive a notice from the Ministry of Home Affairs seeking explanation for such payments.

1. Fees and Charges

A. Fees payable on the Credit Card by the Cardmember

• Annual Fees • Renewal Fees

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 above fees as applicable are billed to the card account and are stated in the card statement of the month in which it is charged.

B. Cash Advance Fees

The Cardmember can use the Card to access cash in an emergency from ATMs in India or abroad. A transaction fee of 2.5% (Minimum ₹500) (excluding Infinia) would be levied on the amount withdrawn and would be billed to the Cardmember in the next statement. The transaction fee is subject to change at the discretion of HDFC Bank. All cash advances also carry a finance charge equal to charges on revolving credit (please refer schedule of charges) from the date of withdrawal until the date of full payment. The finance charge is subject to change at the discretion of HDFC Bank.

C. Charges

- i) Charges and fees, as may be applicable from time to time, are payable by Cardmembers for specific services provided by HDFC Bank to the Cardmember or for defaults committed by the Cardmember with reference to his card account.
- ii) HDFC Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to customer.

For interest rates, pre-closure and cancellation charges on Loan on Credit Cards, Please Visit : <https://www.hdfcbank.com/personal/products/loans/loan-on-credit-card>

- iii) All transactions equal to and above the value of Rs 10,000 on the Easy EMI Credit Card will be automatically converted to Easy EMI with 9 months tenure by default at 20% Rate of Interest, without any further consent from the customer. Processing Fee of Rs 99/- (Exclusive of GST for all loan amounts) is applicable for all Easy EMI loan conversion. Fuel, gold and jewelry transactions are excluding from auto conversion.

D. Interest Free Period

The interest free credit period could range from 20 to 50 days subject to the scheme applicable on the specific Credit Card (please refer to the Schedule of Charges) and the submission of on the specific Credit Card (please refer to the Schedule of Charges) and the submission of claims by the merchant. However, this is not

applicable if the Previous month's balance has not been cleared in full or if the Cardmember has availed of cash from ATM. For instance, the HDFC Bank International Platinum Plus Card has an interest-free credit period of up to 50 days. This means that a customer who has a billing date of 4th of the month can spend on his Card from 5th April to 4th May, his bill will be generated on 4th May and his Payment Due Date will be 24th May. Hence a purchase made on 14th April will have a credit period of 41 days, while a purchase made on 2nd May will have a credit period of 23 days. This period will be free of interest only if all previous dues are paid in full and there is no unpaid balance carried over from previous months

E. Insta card related charges

For your security, a daily ecommerce (net) limit is placed on the card until the card is delivered to you in person. Furthermore any wallet loading transaction done through the credit card would incur charges of 2.5% of load value

2. Limits

HDFC Bank at its sole discretion will determine the Cardmember's credit limit and cash withdrawal limit. (Add-on Cardmembers share the same limit). These limits are communicated to the Cardmember at the time of card delivery and in the monthly statements. The available credit limit at the time of the statement generation is provided as a part of the monthly statement. HDFC Bank will review the Cardmember account periodically, may decrease the Cardmember credit limit based on internal criteria. In such an instance the Bank will inform immediately including the reason thereof, by SMS or e-mail followed by confirmation in writing. Cardmembers seeking to have their credit limit increased can do so by writing to the Bank and providing financial documents declaring their income. The Bank, at its sole discretion and based on such new documents provided, may increase the credit limit of the Cardmember.

3. Finance Charges

- Finance charges are payable at the monthly percentage rate on all transactions from the date of transaction in the event of the Cardmember choosing not to pay his balance in full, and on all cash advances taken by the Cardmember, till they are paid back. Finance charges, if payable, are debited to the Cardmember's account till the outstanding on the card is paid in full.
- Finance charges on cash advances are applicable from the date of transaction until the payment is made in full.
- When the customer carries forward any outstanding amount or avails of Cash Advance, a finance charge calculated by average Daily Balance Method, will apply to balances carried

forward and to fresh billings.

- If a Cardholder avails of the revolving credit facility of the HDFC Bank Credit Card and hence chooses to pay an amount less than the total amount due reflected in the monthly billing statement, the entire outstanding amount would attract finance charges and all new transactions will also attract finance charges till such time as the previous outstanding amounts are repaid in full.
- Late Payment Charges excluding Infinia, Infinia (Metal Edition) will be applicable if Minimum Amount Due is not Paid by the payment due date, Clear funds need to be credited to HDFC Bank Card account on or before the payment due date, to avoid Late Payment charges .Late Payment charges are applicable as:

Statement Balance	Late Payment Charges W.e.f. 1st Sep 2020
Less than ₹100	- Nil
₹100 to ₹500.	- ₹100/-
₹501 to ₹5000	- ₹500/-
₹5,001 to ₹10,000	- ₹600/-
₹10,001 to ₹25,000	- ₹800/-
₹25,001 to ₹50,000	- ₹1100/-
More Than ₹50,000	- ₹1300/-

- Over Limit charges excluding Infinia, Infinia (Metal Edition) limit applicable on total outstanding exceeding the Credit limit at the rate of 2.5% of the over are amount subject to minimum of ₹550

The following illustration will indicate the method of calculating various charges

Assume that you have paid all previous dues in full and do not have any amount outstanding in your Card Account. Your statement date is 18th of every month. The following is the list of transactions you have done on your card account.

Date	Transaction	Amount
10-Apr	Purchase of household goods	₹15,000
15-Apr	Purchase of garments	₹ 5,000
18-Apr	Statement Date	Total Amount due = ₹20,000 Minimum Amount Due = ₹1,000
12-May	Payment into card account (Late payment charges will be applicable here)	₹2,000 (Credit)
14-May	Purchase of Groceries	₹1,000
15-May	Payment into card account	₹15,000

Thus, on the statement dated 18th May, the following will reflect as the component of the total amount payable by you

Interest calculated = (outstanding amount* 3.6%Pm*12 months*no of days)/365. Therefore,

a. Interest on ₹15,000 @ 3.6%pm from 19 April to 11 May (i.e for 23 days) = ₹408.33

Interest on ₹13,000 @ 3.6%pm from 12 May to 14 May (i.e for 3 days) = ₹46.16

Interest on ₹5,000 @ 3.6%pm from 19 April to 14 May (i.e for 26 days) = ₹153.86

Interest on ₹3,000 @ 3.6%pm from 15 May to 18 May (i.e for 4 days) = ₹14.20

Interest on ₹1,000 (fresh spends) @ 3.6%pm from 15 May to 18 May (i.e for 5 days) = ₹5.92

Total interest = ₹628.47

b) Late Payment Charges = ₹800 (excluding Infinia)

c) GST@ 18% of interest and late payment charges = ₹257.12

d) Total principal outstanding amount = ₹4,000
(₹1,000 fresh spends + balance ₹3,000 outstanding from last month's billing period)

Hence Total Amount Due = (a) + (b) +(c) + (d) = ₹5685.60

Please note that the Finance Charges and other charges are subject to change at the discretion of HDFC Bank.

Also please note that if the Cardmember exceeds the credit limit of the accounts, Over Limit Charges excluding Infinia, Infinia (Metal Edition) will be levied on the account. For a list of charges that may be levied at specific instances, please refer to the Schedule of Charges available at the end of this document.

Minimum Amount Due (MAD) -- 5% of the Total Amount Due and rounded to the next higher 10th digit. (OR) Minimum Rs. 200.

MAD amount computed will be rounded-Off to the next multiple of 10th digit for wherever there are no 100% MAD computation happens. Example: If the MAD amount is Rs. 1503.50 , post computation it will be rounded-Off to next multiple of 10th digit i.e Rs. 1510

Reduced Interest Rate / Finance charges on Freedom Credit Cards :

•For Freedom credit Cards, Interest Rate / Finance Charges of 0.99% will be applicable for first 90 days from card issuance date on retail/non-EMI spends only (i.e. not applicable on Insta loan, Insta Jumbo Loan, SmartEMI, EasyEMI, Balance transfer or Cash transactions). From 91st day onwards regular interest rate of 3.6% will be applicable. Taxes, as applicable, shall apply.

•The benefit is applicable only to customers to whom the card has been issued on or after October 01, 2021

•For more details, refer welcome kit or FAQs and Terms & Conditions section mentioned on HDFC Bank website <https://www.hdfcbank.com/>

4. Billing and Statement

- a) HDFC Bank will send the Cardmember a monthly statement showing the payments credited and the transactions debited to the Cardmember's account since the last statement. The Bank will mail a statement of transactions in the card account every month on a pre-determined date, to the mailing address on record with the bank. If the balance outstanding is less than ₹200/- and there is no further transaction pending billing since the last statement, no statement will be issued.
- b) HDFC Bank Credit Cards offer the Cardmember the facility of revolving credit. The Cardmember may choose to pay only the Minimum Amount Due printed on the statement. The balance outstanding can be carried forward to subsequent statements. The Cardmember can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Such payment should be made before the Payment Due Date. Clear funds need to be credited to HDFC Bank Card account on or before payment due date to avoid Late Payment Charges. Cardmembers are advised to drop local cheques well in advance of the Payment due date to ensure payment reflects on the card account within the Payment due date. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardmember's current Minimum Amount Due in addition to the outstanding exceeding the Cardmember's Credit Limit.
- c) Payments made towards the card outstanding are acknowledged in subsequent statements.
- d) Payments received against the Cardmember's card outstanding will be adjusted against all taxes, fees and other charges, interest charges, cash advances and purchases in that order.
- e) Payments towards the card account may be made in any of the following ways:
 - I) In case the Cardmember has an HDFC Bank account, he can make the Payment through NetBanking, ATMs, or PhoneBanking.
 - II) In case the Cardmember has an HDFC Bank account, he can opt for a Standing Instruction facility, where funds can be automatically transferred from the Cardmember's HDFC Bank account to the Cardmember's card account on due date. The Automatic debit will be processed on the registered account nominated by the Cardmember from the Payment Due Date and will be credited to the Card Account. In the event of non-realization of payment in the first attempt, repeat attempts will be made until realization of payment
 - III) Customer can also make payment through NEFT fund transfer mode from other bank account (use IFSC code HDFC0000128) or use the VISA Money transfer facility.
- IV) In case the Cardmember does not have an HDFC Bank account, he can make the Payment through Bill Desk facility using other banks NetBanking account.
- V) By dropping the payment instrument (Cheque or draft) into any of the HDFC Bank Credit Card drop boxes placed in the HDFC Bank branches and ATMs.. The Cheque Draft should be made payable to HDFC Bank Card Number xxxx xxxx xxxx xxxx. Kindly ensure that the cheque/draft is deposited at least 3 working days before due date in case of HDFC Bank cheque and 5 working days before due date for Non-HDFC Bank cheque.
- VI) Through Cash Payments at the bank branches.
- f) Billing Disputes: All the Contents of the statement will be deemed to be correct and accepted if the Cardmember does not inform HDFC Bank of the discrepancies within 30 days of the Statement Date in writing. On receipt of such information, HDFC Bank may reverse the charge on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges is to the Cardmembers account, the charge will be reinstated in a subsequent statement along with the associated retrieval requests charges. Upon receipt of dispute from customers, within a maximum period of Thirty days, Bank would provide necessary documents, wherever applicable and received from the Member Bank, subject to operating guidelines laid down by the respective franchisee like Visa/Master Card/ Diners Club etc. GST levied will not be reversed on any dispute on Fee & Charges / interest. Kindly refer our Customer Protection Policy for electronic banking transactions at: www.hdfcbank.com/assets/pdf/Customer-Protection-Policy.pdf
- g) Contact Particulars: The Cardmember can contact HDFC Bank Credit Cards for making any enquiries or for any grievance redressal through:
 - Please visit www.hdfcbank.com to know our 24 hours call center number
 - For Infinia/Infinia (Metal Edition)/Diners Black customers pls visit <https://www.hdfcbank.com/Infinia> for 24 hours dedicated customer care number
 - Through mail - Manager, HDFC Bank Cards P.O. Box 8654, Thirvanmiyur, Chennai - 600 041
 - By Email: customerservices.cards@hdfcbank.com
- h) Customers can earn cashback through a) cash-back offers and b) redemption of reward points towards cashback. Cashback credits will not be considered as payment for the last statement. Customers need

to effect payment towards the previous statement outstanding.

Cashback amount credited to the card account will be adjusted towards the next statement balance.

5. Default

In the event of default, the Cardmember will be sent reminders from time to time for settlement of any outstanding on the card account, by post, fax, telephone, e-mail, SMS messaging and/or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection.

6. Right of Lien

- A) The bank, at any time and without notice, will have lien and right to set-off on all monies belonging to the Cardmember and/or add on Cardmember standing to their credit in any account/custody of the bank, if upon demand by the bank, the balance amount on the card account is not repaid within the prescribed time.
- B) During settlement of redemption in case available Reward Points balance is lesser than Points required for the transaction, the bank reserves rights to debit the differential amount on the Customers Card/Account.

7. Termination/Revocation of the Card Membership

I/ We understand that the usage of the HDFC Bank International Credit Card(s) shall be strictly in accordance with exchange control regulations, law of the land or of the Regulatory authorities as applicable from time to time, the card will not be used for transactions involving Forex trading, lottery, betting, gambling, dating which I/We undertake as my/our responsibilities to keep myself/ourself updated of and in the event of any failure to do so, I/We will be liable for action under the Foreign exchange management act 1999 or its statutory modifications or re-enhancement thereof.

- A) The Cardmember may terminate the card membership at any time by writing to HDFC Bank at the following address: Manager HDFC Bank Credit Cards, P.O. Box 8654, Thirvanmiyur HO, Chennai- 600 041. Along with the cards cut diagonally to pieces, all the cards including the add-on cards will be terminated basis the written request. Termination will be effective only after receipt of the cut cards and payment of all amounts outstanding to the card account. No annual, joining or renewal fees shall be refunded on a pro-rata basis.
- B) In case the Bank notices unusual and abnormal transaction patterns in the use of the Card, the Bank will try to establish contact with the customer on the registered phone number of the customer available on its records to verify

the bonafideness of the card transaction. Failure on the part of the Bank to establish contact with the customer, the Bank may restrict/terminate the use of the Card without any further notice, if the Bank reasonably believes it necessary in the interest of the Cardholder and for security reasons.

HDFC Bank can suspend the facility on the Credit Card, if the Cardmember defaults on payment due or exceeds the credit limit extended. The Credit Card must not be used after the Agreement has ended or if the card account is suspended.

With a view to ensure that the Credit Card is being used as per the regulatory guidelines, Terms and Conditions and applicable policies of the Bank, Bank shall have a right to run periodic checks on the Credit Card usage to identify whether there is excessive utilization of credit limit beyond the sanctioned limit in one statement cycle, unusual or excessive utilization at few select merchants, possible collusion with merchant and/or usage towards non-personal/ business related requirements, over-use/ misuse of features/ offers/ programs towards accumulation of undue reward points/ cash back / other benefits amongst others. Based on the usage patterns, if any of these is suspected by the Bank, Bank may take restrictive action on the Credit Card. Such action can be with immediate effect and may include but not be limited to withdrawal of features/ benefits as well as complete termination of the Credit Card. If any such action is taken by the Bank onus will be on customer to provide satisfactory proof of bona fide usage to reinstate the Credit Card and attached features/ benefits as may be deemed fit by the Bank. Bank's decision in this regard shall be final and binding on the customers

- C) In such a situation, the Cardmember must (subject to any default or other notice required by law) immediately pay HDFC Bank the total outstanding balance on the Account. This includes all amounts due to HDFC Bank under the Agreement, including all transactions and other amounts not yet charged to the Account. The card will not be considered as closed until the Cardmember has paid all such due amounts.
- D) The death or incapacitation of a Cardmember insolvency / dissolution / bankruptcy or winding up of a corporate body of a Cardmember shall automatically cancel the card issued to the Cardmember as well as any Add-on Cardmembers. The Card Account would also be liable to be suspended on instructions from any government regulatory body. All amounts outstanding on the Card Account shall be deemed to have immediately become due on death or incapacitation, insolvency, bankruptcy, winding up or instruction from government/regulatory bodies, as the case may be, and Bank shall be

entitled to recover the same in accordance with the relevant laws in force without prejudice to the obligation of the Cardmember to forth with pay all outstanding amounts.

8. Loss / theft / misuse of Card

- A) The Cardmember must notify the 24 Hour Call Center immediately if the Primary or any Additional credit card is misplaced, lost, stolen, mutilated, not received when due or if he/she suspects that the Credit Card is being used without Cardmember's permission. Once a card is reported lost, it should not, under any circumstance be used if found by the Cardmember subsequently. As the Add-On card is an extended facility given on the Primary Card Account, the Add-on card is rendered invalid when the primary card is reported lost. Similarly, if the Add-on card is reported lost, the primary Card Account and other Add-on cards are invalidated.
- B) The Bank is not liable or responsible for any transaction incurred on the card account prior to time of reporting of the loss of the card, and the Cardmember will be wholly liable for the same. Card swipe transactions may get processed by merchants without PIN / additional authentication, when it is initiated on merchants located outside India as it may not be a mandate in those countries. Cardmember is wholly liable for all transactions prior to reporting of loss of the card. After the receipt of proper notification of the loss by the bank, the Cardmember's subsequent liability is zero. In addition to notifying HDFC Bank about the loss or theft of the card, the Cardmember must report any theft of cards to the Police and lodge a Police Complaint and provide a copy of Police complaint to the Bank.
- C) The Cardmember will be liable for all losses in case of misuse of the card by someone who obtained the PIN or the card with the consent of Cardmember or an Additional Cardmember.
- D) If the Cardmember has acted fraudulently the Cardmember will be liable for all losses. If the Cardmember acts without reasonable care, the Cardmember may be liable for all losses incurred.
- E) HDFC Bank may, without referring to the Cardmember or any additional Cardmember, give the police or other relevant authorities any information that HDFC Bank consider relevant about the loss, theft, misuse of a Card or PIN.
- F) An optional insurance product may be availed of by the card members, at his/her own discretion, to cover the liability arising in the event of any fraudulent transactions on the Credit Card. For further details and terms and conditions of such Insurance cover, kindly contact our representative of the Bank.

- G) HDFC Bank Contactless Cards allows you to pay with a simple tap. To make a transaction of ₹5,000 or less, just tap to pay with your contactless card and you won't need to sign or enter any PIN.

Contactless transactions are as secured as any chip or PIN based transactions. The Bank is not liable or responsible for any transactions incurred on the Card Account prior to time of reporting or delay in reporting of the loss or misuse of the card and the Card member will be wholly liable for the same. Terms and Conditions mentioned in the card member agreement is applicable for all contact-less cards and contact-less transactions.

9. Reward Points

Reward Points will be earned for transaction amounts in multiples of ₹150, residual amounts or transactions below ₹150 will not earn Reward Points. For InterMiles Credit Card variants, InterMiles miles will be earned for transaction amounts in multiples of ₹150, residual amounts or transactions below ₹150 will not earn InterMiles miles. For Silver cards and Freedom Plus Cards, Reward Points are earned on transactions amounts in multiple of ₹200, residual amounts or transactions below ₹200 will not earn Reward Points.

a. Reward Point Validity

Reward Points are valid only for 2 years from the date of accumulation. e.g.- if you have received Reward Points in the month of May 2015, then the same will expire in May 2017, except for Infinia /Infinia (Metal Edition)/ Diners Black for which reward points are valid for 3years, and Easy EMI cards on which cash points are valid for 1 year.

Important notice for Customers who have been card members on or before 30th June 2015:

W.e.f. 18th March, 2020, when you receive a new credit card due to upgrade/migration, replacement, renewal or re-issuance, etc, the reward points already accumulated earlier, will have limited validity between 1 to 3 years from the date of transfer, depending on the card variant.

- For EasyEMI cards, the Cash points accrued earlier will be valid for 1 year from the date of card upgrade / migration, replacement, renewal or re-issuance,

- For Infinia/Infinia (Metal Edition)/Diners Black cards, the Reward points will be valid for 3 years from the date of card upgrade/migration, replacement, renewal or re-issuance,

- For all other card variants the Reward points/Cash points accrued (as per feature), will be valid for 2 years from the date of card upgrade/migration, replacement, renewal or re-issuance,

E.g., Customer was issued a Regalia First credit card on Feb, 2014. His/her card which has accumulated 50,000 reward points is being replaced (due to lost card, renewal, etc) in May 2020.

Post replacement, his/her reward points balance of 50,000 will now have a validity of 2 years from the date of transfer i.e., these points would expire on May 2022 if not utilized.

For all future Reward points/Cash points that will be accrued after 18th Mar 2020, the above validity norms will be applicable as per the card variant.

Customers who have received their upgraded, replaced, renewal or re-issued cards before 18th Mar 2020 and have also been a card member on or before 30th June 2015: then their accrued reward/cash points will continue to be valid till the date of the next card upgrade/migration, replacement, renewal or re-issuance. Post which the reward/cash points will have limited validity as per card variants explained above.

- b. EasyEMI and e-wallet loading transactions will not accrue Reward Points / InterMiles
- c. Reward Points / InterMiles accrued will be reversed if a retail transaction is converted into SmartEMI.
- d. W.e.f. 20th Dec 2019, Reward Points / InterMiles accrued for insurance transactions will have a maximum cap of 5000 per day for Infinia, Infinia (Metal Edition) & Diners Black cards and 2000 per day for all other credit cards.
- e. If the Credit Card is not used for more than 365 days, Reward Points accrued will be nullified.
- f. The Bank reserves the right to cancel or suspend Reward Points accrued on the Credit Card if it is in arrears, suspension or default or if the Card Account is or is reasonably suspected to be operated fraudulently. Reward Points earned but not redeemed at the time of death of the Cardmember shall be forfeited.
- g. When the Cardmember obtains a refund or reimbursement for transactions previously incurred (for example, for returned merchandise or a cancelled transaction) a credit will be issued to the Card Account in the amount of reimbursement granted. Such credits posted to the Card Account including but not limited to those arising from returned goods or services or cancelled transactions, will reduce the Reward Points accrued to the Card Account as per the adjustments. In case of cancellation of Evouchers that were availed by redeeming reward points, the restoration of reward points, if allowed at the discretion of the Bank, would

be allowed at same rate at which the Evouchers redeemed at.

- h. For flight and hotel bookings, Credit Card members can redeem up to a maximum of 70% of the booking value through Reward Points. Rest of the transaction amount will have to be paid via the Credit Card limit. This applies to Infinia, Infinia (Metal Edition) and Diners Black cards w.e.f. 25th July 2020. This is applicable to retail and business card variants of Regalia, Regalia First and other Diners card variants (ClubMiles, Rewardz, Privilege, Premium) since 25th Nov 2019. This condition applies for transactions done on HDFC Bank Smartbuy or the dedicated website portals of the bank for the respective card variants.
- i. For flight and hotel bookings, Credit Card members can redeem up to a maximum of 50% of booking value through Reward Points. Rest of the transaction amount will have to be paid via the Credit Card limit. This condition applies to all cards other than those mentioned in above point (i). The cards are grouped as Regular, Cashback, Premium, Premium Travel, Professional, Co-branded and Business cards on the bank's website. This condition applies for transactions done on HDFC Bank Smartbuy. This is in effect from 10th June 2019.
- j. If the Credit card is blocked (Blocks N/R/M/O) due to hotlisting i.e. lost, stolen, etc (or) Card is RTO i.e. not delivered due to address change, etc (or) resident card holder holding a Non-resident account (or) de-activation of card till card holder authorization and is not re-activated within 6 months from block placement - For such cases RPs accrued in the card will be nullified.
- k. Customers can earn cashback through redemption of reward points towards cashback.
Cashback credits will not be considered as payment for the last statement. Customers need to effect payment towards the previous statement outstanding.
Cashback amount credited to the card account will be adjusted towards the next statement balance.

10. Grievance Cell

In the rare event of not being satisfied with the response from any of the recent contacts with the Bank, you can write to - The Manager, Grievance Cell, HDFC Bank Credit Cards Division. 8, Lattice Bridge Road. Thiruvanniyur, Chennai - 600 041, or reach us on phone 04423625600 between 09.30am to 05.30pm Monday to Friday.

11. Disclosure

The Cardmember acknowledges that as per existing business practices, the Bank can disclose from time to time any information relating to the Credit Card(s), to any credit bureau (Existing or Future) without any notice to the

customer. The Credit Information Bureau India Ltd. (CIBIL) is an initiative of the Government of India and Reserve Bank of India to improve the functionality and stability of the financial system. All banks and financial institutions participating in this initiative are required to share customer data with CIBIL / credit bureaus and this information is being provided in the terms of the Credit Information Companies Regulation Act, 2005. In view of this we wish to inform the Cardmember that the bank can disclose any information relating to credit card(s) default by the customer to CIBIL and to any other credit bureau (Existing and Future) in case the card is overdue, with due notice. Any refresh / updation of data on receipt of payment towards overdue card accounts will reflect in CIBIL / other credit bureaus within a period of 60 days from the date of receipt of payment by the bank. We also wish to inform the Cardmember that the bank will, at its own discretion, record specific conversations between the Cardmember and the representative of the Bank, in cases of grievance-related conversation or payments-recovery-related conversations or any other conversations, that the Bank may deem fit. Select Credit Card variants have a complimentary insurance cover on the Card. The policy coverage starts from the date of the Credit Card set up. For more information and terms & conditions, please refer to the usage guide.

12. Lounge Access

Priority Pass - Charge of \$27 + taxes, will be applicable on all the lounge visits exceeding the complimentary cap.

Infinia, Infinia (Metal Edition): Complimentary priority pass membership for Primary and add-on card holders with unlimited lounge access for priority pass card holder.

Diners Club Credit Card – All visits exceeding the complimentary limit will be charged at the prevailing lounge rate inclusive of taxes. Card validation charges for the lounge will be levied which will not be reversed.

Please ensure the safety of your Priority Pass to avoid misuse. The priority pass is not transferable. Bank has the right to withdraw the Priority Pass membership or any other benefit associated with your credit card if your card is closed or remains inactive for more than 90 days.

These charges will be billed on your subsequent statement within 90 days of date of visit and this transaction will not accrue Reward Points. Currency conversion rate is applicable as on the date of settlement.

13. Most Important Terms and Conditions in Regional Languages

Please Visit www.hdfcbank.com for information on MITC in regional languages, Options available

- 1) Hindi 2) Kannada 3) Malayalam 4) Telugu
- 5) Tamil 6) Bengali 7) Marathi 8) Gujarati
- 9) Punjabi 10) Oriya 11) Assamese 12) Urdu
- 13) Sindhi.

The Cardmember hereby acknowledges that the Most Important Terms and Conditions available in regional languages at www.hdfcbank.com is the representative text of the English version of the Most Important Terms and Conditions.

The Cardmember agrees and acknowledges that in the event of any inconsistency between the texts in English and regional languages of the Most Important Terms and Conditions, the text in English shall prevail and shall be binding on the Cardmember.

PHONEBANKING NUMBERS

Ahmedabad : 079 61606161	Delhi & NCR : 011 61606161	Lucknow : 0522 6160616
Bangalore : 080 61606161	Hyderabad : 040 61606161	Mumbai : 022 61606161
Chandigarh : 0172 6160616	Indore : 0731 6160616	Pune : 020 61606161
Chennai : 044 61606161	Jaipur : 0141 6160616	All other cities: 1860 267 6161
Cochin : 0484 6160616	Kolkata : 033 61606161	

Toll Free No only for the following Locations : Agra / Ajmer / Allahabad / Bareilly / Bhubaneshwar / Bokaro / Cuttack / Dhanbad / Dehradun / Erode / Guwahati / Hissar / Jammu & Srinagar / Jamshedpur / Jhansi / Jodhpur / Karnal / Kanpur / Madurai / Mangalore / Mathura / Meerut / Moradabad / Muzaffarpur / Mysore / Pali / Patiala / Rajkot / Ranchi / Rourkela / Salem / Shimla / Siliguri / Silvassa / Surat / Trichy / Udaipur / Varanasi 1800 266 4332

If you don't wish to be called about our products and services, kindly logon of our website: www.hdfcbank.com and register your self in our Don't call Registration option. Card account levied with late payment charges in the latest generated statement will be exempted from the cash processing fee