

Offers on your card

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Available on

Refer. Earn. Repeat.

Refer an HDFC Bank Credit Card and get Swiggy Vouchers upto ₹1000* every month.

[Refer Today >](#)

Domestic Transactions				
DATE & TIME	TRANSACTION DESCRIPTION			AMOUNT
13/08/2025 15:19	PayU*Swiggy LimitedBangalore			₹ 206.00

International Transactions				
DATE & TIME	TRANSACTION DESCRIPTION			AMOUNT
	ADITYA BANSAL			
01/08/2025 20:01	OPENAISAN FRANCISC	USD 5.90		₹ 516.65
14/08/2025 00:00	CONSOLIDATED FCY MARKUP FEE (Ref# MT252150076000010019551)			₹ 18.08

*Transaction time captured in IST Zone.

Cash Back Summary		
SR NO.	TRANSACTION	AMOUNT
1	1% Swiggy Cashback	₹ 5.02
2	10% Swiggy Cashback	₹ 156.2
	Total	₹ 161.22

Note:

1. 'Cashback Summary' will have cashback earned for the previous statement cycle.

2. Cashback earned for previous statement cycle will be auto redeemed against the balance for this statement cycle.

3. For example, cardholder's statement generation date is 21st. The cashback accrued for transactions done between 21st September and 20th October will be calculated and posted on 21st October and the same will be adjusted against the outstanding balance for 21st November statement.

4. Minimum transaction amount to earn cashback is Rs.100.

5. All contents of the statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement.

6. The available credit limit showed herein takes into account charges incurred but not failed.

GST Summary				
IGST	CGST	SGST	REVERSAL	TOTAL GST
₹3.25	₹0	₹0	₹0	₹3.25

*GST levied on statement date is always billed in the subsequent statement.

Important Information

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- Maintain a healthy credit status: Pay atleast minimum amount by the due date, or within 3 days after, to avoid Defaulter status with Credit Information Companies.**
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- To Hotlist your credit card, login into Netbanking, please [click here](#) or call our phone banking numbers.
- Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance. The level of unpaid amount of the bill i.e., part payment beyond 'minimum amount due', at which the interest-free credit period benefits would not be available to cardholders.**
- When the card member receives communication from Bank regarding a refund from the merchant for a transaction incurred kindly call Phone-Banking @ 1800 1600 / 1800 2600 to issue DD or to obtain an update on the refund.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)", please [click here](#)
- How to read GST entry in your Credit Card statement:

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

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

You're eligible for a higher **Credit Card limit.**

Upgrade Now >



Useful Links

-  Statement & Payment related information
-  MITC (Most Important Terms and Conditions)
-  Payment Options
-  Customer Rights Policy