

**Terms & Conditions – Tata Neu Infinity HDFC Bank Credit Card****NeuCoins Proposition**

- **NeuCoins** will be awarded in the customer's credit card account under the reward points scheme
- The **NeuCoins** will be processed as per the following table:

Type of Spends	NeuCoins
Non-EMI Retail Spends on partner Tata Brands	5% back as NeuCoins
Non-EMI Retail Spends on Non-Tata Brands	1.5% back as NeuCoins
Merchant EMI Spends (Any Brand)	1.5% back as NeuCoins
Any UPI Spends on Rupay Credit Card (Including partner Tata Brands)	1.5% back as NeuCoins (max of 500 NeuCoins per calendar month) With effect from 01-Aug-24:- - 0.50% back as NeuCoins for transactions done using any UPI ID (Google Pay, PhonePe, Cred, etc.) - Additional 1% back as NeuCoins if the transaction is done using the Tata Neu UPI ID. - The total NeuCoins earned on eligible UPI transactions are capped to 500 NeuCoins per month

- **NeuCoins** will not be accrued 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 | Smart EMI / Dial an EMI transaction
  - With effect from 1<sup>st</sup> Jan 2023
    - NeuCoins will not be accrued for Rental and Government related transactions
  - With effect from 1<sup>st</sup> Sep 2024
    - NeuCoins will not be accrued for Education payments made through third-party apps like (but not limited to) CRED, Cheq, MobiKwik, and others. However, education payments made directly through college/school websites or their POS machines will earn NeuCoins.

For Example

No	Transaction Posting Date	Merchant	Purchase Amount in Rs	NeuCoins Type	Base NeuCoins Accrued	Additional NeuCoins Accrued
1	10-Mar	Purchase on partner Tata Brand	21,100	5% NeuCoins	317	739
2	12-Mar	Merchant EMI on Tata Brand - Principal Amount	4,900	1.5% NeuCoins	74	0
3	12-Mar	Merchant EMI on Tata Brand - Interest Amount	115	-	0	0
4	15-Mar	Normal Purchase on Electronics Store	499	1.5% NeuCoins	7	0
5	18-Mar	Normal Purchase on Apparel Store	2,949	1.5% NeuCoins	44	0
6	20-Mar	Fuel Transaction	1,000	-	0	0
7	21-Mar	Reversal of partner Tata Brand Purchase	-3,000	5% NeuCoins	-45	-105
8	21-Mar	Reversal of Purchase on Electronics Store	-500	1.5% NeuCoins	-8	0
9	23-Mar	Restaurant Bill Payment	7,500	1.5% NeuCoins	113	0
		<b>Total</b>	<b>34,563</b>		<b>502</b>	<b>634</b>

**1.5% back as NeuCoins on Other Spends (1.5% Base NeuCoins) – Terms & Conditions**

- The NeuCoins will be posted on statement cycle basis.
- The transaction settled from the merchant will be eligible for NeuCoins and settlement/Posting date of the transaction will be considered for points calculation
- **NeuCoins** will not be accrued 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 | Smart EMI / Dial an EMI transaction
  - With effect from 1<sup>st</sup> Jan 2023
    - NeuCoins will not be accrued for Rental and Government related transactions
  - With effect from 1<sup>st</sup> Sep 2024
    - NeuCoins will not be accrued for Education payments made through third-party apps like (but not limited to) CRED, Cheq, MobiKwik, and others. However, education payments made directly through college/school websites or their POS machines will earn NeuCoins.
- NeuCoins earned will be computed based on transactions settled during the statement period minus any returns or refunds during the same period.
- Only EMI principal amount will be rewarded with **NeuCoins**. Interest, processing fees & GST amounts will not be eligible for **NeuCoins**.
- In case of any cancellation, refund or reversal of EMI/loan amount, the **NeuCoins** provided for the transaction will be reversed/adjusted. In case of any Pre-closure of the EMI/loan, the remaining principal amount will be rewarded with **NeuCoins**.
- In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, then the equivalent NeuCoins will be reversed/adjusted under the Additional Points category in the next statement cycle
- \*\*A cardholder will not be eligible for NeuCoins on prepaid card/gift Card/ wallet load and / or voucher purchases. i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks Visa, MasterCard and RuPay) will be not considered for NeuCoins even if it is from these merchants.
- Till 31-Dec-2022, Maximum of 1,000 NeuCoins per month can be earned on property Management Merchant Category on Tata Neu Infinity HDFC Bank Credit Card
- NeuCoins will be calculated and posted on nearest round down integer, for example Rs 220 transaction will be calculated as  $(220 \times 1.5\% = 3.3 \text{ NeuCoins} = 3 \text{ NeuCoin (round to nearest integer)})$ . Fractional NeuCoins will not be accrued.
- With effect from 1-Jan-2023, the NeuCoins for **Grocery Spends** will be capped at 2,000 NeuCoins per month on **Tata Neu Infinity HDFC Bank Credit Card**.
- The NeuCoins for **Insurance Spends** will be capped at 2,000 NeuCoins per day.

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- With effect from 1-Sep-2024,
  - NeuCoins earned on Utility transactions will be capped at 2,000 NeuCoins per calendar month.
  - NeuCoins earned on Telecom & Cable transactions will be capped at 2,000 NeuCoins per calendar month.
- UPI spends using Credit Card will earn 1.5% reward points including UPI spends on partner Tata Brands. Exclusion categories/transactions as mentioned above will also apply on UPI Spends. Also, the NeuCoins on UPI spends will be capped at 500 NeuCoins per calendar month. W.e.f 01-Aug-24, UPI spends using Credit Card will earn 0.50% reward points including UPI spends on partner Tata Brands. Additional 1% back as NeuCoins if the transaction is done using the Tata Neu UPI ID.

**5% back as NeuCoins on Spend (Non-EMI) on partner Tata Brands – Terms & Conditions**

- 5% back as NeuCoins (Non-EMI) on partner Tata Brands as defined in Annex 1 will be awarded
- 5% back as NeuCoins (Non-EMI) will be calculated as 1.5% base NeuCoins + 3.5% additional NeuCoins on partner Tata Brands transactions
- 3.5% Additional NeuCoins will be calculated and posted on nearest round integer, for example Rs 240 transaction will be calculated as  $(240 \times 3.5\% = 8.4 \text{ NeuCoins} = 8 \text{ NeuCoin (round to nearest integer)})$ . Fractional NeuCoins will not be accrued.
- The transaction settled from the merchant will be eligible for NeuCoins and settlement/Posting date of the transaction will be considered for points calculation.
- 3.5% Additional NeuCoins earned will be computed based on transactions settled during the month (1<sup>st</sup> to 30/31<sup>st</sup> of the month) period minus any returns or refunds during the same period and will be posted to the account within 3 days of next month. For example, the 3.5% Additional NeuCoins for the transactions settled during the period 1-Nov to 30-Nov, will be posted by 3-Dec.

*Note: The NeuCoins will be available for redemption post transfer to Tata Neu as specified in the section on Redemption*

- 3.5% Additional NeuCoins on Tata Brand Merchants are calculated basis the Merchant IDs (MIDs), Terminal IDs (TIDs) shared by the respective merchant partners. If in case the TID is not available in the set-up, such transactions will not qualify for the benefit.
- Also, if the variant of your Tata Neu HDFC Bank Card has been recently changed (which includes Infinity variant to Plus variant or vice versa, and/or RuPay to VISA franchise conversion or vice versa), then accelerated NeuCoins on the unbilled transactions done on the previous card will not be posted.
- In case the purchase/transaction is returned/cancelled/reversed post cycle completion, then the equivalent NeuCoins will be reversed/adjusted under the Additional Points category in the next cycle

- **NeuCoins** will not be accrued 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
  - Smart EMI / Dial an EMI transaction
  - With effect from 1<sup>st</sup> Jan 2023
    - NeuCoins will not be accrued for Rental and Government related transactions
  - With effect from 1<sup>st</sup> Sep 2024
    - NeuCoins will not be accrued for Education payments made through third-party apps like (but not limited to) CRED, Cheq, MobiKwik, and others. However, education payments made directly through college/school websites or their POS machines will earn NeuCoins.
- \*\*A cardholder will not be eligible for NeuCoins on prepaid card/gift Card/ wallet load and / or voucher purchases. i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks Visa, MasterCard and RuPay) will be not considered for NeuCoins.
- The accrual of the 5% back as NeuCoins on spends on partner Tata Brands will be governed by the fair usage policy as mentioned in Annexure 1
- Also, if you have completed your transaction using UPI (applicable for RuPay Variant only), then such transaction will not qualify for this benefit.

**NeuCoins Redemption –Terms & Conditions**

- On Periodic basis (within 7 working days of the statement generation) the NeuCoins will be transferred to Tata Neu by the Bank
- 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
- Unless otherwise notified by Tata Neu, each NeuCoin may be utilized to avail a Benefit equivalent to ₹1 on Tata Neu Rewards Program-Eligible Purchases.
- NeuCoins can only be used on eligible transactions as defined by the individual brands

<b><u>REDEMPTION ON MOBILE APP / WEBSITE</u></b>	
<b><u>How to redeem?</u></b>	<b><u>Applicable Brands</u></b>
<b>via Tata Pay</b> <ol style="list-style-type: none"> <li>Select 'Tata Pay' as payment option on payments page</li> <li>Redeem desired amount of 'NeuCoins' on Tata Pay</li> </ol>	<ol style="list-style-type: none"> <li>Tata Neu</li> <li>Air India Express</li> <li>bigbasket</li> <li>Croma</li> <li>IHCL hotels</li> </ol>
<b>via 'NeuCoins' / 'Use my NeuCoins' / 'Loyalty Points'</b> <ol style="list-style-type: none"> <li>Select 'NeuCoins' / 'Use my NeuCoins' / 'Loyalty Redemption' option on order page / payments page</li> <li>Redeem the desired amount of NeuCoins</li> </ol>	<ol style="list-style-type: none"> <li>Tata Cliq</li> <li>Tata 1mg</li> <li>Only via Tata Neu for <b>Titan/Tanishq</b></li> </ol>

<b><u>REDEMPTION AT STORES</u></b>	
<b><u>How to redeem?</u></b>	<b><u>Applicable Brands</u></b>
<b>At Point of Sale / Cashier Desk</b> <ol style="list-style-type: none"> <li>Voice out your Tata Neu Registered Mobile number to the cashier</li> <li>The cashier will confirm the NeuCoins balance on your Tata Neu account</li> <li>Confirm the amount of NeuCoins to be redeemed</li> <li>Cashier will trigger an OTP to your registered mobile number to initiate redemption</li> <li>Voice out the OTP to the cashier to complete your purchase using NeuCoins</li> </ol>	<ol style="list-style-type: none"> <li>Croma</li> <li>IHCL hotels</li> <li>Westside</li> </ol>

*\*Currently, NeuCoins redemption option is not available on Air India, Tata Play, and Bill Payment on Tata Neu*

- NeuCoins may not be exchanged or utilized by a Tata Neu Member, either with a Participating Venture or with any individual, for cash, prizes, or credit.
- 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.

**Example of Accrual and Transfer of NeuCoins to Tata Neu**

Statement Cycle	Transactions in Statement	NeuCoins	Period of Transaction Considered for Accrual of NeuCoins
1st Jul	Transactions having settlement date between <b>2nd Jun - 1st Jul</b>	Base NeuCoins	<p>For eligible transactions having settlement date between <b>2<sup>nd</sup> Jun - 1<sup>st</sup> Jul</b>, <b>Base NeuCoins will be posted in 1<sup>st</sup> Jul Statement and will be available for redemption by 8<sup>th</sup> Jul on Tata Neu</b></p> <p><b>Note:-</b></p> <p>&gt;&gt; <b>W.E.F 02-Sep-2024 for Utility/Telecom and Cable Related transactions settled from 1-Sep-24</b></p> <p>- For eligible <b>Utility/Telecom and Cable Related</b> transactions, NeuCoins will be posted within 2 days of settlement of the transaction, for example the points for transaction settled on 1<sup>st</sup> Jul will be posted by 3<sup>rd</sup> Jul and will be available for redemption by <b>8<sup>th</sup> Aug</b>)</p> <p>&gt;&gt; <b>W.E.F 02-May-2024 for Grocery / UPI / Insurance Related transactions settled from 1-May-24</b></p> <p>- For eligible <b>Grocery / UPI / Insurance</b> transactions, NeuCoins will be posted within 2 days of settlement of the transaction, for example the points for transaction settled on 1<sup>st</sup> Jul will be posted by 3<sup>rd</sup> Jul and will be available for redemption by <b>8<sup>th</sup> Aug</b>)</p> <p>&gt;&gt; <b>Before 2-May-24, following was applicable:-</b></p> <p>- <b>For Grocery Related transactions</b></p> <p>- For eligible grocery transactions, having settlement date between <b>1<sup>st</sup> Jun – 30<sup>th</sup> Jun</b>, <b>NeuCoins will be posted in 1<sup>st</sup> Jul Statement and will be available for redemption by 8<sup>th</sup> Jul on Tata Neu.</b></p> <p>(For eligible grocery transactions settled on 1<sup>st</sup> Jul, additional NeuCoins will be posted in 1<sup>st</sup> Aug statement cycle and will be available for redemption by <b>8<sup>th</sup> Aug</b>)</p> <p>- <b>For Insurance Related transactions</b></p> <p>- For eligible Insurance transactions, NeuCoins will be posted 2 days after settlement of the transaction, for example the points for Insurance transaction settled on 1<sup>st</sup> Jul will be posted on 3<sup>rd</sup> Jul and will be available for redemption by <b>8<sup>th</sup> Aug</b>)</p> <p>- <b>For UPI Related Transactions (w.e.f. 01Aug23)</b></p> <p>For eligible UPI transactions (on RuPay credit card), having settlement date between 1<sup>st</sup> Jun – 30<sup>th</sup> Jun, <b>NeuCoins will be posted in 1<sup>st</sup> Jul Statement and will be available for redemption by 8<sup>th</sup> Jul on Tata Neu.</b></p>
		Additional NeuCoins on partner	<p>For eligible transactions having settlement date between <b>1<sup>st</sup> Jun – 30<sup>th</sup> Jun</b>, <b>Additional NeuCoins will be posted in 1<sup>st</sup> Jul Statement and will be available for redemption by 8<sup>th</sup> Jul on Tata Neu</b></p>

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		Tata Brands	(For eligible transactions settled on 1 <sup>st</sup> Jul, additional NeuCoins will be posted in 1 <sup>st</sup> Aug statement cycle and will be available for redemption by 8 <sup>th</sup> Aug)
13 <sup>th</sup> Jul	Transactions having settlement date between 14 <sup>th</sup> Jun - 13 <sup>th</sup> Jul	Base NeuCoins	<p>For eligible transactions having settlement date between 14<sup>th</sup> Jun – 13<sup>th</sup> Jul, Base NeuCoins will be posted in 13<sup>st</sup> Jul Statement and will be available for redemption by 20<sup>th</sup> Jul on Tata Neu</p> <p><b>Note</b></p> <p>&gt;&gt; W.E.F 02-Sep-2024 for Utility/Telecom and Cable Related transactions settled from 1-Sep-24</p> <p>- For eligible Utility/Telecom and Cable Related transactions, NeuCoins will be posted within 2 days of settlement of the transaction, for example the points for transactions settled on 13<sup>th</sup> Jul will be posted by 15<sup>th</sup> Jul and will be available for redemption by 20<sup>th</sup> Aug)</p> <p>&gt;&gt; W.E.F 02-May-2024 for Grocery / UPI / Insurance Related transactions settled from 1-May-24</p> <p>- For eligible Grocery / UPI / Insurance transactions, NeuCoins will be posted within 2 days of settlement of the transaction, for example the points for transactions settled on 13<sup>th</sup> Jul will be posted by 15<sup>th</sup> Jul and will be available for redemption by 20<sup>th</sup> Aug)</p> <p>&gt;&gt; Before 2-May-24, following was applicable:-</p> <p>- For Grocery Related transactions</p> <p>- For eligible grocery transactions, having settlement date between 1<sup>st</sup> Jun – 30<sup>th</sup> Jun, NeuCoins will be posted in 13<sup>th</sup> Jul Statement and will be available for redemption by 20<sup>th</sup> Jul on Tata Neu</p> <p>(For eligible grocery transactions settled between 1<sup>st</sup> Jul-13<sup>th</sup> Jul, NeuCoins will be posted in 13<sup>th</sup> Aug statement cycle &amp; will be available for redemption on Tata Neu by 20<sup>th</sup> Aug)</p> <p>- For Insurance Related transactions</p> <p>- For eligible Insurance transactions NeuCoins will be posted 2 days after settlement of the transaction, for example the points for Insurance transaction settled on 13<sup>th</sup> Jul will be posted on 15<sup>th</sup> Jul and will be available for redemption by 20<sup>th</sup> Aug)</p>
		Additional NeuCoins on partner Tata Brands	<p>For eligible transactions having settlement date between 1<sup>st</sup> Jun – 30<sup>th</sup> Jun, Additional NeuCoins will be posted in 13<sup>st</sup> Jul Statement and will be available for redemption by 20<sup>th</sup> Jul on Tata Neu</p> <p>(For eligible transactions settled on 1<sup>st</sup> Jul-13<sup>th</sup> Jul, additional NeuCoins will be posted in 13<sup>th</sup> Aug statement cycle &amp; will be available for redemption on Tata Neu by 20<sup>th</sup> Aug)</p> <p>- For UPI Related Transactions (w.e.f. 01Aug23)</p>

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			<p>For eligible UPI transactions (on RuPay credit card), having settlement date between <b>1<sup>st</sup> Jun – 30<sup>th</sup> Jun</b>, <b>NeuCoins will be posted in 13th Jul Statement and will be available for redemption by 20<sup>th</sup> Jul on Tata Neu.</b></p> <p>(For eligible UPI transactions settled between 1<sup>st</sup> Jul-13<sup>th</sup> Jul, NeuCoins will be posted in 13<sup>th</sup> Aug statement cycle &amp; will be available for redemption on Tata Neu by <b>20<sup>th</sup> Aug</b>)</p>
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**Other Benefits –Terms & Conditions**

- 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum waiver of ₹500 per statement cycle). Fuel surcharge varies from 1% of fuel transaction amount, the rate of surcharge may vary depending on the fuel station and their acquiring bank. Taxes as applicable shall apply further. In any case, Bank shall be giving a maximum waiver of 1% in case of any dispute, subject to applicable limits as mentioned above.
- Welcome Benefit of 1,499 **NeuCoins (as reversal of 1<sup>st</sup> Year Membership Fees)** will be given to the cardholder by Tata Digital Private Limited inside Tata Neu App. Welcome Benefit is applicable on 1<sup>st</sup> 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. Lifetime Free or First Year Free Cards will not be eligible for the Welcome Benefit

- For Details on Insurance Feature of the card [click here](#)
- For Details on Airport Lounge Access Feature of the card [click here](#)
- For quick access to Most Important Terms & Conditions and Fees and Charges, please [click here](#)
- For quick access to Card Member Agreement, please [click here](#)



**Annex 1 – Tata Brand Merchants and Fair Usage Policy**

Tata Neu Infinity HDFC Bank Credit Card			
Category	Brand	Maximum Monthly Spends Eligible for 5% back as NeuCoins (in Rs)	Maximum Annual Spends Eligible for 5% back as NeuCoins (in Rs)
Electronics	Croma	6,00,000	18,00,000
Fashion	Tata CliQ Westside	3,00,000	18,00,000
Travel	IHCL Air India Express Air India*	8,00,000	30,00,000
Others	1Mg Cult Tata Play	2,00,000	15,00,000
Bill payments	Tata Pay	50,000 <a href="#">w.e.f 1-Aug-24:- 1,00,000</a>	6,00,000
Grocery	Big Basket	1,00,000	12,00,000
With effect from 1-Jan-2023, following brands/merchants are included			
Fashion Accessories & Jewellery	Titan Tanishq	6,00,000	18,00,000
With effect from 1-Mar-2024, following brands/merchants are included			
Food Delivery	Qmin Food Delivery via Tata Neu	50,000	6,00,000

\*Air India is eligible for additional Neucoins w.e.f from 3-Oct-23