

Card Details: IRCTC

Bank: HDFC

Ideal Spends: Rs 500000

Key Charges:

Joining Fee: 500

Renewal Fee: 500

Forex Charges: 3.5

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

Reward Points Earn:

1. Categories other than mentioned below or any other: Earn 1 Cashpoint, Description: Earn 1 Cashpoint per ₹100 spent., Surcharge: N/A.

2. IRCTC/RailConnect App: Earn 5 Cashpoints, Description: You can earn a maximum of 1,000 Reward Points per month. | 12,000 RPs per year for IRCTC spends. | 1% + GST Transaction charges waiver. | Maximum waiver of ₹1,000 per statement cycle., Surcharge: N/A.

Included merchant names are - wild enthusiast, redbus, travel club, verhost, verhost mar, makemytrip, makemytrip indi, yatra, cleartrip, easemytrip, travelguru, expedia india, booking, agoda, via, thomas cook india, sotc, traveltriangle, ixigo, musafir, paytm travel, thrillophilia, happyeasygo, tripadvisor india, skyscanner india, irctc, klook, railyatri, oyo rooms, fabhotels, treebo hotels, airbnb india, travelzoo india, flightraja, tripfactory, goomo, triphobo, bigbreaks, grabon, railrestro, confirmkt, indian eagle, akbar travels, veena world, wowtrips, gozayaan, wandertrails, stayzilla, orbitz india, travelguru homestays, trivago india, budgetair india, cheapoair india, kayak india, tata startbus, tata starbu, starbus, delhi inter, goibibo, ibibo group pri, ibibo group pvt, ibibo, jetabroad india

3. SmartBuy (IRCTC): Earn 5 Cashpoints, Description: You can earn a maximum of 1,000 Reward Points per month. | 12,000 RPs per year for IRCTC spends. | Additional 5% cashback., Surcharge: N/A.

Included merchant names are - smartbuy, emt flight via smartbu

4. Rent: Earn 0 Cashpoints, Description: 1% + GST fee will be charged on the transaction amount and capped at ₹3000 per transaction., 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

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

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

6. 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, bharat petroleum, bharat petroleum company limited (bpcl) pump, reliance petroleum, essar oil, indianoil bharat 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

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

Included merchant names are - avenues*ind

8. EMI: Earn 1 Cashpoints, Description: Interest, processing fees & GST amounts will not be eligible for HDFC Bank Reward Points., Surcharge: N/A.

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

10. Grocery: Earn 1 Cashpoints, Description: Transactions are capped maximum at 1000 Reward Points per month and 12000 RPs annually., Surcharge: N/A.

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

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

12. 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)

13. 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. IRCTC: 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 199 + GST on the credit card. But this could change subject to HDFC Bank's terms and conditions. (TRAVEL_BOOKING), Burn multiplier = 1.