

## Card Details: Diners Club Privilege

Bank: HDFC

Ideal Spends: Rs 900000

### Key Charges:

Joining Fee: 2500

Renewal Fee: 2500

Forex Charges: 1.99

Annual Percentage Rate: 43.2

Add-on Card Charges: N/A

Reward Redemption Fee: Nil

### Card Milestones:

1. Spend Rs 150000 (QUARTER), Benefits: ₹1500 worth of voucher..

### Reward Points Earn:

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

2. Education (Third-Party): Earn 0 Reward Points, Description: No Reward Points on this category., Surcharge: 1% + GST.

3. Categories other than mentioned below or any other: Earn 4 Reward Points (Reward Points), Description: Earn 4Reward Points on every ₹150 spent., Surcharge: N/A.

4. Swiggy: Earn 20 Reward Points, Description: Additional 4X Reward Point is capped at 2500 RPs every calendar month., Surcharge: N/A.

Included merchant names are - swiggy, bundl technologies p, bundl

5. Zomato: Earn 20 Reward Points, Description: Additional 4X Reward Point is capped at 2500 RPs every calendar month., Surcharge: N/A.

Included merchant names are - zomato, zomato ltd, zomato online o, razorpayzomato, zomato limited

6. Hotels: Earn 40 Reward Points, Description: Earn 40Reward Points on every ₹150 spent.|The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

7. Flights: Earn 20 Reward Points, Description: Earn 20Reward Points on every ₹150 spent.|The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

8. Trains: Earn 12 Reward Points, Description: Earn 12Reward Points on every ₹150 spent.|The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

9. Holidays: Earn 20 Reward Points, Description: Earn 20Reward Points on every ₹150 spent.|The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

10. Bus: Earn 20 Reward Points, Description: Earn 20Reward Points on every ₹150 spent.|The maximum number of accelerated RPs on smartbuy cumulatively that can

be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

11. Vouchers: Earn 20 Reward Points, Description: Earn 20Reward Points on every 150 spent.|The maximum number of accelerated RPs on smartbuy cumulatively that can be earned in a month is 4000 & 2000 per day., Surcharge: N/A.

12. Rent: Earn 0 Reward Points, 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

13. Fuel: Earn 0 Reward Points, 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

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

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

15. Education (Direct): Earn 4 Reward Points, Description: Earn 4Reward Points on every 150 spent., Surcharge: N/A.

Included merchant names are - avenues\*ind

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

17. Jewellery: Earn 0 Reward Points, 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)

18. Wallet: Earn 0 Reward Points, 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. Flights and hotel bookings via Smartbuy: Visit [offer.smartbuy.hdfcbank.com](https://offer.smartbuy.hdfcbank.com)|Click on Flights & Hotels under the Shop, Travel & Dine section.|Browse through the available flights or hotels and select the one that suits your requirements.|At the payment page, you will have the option to redeem your HDFC Credit Card Reward Points.|You can redeem your RPs for upto 70% off airline tickets or hotel reservations.|Redemption Value: 2RPs = ₹1. (AIRLINE\_TRANSFER), Burn multiplier = 0.5.

2. Cashback: Within SmartBuy, visit 'Rewards' followed by 'Rewards Catalogue'.|5 Reward Point = ₹1. (CASHBACK), Burn multiplier = 0.2.

3. Exclusive Privilege Dining Catalogue on select Restaurants via Smartbuy: To redeem: Visit [offers.smartbuy.hdfcbank.com/diners](https://offers.smartbuy.hdfcbank.com/diners) >> Click on 'Diners Club Benefits' tab >> Select 'Exclusive Dining Catalogue'|Redemption Value: 1Reward Point = ₹0.3. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.3.

4. Catalogue: Go to <https://offersmartbuy.hdfcbank.com/v1/diners>|Choose among various categories such as, vouchers, travel and stay, apple products|1 Reward Point = ₹0.35. (CATALOGUE\_PRODUCTS), Burn multiplier = 0.35.

### Lounge Benefits:

1. Domestic Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..

2. International Lounges: Visitation Limit - null per null, Eligibility - Not specified on the bank's website..

3. Add-on Card Domestic Lounges: Visitation Limit - null per null, Eligibility - As per primary card..

4. Add-on Card International Lounges: Visitation Limit - null per null, Eligibility - As per

primary card..