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Revisions to Your HDFC Bank Credit Card Terms Effective August 1st , 2024

1 message

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Revisions to Your HDFC Bank Credit Card Terms Effective August 1st, 2024

Dear Valued Cardholder,

Here’s an important update on your XX7913 Credit Card. Effective August 1st , 2024, the following revision to your HDFC Bank Credit card charges will apply.

1. Rental Transactions:

If you use services like (but not limited to) CRED, PayTM, Cheq, MobiKwik, Freecharge, and others to pay rent, a 1% fee will be charged on the transaction amount and capped at ₹3000 per transaction.

Category.	Merchant Category Codes (MCC)
Rent	6513

2. Fuel Transactions:

If you spend less than ₹ 15000 per transaction on fuel, no additional fee will be charged. However, if you spend more than ₹ 15000 per transaction on fuel, a 1% fee will be charged on the entire amount and capped at ₹3000 per transaction.

Category.	Merchant Category Codes (MCC)
Fuel	1361,5172,5541,5542,5983,9752

3. Utility Transactions:

If you spend less than ₹ 50000 per transaction on Utilities, no additional fee will be charged. However, if you spend more than ₹50000 per transaction on utilities, a 1% fee will be charged on the entire amount and capped at ₹3000 per transaction.

Category.	Merchant Category Codes (MCC)
Utility	4900

Insurance transactions will not be considered as Utility transactions and hence no charge will be applicable.

4. Educational Transactions:

If you make education payments through college/school websites or their POS machines, there will be no fees. International education payments are excluded from this charge. However, on education payments through third-party apps like (but not limited to) CRED, PayTM, Cheq, MobiKwik and others, a 1% fee will be charged and capped at ₹3000 per transaction.

Category.	Merchant Category Codes (MCC)
Education	8211,8220,8241,8244,8249,8299

5. Late Payment:

Our late payment fee structure has been revised as follows:

Outstanding Amount Slab	Revised Charges
<= ₹ 100	Nil
₹ 101 - 500	₹ 100
₹ 501 - 1000	₹ 500
₹ 1001 - 5000	₹ 600
₹ 5001 - 10000	₹ 750
₹ 10001 - 25000	₹ 900
₹ 25001 - 50000	₹ 1,100
> ₹ 50000	₹ 1,300

6. Rewards Redemption towards Statement Credit:

If you redeem your rewards towards statement credit (CashBack), a ₹50 redemption fee will be charged.

7. Finance Charges:

If you avail the revolving credit facility & hence choose to pay an amount less than the total amount due reflected in the monthly billing statement, finance charges of 3.75% (per month) will be applicable from the transaction date till the outstanding balance is paid in full . Applicable to all retail & cash transactions

8. Easy-EMI Processing Fee:

If you avail the Easy-EMI option at any online / offline store, EMI processing fee of up to ₹299 will be charged.

All fees are subject to GST as per government regulations.

The Merchant Category codes are defined by the network (Visa, Master Card, Rupay, Diners). HDFC Bank does not define the merchant category.

For more details, kindly refer to MITC <[link](#)>

If you have any questions or need further information, please contact our customer service team or visit your nearest HDFC Bank branch.

Thank You for Choosing HDFC Bank!

Warm Regards,

HDFC Bank

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