**HDFC IRCTC Credit Card**

Why is this card so AWESOME?

* Get 5 Reward points for every ₹100 spent on IRCTC ticketing website & Rail Connect App
* 1 Reward point on every ₹100 spent on all other spends.
* Additional 5% Cashback on train ticket bookings via HDFC Bank SmartBuy.
* Credit Card to UPI - The HDFC IRCTC Credit Card can be linked to your UPI.
* Welcome voucher worth ₹500 on card activation within first 37 days of card issuance
* Annual fee waiver on annual spends of ₹1,50,000 or more.

Other Amazing Offers

* 8 complimentary access to select IRCTC Executive Lounges every year (2 per quarter)
* 1% fuel surcharge waiver at all fuel stations across India (on minimum transaction of INR 400 & maximum transaction of INR 5,000. Maximum waiver of INR 250 per statement cycle).
* Interest Free Credit Period: Up to 50 days of interest free period on your HDFC Bank Rupay IRCTC Credit Card from the date of purchase
* Revolving Credit: Available at a nominal interest rate on your HDFC Bank Rupay IRCTC Credit
* Reward Rate Redemption and validity.
* The redemption against the train ticket booking at the rate of 1 Reward Point = INR 1 on HDFC Bank SmartBuy Reward Points will lapse on expiry of two years from the date of issuance
* Redemption can be made only against 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 IRCTCA minimum of 100 Points are needed to be redeem rewards

How to Apply

* User click on the tracking link
* User will be redirected to HDFC Bank Credit Cards page
* User Click Login/Join Now and do OTP verification
* User will see the cards they are eligible for, select the card and provide the required details
* User Complete his/her VKYC within 72 hours of his/her application.

Documents required for the Application.

* Address Proof - Aadhaar, Passport, Latest utility bills
* ID proof - PAN, Voter ID, Passport
* Income proof - Bank Statement, Salary Slips

Eligibility Criteria

* Required Age: 21 - 60 years
* Employment status: Salaried or Self-Employed
* Minimum Income: ₹25,000 per month (Salaried)
* Minimum Income: ₹6 lakhs per annum (Self-Employed)

Fees and Charges

* Joining Fees: ₹500 + GST.
* Annual Fees: ₹500 + GST.

Important Information

* If customer Card is Activated, you will be eligible for commissions
* Minimum transaction of ₹100 is required within 37 days to activate the card, otherwise it will get closed
* No Rewards Applicable for Employees of HDFC, HDB, CHBL & CSC- Main or Group of Companies
* For Existing/Previous HDFC credit card holders, Rewards will get tracked at Existing User Reward rate
* Card upgrades/limit enhancements are not a part of Rewards
* Rewards on HDFC Bank App applications: Not Applicable
* If customer apply for a different card upon redirecting you will be eligible for the rewards rates applicable on the card applied
* Your Rewards will be cancelled customer use any referral code or if his/her application is Rejected or Cancelled
* Fraudulent activity will lead to cancellation of the Rewards. CashKaro's decision will be final in this case.