

Settling dues on your HDFC Bank Credit Card

- For easy understanding of your monthly transactions, we have segregated them into International and Domestic. However, the total amount indicated on your statement refers to the sum total of your Domestic and International transactions. In case you have availed of any of our EMI programs, the EMI will be included in your Minimum Amount Due and will not be shown separately.
- The billing statement that you have received is usually generated on the "Statement Date" of every month (please refer overleaf for the data applicable to you), and is sent to you by post / courier. If the balance outstanding is less than Rs.200/- and there is no further transaction pending billing since the last statement and there are no other outstanding charges or transactions from any previous months' bills, then no statement will be issued for that particular month.
- You can avail of the Revolving Credit facility on your Credit Card by simply paying the Minimum Amount Due or any higher amount thereof, as shown on your statement before the payment due date and carry forward the balance to subsequent statements.
- The Minimum Amount Due is calculated currently at 5% of your total current dues with a minimum payment criterion of Rs.200/-. In case you have availed any of our EMI programs, the EMI amount will be added to the Minimum Amount Due. **Finance charges will be applicable on the balance outstanding after payment of Minimum Amount Due.**
- Any previous unpaid Minimum Amount Due will be added to your current Minimum Amount Due along with any outstanding amount exceeding your credit limit*.
NOTE : If you incur only retail spends with the outstanding for the month amounting to Rs 5,000/- and you pay back exactly the minimum amount due every month, then it may result in repayment stretching upto 3.5 years with consequent interest payment on the outstanding amount(considering an interest rate of 3.25% pm) assuming that you do not incur any fresh spends. Therefore, you should, whenever your cash flow allows, pay back substantially more than your minimum due. This will also help open up your available credit limit.
- When you carry forward any outstanding amount or avail of Cash Advance, a finance charge, calculated by Average Daily Balance Method, will apply to balances carried forward and to fresh billings.**
- The Payment Due Date is the last date by which the bank should receive clear funds post processing towards card payment, failing which, future transactions may not be honoured and late payment charges and charges on revolving credit plus service tax will be levied as applicable. Cardholders are advised to drop local cheques well in advance of the Payment Due Date to ensure payment credit reflects on the card account within the Payment Due Date.**
- "Statement Date" is the date on which your statement is generated every month. In the rare event of you not receiving your statement within 7working days of generation, please call your nearest call centre to receive your billing information. Non receipt of the statement would not affect the cardholder's obligation and liability and he/she shall be liable to pay the outstanding balance on or before payment due date.
- A purchase and subsequent cancellation are two separate transactions. Please do not withhold payment for reasons of non-credit as delays in the credit process can cause your account to become irregular.
- Payment made by you will be acknowledged in the subsequent statement.
- It is the cardholder's responsibility to notify the Bank in case of non receipt or discrepancy in his monthly statement within 60 days from the statement date. In case the cardholder doesn't notify the Bank of any such event, the statement will be deemed to have been delivered and conclusive.
- The banks also reserves the right to include your name in the list of defaulters and share the conduct of your credit card account with other banks/financial institutions, Credit Information Companies and statutory bodies in accordance with the Credit Information Companies(Regulation) Act,2005, as amended from time to time.

Regular information For International Usage.

Usage of internationally valid cards outside India must be in accordance with the Exchange Control Regulation of RBI. In the event of any failure to do so, the Cardholder is liable for penal action under the Foreign Exchange Management Act, 1999. The onus of ensuring compliance with the regulations is entirely on the cardholder. Refer Do's and Don'ts section below

Finance Charges

If a Cardholder avails of the revolving credit facility of the HDFC Bank Credit Card and hence chooses to pay an amount less than the total amount due reflected in the monthly billing statement, the entire outstanding amount would attract finance charges and all new transactions will also attract finance charges, till such time as the previous outstanding amounts are repaid in full.

The following would serve as an example for this (Please note that the actual calculation would vary from one cardholder to another based on the Cardholder's purchase and revolve behaviour)
Assume that you have paid all previous dues in full and do not have any amount outstanding in your Card account.
You have purchased households goods for Rs 15000 on 10 April, and garments and accessories for Rs 5000 on April 15. Your statement date is the 18th of every month, and the statement dated 18 April holds a Total Amount due of Rs 20000 (hence Minimum amount due of Rs 1000), and also mentions that the Payment due date is 8 May. You choose to make a payment of Rs 2000 on 12 May (hence this would attract Late Payment charges). Thus there is an unpaid amount of Rs 18000. You make a fresh purchase of groceries for Rs 1000 on 14 May. On 15 May you make a payment of Rs. 15000. Thus, on the statement dated 18th May, the following will reflect as the components of the total amount payable by you:
Interest calculated = (outstanding amount X 3.25% pm X 12 months X no of days)/365.
Late payment charges = Rs 500

a)	Interest on Rs 15000 @ 3.25% pm from 18 April to 12 May (i.e for 25 days)	=	Rs.	400.68
	Interest on Rs 13000 @ 3.25% pm from 13 May to 15 May (i.e for 3 days)	=	Rs.	41.67
	Interest on Rs 5000 @ 3.25% pm from 18 April to 15 May (i.e for 28 days)	=	Rs.	149.59
	Interest on Rs 3000 @ 3.25% pm from 16 May to 18 May (i.e for 3 days)	=	Rs.	9.61
	Interest on Rs 1000 (fresh spends) @ 3.25% pm from 14 May to 18 May (i.e for 5 days)	=	Rs.	5.34
	Thus total Interest of		Rs.	606.9
b)	Late payment charges	=	Rs	500
c)	Service Tax @ 10.3% of Interest & Late Payment Charges = Rs 114.00			
d)	Total principal amount outstanding	=	Rs	4000
	(Rs 1000 fresh spend + balance Rs 3000 outstanding from last month's billing period)			
	Hence Total Amount Due = (a) + (b) + (c) + (d) =		Rs	5220.9

* Please note that the finance charges and other charges are subject to change at the discretion of HDFC Bank.
Also please note that if the cardmember exceeds the credit limit of the account overlimit charges will be levied on the account. Interest rate of 3.25% p.m. as been considered for this example

For an exhaustive list of charges that may be levied for specific instances, please refer to the Schedule of Charges.

Please call us at our 24 Hour Customer Call Centre

Ahmedabad : 079-66004332, Rest of Gujarat : 97255 04332 , Lucknow : 0522-4004332, Bangalore : 080-66224332 , Bhopal : 0755-4004332 , Cochin : 0484-4084332 , Rest of Kerala : 99957 64332 , Chandigarh - 0172-4694332 , Rest of Punjab : 97791 54332, Chennai : 044-66004332, Coimbatore : 0422-4384332, Delhi & NCR : 011-41514332, Hyderabad : 040-66624332, Rest of Andhra Pradesh : 99086 64332 , Indore : 0731-4074332, Jaipur : 0141-4004332, Rest of Madhya pradesh : 97525 04332, Kolkata : 033-22104332 , Mumbai : 022-28564332, Pune : 020-66034332, Rest of Maharashtra : 9561094332 Raipur:0771-4084332.

Toll Free No.: 1800 425 4332
Agra/Ajmer/Allahabad/Bareilly/Bhubaneshwar/Bokaro/Cuttack/Dhanbad/Dehradun/ Erode/Guwahati/Hissar/Jammu & Srinagar/ Jamshedpur/ Jhansi/Jodhpur/ Karnal/ Kanpur/ Madurai/ Mangalore/ Mathura/Meerut/Moradabad/ Muzaffarpur /Mysore/ Pali/Patiala/ Patna/ Rajkot/Ranchi/Rourkela/Salem/ Shimla/Siliguri/ Silvassa / Surat/ Trichy/ Udaipur/Varanasi
Write to us at : Manager, HDFC Bank Cards Division, P.O. Box 8654, Thiruvananthiur, P.O., Chennai-600041. **e-mail to us at :** customerservices.cards@hdfcbank.com
In the rare event of not being satisfied with the response from any of the above contacts, you can call us on : 044-23744704 between 9.30 am and 5.30 pm Monday to Friday (or)
Write to : Manoj Prem, Grievance Cell Officer HDFC Bank, Cards Division,8, Lattice Bridge Road,Thiruvananthiur, Chennai - 600 041
Kindly quote your 16 digit credit card number in all your communication with the bank for quicker resolution.

Convenient Payment Options

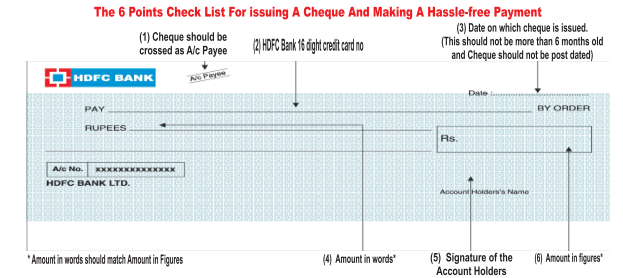
- NetBanking/ ATM fund transfer
- Standing Instructions on your HDFC Bank account - Auto Debit
- Through NEFT (Use IFSC Code HDFC0000128)
- Visa Money Transfer
- Local cheques/ demand drafts at HDFC Bank ATMs/ Drop Boxes

Billing Disputes Resolution

Disputes on transactions debited to the card account need to be reported promptly by the Cardmember in writing within 60 days from his statement date in which the transaction under dispute was charged. This will enable the bank to investigate with the merchant / acquiring bank.
The rules applicable under the Credit Card Franchise Operating Regulations impose time limits on reporting disputed transactions. If the Cardmember does not report / inform the Bank within time in writing, it would make it difficult for the bank to gather information about the transactions and this may work to the cardmember's disadvantage.
The bank is not liable or responsible for any transactions incurred on the card account prior to the time of reporting of the loss of the card and the cardmember will be wholly liable for the same. After the receipt of the proper notification of the loss by the bank, the subsequent transactional disputes would be taken up by the bank as above.

Some Do's & Don'ts

- Ensure verification of your card is done in your presence. Also remember to get your card back after every transaction.
- Please drop only cheques or drafts in the drop boxes. Please do not drop Cash/Post-dated cheques in the drop boxes. HDFC Bank will not be liable/responsible for Cash deposited in the drop boxes. Please fill your Cheque as illustrated below- ensure to mention your contact number (Mobile or Landline with STD code) on the reverse side of the cheque.



- Do not forget to call our 24-hour Customer Call Centre immediately, if your card is stolen/lost/misplaced.
- Please do not authorize lottery or gambling transactions on your credit card as it is prohibited by RBI.
- If you do not wish to be called about our products and services, kindly log on to our website: www.hdfcbank.com and register yourself in our Do not Call Registration option.
- Please do not provide any personal / financial / Credit Card related information on any unknown internet site or respond to any e-mail seeking such information from you.

Credit Limit

Credit limit on any card account may be reviewed as per the Bank policies specified from time to time and the Bank reserves the right to revise (increase or decrease) and / or unconditionally cancel the limit assigned on a Card without any prior notice to the Cardmember.