

## Card Details: UPI Rupay Credit

Bank: HDFC

Ideal Spends: Rs 300000

### Key Charges:

Joining Fee: 99

Renewal Fee: 99

Forex Charges: 3.5

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Card Milestones:

1. Spend Rs 25000 (YEAR), Benefits: Renewal fee waived off..

### Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Cashpoint, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: Upto 1500 monthly.

2. Utilities: Earn 2 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: Upto 1500 monthly.

3. Grocery: Earn 3 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: 3x rewards upto 1500 monthly.

Included merchant names are - otipy, otipy internet, mandifruit coun, 24 seven m004, choudhary fruit, dmrc, mahesh products, bb daily, heisetasse beverage, fresh zone, kunaic mand, infinitea, big bazaar, reliance fresh, more supermarket, spencer's retail, nature's basket, easyday, dmart, star bazaar, foodhall, nilgiris supermarket, heritage fresh, lulu hypermarket, supermart, needs supermart, ratnadeep supermarket, apna bazar, jiomart, v-mart, metro cash & carry, bbdaily, zepto, kabeer fruit shop, muskan fruit shop, blinkit, grofers india pr, rsp\*grofers, grofers, grofers india p, signature tower, fresh zone 24, liquorland, liquorland the, g town wines, singla liquor, vnc spirits, milkbasket, hypercity, bigbasket

4. Supermarket: Earn 3 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

5. Dining: Earn 3 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

Included merchant names are - dominos pizza, café coffee day, haldiram's, mcdonalds, starbucks, \_tata starbucks p., starbucks in, starbucks india, pay\*starbuc, pind balluchi, bikanervala, anand sweets, behrouz biryani, mainland china, arendelle priva, r k suppliers, keventers, saravana bhavan, the beer cafe, sindhi namkeen and dry, sindhi namk, shriram dhaba, \_sriram dhaba pri., nss foods, smokin grills, turtle quick, turtle quick pri, urban flavours, south dosa plaz, banaaras cyber, delite foods, shivram foods p, asia kitchen by, lucknowi khazan, chai point, paramount foods, kfc, subway, pizza

hut, .pizza hut\_, burger king, dunkin' donuts, costa coffee, haldiram, sagar ratna, nirula's, goli vada pav, wow! momo, faasos, barbeque nation, moti mahal, chaayos, \_chaayos vatika b., hard rock cafe, punjab grill, indian accent, bukhara, peshawri, dum pukht, varq, wasabi by morimoto, masala library, kainoosh, dakshin, karavalli, karim's, shiv sagar, a2b, bhagat tarachand, murugan idli shop, mahesh lunch home, trupti farsan, copper chimney, yoko sizzlers, street food and local favorites, bombay canteen, swati snacks, paradise biryani, sarvi, britannia & co., gajalee, raju omlet, sri krishna sweets, mamagoto, smoke house deli, yauatcha, chili's, jamie's italian, la piazza, olive bar & kitchen, le cirque, serafina, royal china, naturals ice cream, amul ice cream, kwaliti wall's swirl's, giani's, baskin robbins, nirula's ice cream, pabrai's fresh and naturelle, the chocolate room, cafes and bakeries, theobroma, l'opéra, flurys, breadtalk, paris bakery, mad over donuts, glen's bakehouse, ovenfresh, brownie point, other popular chains, nando's, burger singh, taco bell, leon grill, rolls mania, jumbo king, hoppipola, irish house, smoke house grill, alwar sweets, artisanal bakehouse, artisanal bakeho, bakshi restaurant, bakshi restaura, rajasthali, nowhere, dolma aunty, banarasiya, dineout, wwwdineoutcoin, anshika halwai, st jerome hospitality, epiphany hospitality, epiphany hospita, love to wish, love to wis, eazydiner, eazydiner p, fine dining restaurants, shree thaker bhojanalay, cream stone, la patisserie (taj)

6. PayZapp: Earn 3 Cashpoints, Description: Maximum of 500 Points can be earned in a calendar month., Surcharge: N/A.

7. Rent: Earn 0 Cashpoints, Description: 1% + GST transaction charge is levied for rent payments., Surcharge: 1% + GST.

Included merchant names are - pzrent, pzrent non, pzrent non bbps, housing, housing com, ebuzz \*hou, nobroker, nobroker te, nobroker technologies, orchid island r, orchid island rwa, orchid island, locon solut, pay\*locon s, raz\*locon solutions prigu, raz\*locon s

8. Fuel: Earn 0 Cashpoints, Description: 1% + GST fuel surcharge waived off on all fuel transactions between Rs 400 to Rs 5000. | Maximum waiver of 1250 per statement cycle. | Only surcharge is waived, GST is not waived., Surcharge: N/A.

Included merchant names are - hp, hindustan petroleum corporation, hindustan petroleum gas, satbir filling, gurgaon fuels, a square wheels, adani welspun exploration limited, tata petrodyne, cairn india, indian oil corporation, oil and natural gas corporation, oil india limited, bhara petroleum, bhara petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bhara gas, reliance petro pump, shell fuel station, essar petro station, ongc petrol pump, nayara energy fuel station, mangalore refinery and petrochemicals ltd station, indraprastha gas limited pump, gail fuel outlet, assam oil division petrol pump, mumbai refinery fuel station, koyali refinery petrol vendor, digboi refinery pump, numaligarh refinery limited station, bina refinery petroleum station, paradeep refinery fuel point, panipat refinery petrol depot, haldia refinery fuel outlet, mathura refinery petrol station, manali refinery fuel point, cochin refinery petrol outlet, vizag refinery fuel station, gujarat state petroleum corporation pump, ril fuel depot, petronet lng fuel station, mumbai high field pump, nocil petrol outlet, balmer lawrie & company limited station, schlumberger india petrol station, halliburton india pump, adani gas fuel point, swan energy limited station, aban offshore limited petrol, total oil india station, tata power fuel station, kerala state oil corporation pump, mahanagar gas limited outlet, oilmax energy fuel station, coastal energy petro pump, deep industries limited fuel point, selan exploration technology limited station,

asian oilfield services pump, jaihind projects limited petrol station, sun petrochemicals fuel outlet, jaiswal neco industries limited station, hindustan oil exploration company fuel point, abhay ocean services petrol pump, neco group fuel station, san engineering & locomotive co. outlets, shakti petroleum pump, ultratech petroleum fuel depot, gupta energy station, anand oil company petrol station, mittal energy limited fuel point, khushbu petroleum station, krishna fuels petro pump, yash petrol services outlet, vardhman fuels station, mitaram fuels depot, gujarat natural resources limited, indus petroleum station, shyam petrochemicals outlet, manoj petroleum pump, royal fuel station, pyramid petroleum outlet, bharuch fuel, petro fuels, chennai petroleum corporation ltd pump, great eastern energy corporation limited station, ongc videsh limited pump, essar exploration & production pump

9. Government: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

Included merchant names are - tin 2 0, qapita, cbdt

10. EMI: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

11. Jewellery: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

Included merchant names are - sheetal jewellery, sheetal jewelle, malabar, new shyam store, national jewelry chains, kalyan jewellers, malabar gold & diamonds, pc jeweller, tribhovandas bhimji zaveri, joyalukkas, senco gold & diamonds, reliance jewels, caratlane, orra, bhima jewellers, jos alukkas, p. n. gadgil jewellers, khazana jewellery, abharan jewellers, c. krishniah chetty & sons, manubhai jewellers, png jewellers, prince jewellery, amrapali jewels, hazoorilal jewellers, sabyasachi jewelry, farah khan fine jewellery, anmol jewellers, khurana jewellery house, grt jewellers, abaran timeless jewellery, mehta jewellery, kashi jewellers, bluestone, melorra, voylla, candere, wearyourshine by pc jeweller, velvetcase, mirraw, joyari, pipa bella, hazoorilal legacy, zaveri & co., anjali jewellers, shree ganesh jewellery house, narayan jewellers, kiah diamond jewellery, kisna diamond jewellery, navrathan jewellers, lala jugal kishore jewellers, tanishq, tribhovandas bhimji zaveri (tbz)

12. Wallet: Earn 0 Cashpoints, Description: No Reward Points on this category., Surcharge: N/A.

## Reward Points Burn:

Burn multiplier is the value user will get for each reward point.

1. Airmiles: The CashPoints earned on HDFC Bank UPI RuPay Credit Card can be redeemed against the Statement Balance at the rate of 1 CashPoint = ₹0.25, and can be done via Net Banking login, or physical redemption form|For redemption against Statement Balance, Cardholder must have minimum CashPoints equivalent to ₹500. (AIRLINE\_TRANSFER), Burn multiplier = 0.25.

2. Cashback: The CashPoints earned on HDFC Bank UPI RuPay Credit Card can be redeemed against the Statement Balance at the rate of 1 CashPoint = ₹0.25, and can be done via Net Banking login, or physical redemption form|For redemption against Statement Balance, Cardholder must have minimum CashPoints equivalent to ₹500. (CASHBACK), Burn multiplier = 0.25.

3. Statement Balance: The CashPoints earned on HDFC Bank UPI RuPay Credit Card

can be redeemed against the Statement Balance at the rate of 1 CashPoint = ₹10.25, and can be done via Net Banking login, or physical redemption form|For redemption against Statement Balance, Cardholder must have minimum CashPoints equivalent to ₹1500. (CASHBACK), Burn multiplier = 0.25.

4. Product Catalogue: The CashPoints earned on HDFC Bank UPI RuPay Credit Card can be redeemed against the Statement Balance at the rate of 1 CashPoint = ₹10.25, and can be done via Net Banking login, or physical redemption form|For redemption against Statement Balance, Cardholder must have minimum CashPoints equivalent to ₹1500. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.25.

5. Unified SmartBuy (Flights/Hotels): The CashPoints earned on HDFC Bank UPI RuPay Credit Card can be redeemed against the Statement Balance at the rate of 1 CashPoint = ₹10.25, and can be done via Net Banking login, or physical redemption form|For redemption against Statement Balance, Cardholder must have minimum CashPoints equivalent to ₹1500. (TRAVEL\_BOOKING), Burn multiplier = 0.25.