

## HDFC Bank Millennia Credit Card

### 1) What are the key features of the Millennia Credit Card?

- 5% CashBack on 10 online merchants (Amazon, BookMyShow, Cult.fit, Flipkart, Myntra, Sony LIV, Swiggy, Tata CLiQ, Uber & Zomato)
- 1% CashBack on all other spends (except Fuel, Rent Payments and Govt Related txns) including EMI spends & Wallet loads

Note:

With effect from 1st January 2023, Rent payments and Govt Related transactions will NOT earn Reward Points

### 2) What are the Welcome and Milestone benefits on the Millennia Credit Card?

- Quarterly spend based benefit of ₹1000 worth gift vouchers on spends of ₹1,00,000 and above in each calendar quarter
- You will receive a Welcome Benefit of 1000 CashPoints (applicable only on payment of Joining membership fee)

### 3) How can a cardholder maximise CashPoints earning on Millennia Credit Card?

Cardholder can maximise CashPoints earning through below ways:

- Earn 5% CashBack from 10 Online Merchants.
- Earn 1% CashBack even on Wallet loads and all the EMI spends

### 4) What is Quarterly Spend Based benefit? How can a cardholder come to know whether he is eligible for ₹1000 gift voucher?

- Cardholder will be getting ₹1000 worth gift voucher on spends of ₹1,00,000 and above in each calendar quarter.
- Cardholder can view the spends achievement via Net Banking. Please follow the path to check:

Net banking login → cards → Enquire → Redeem Reward Points → Select Card → My Rewards → Spend Promo Details

Once cardholder is eligible post achieving the target, voucher message will be triggered to registered phone number & email ID within 30 working days.

### 5) What are CashPoints?

CashPoints are an exclusive Rewards metric system created for our Credit Cardholders. CashPoints can be utilized towards CashBack redemption against the statement at the rate of 1 CashPoint = ₹1 for Millennia Credit Card Holders.

**Please note that CashPoints will be posted as Reward Points only.**

#### 6) How can a customer use the cashback earned?

- CashBack will be given in the form of CashPoints, which can be redeemed by the customer against the statement balance
- The redemption against the statement balance will be at the rate of 1 CashPoint = ₹1, and can be done via Net Banking login, Phone Banking, or physical redemption form.
- The minimum CashPoint balance required for redemption against the statement balance is 500 CashPoints.
- CashPoints can also be used for redemption against travel benefits like Flight & Hotel bookings and Rewards Catalogue at the SmartBuy Rewards Portal, at a value of 1 CashPoint = ₹0.30
- With effect from 1st February 2023, Reward points redemption for CashBack redemption are capped per calendar month to 3000 rewards points
- Flights and Hotels redemption information, Credit Card members can redeem up to a maximum of 50% of the booking value through Cash Points. Rest of the transaction amount will have to be paid via the Credit Card limit.
- With effect from 1st January 2023, Reward points redemption for flights & hotels bookings are capped per calendar month at 50,000.
- With effect from 1st February 2023, cardmembers can redeem upto 70% of product/Voucher value through Reward points on select vouchers/products and pay the remaining amount via Credit card.
- Unredeemed CashPoints will expire/lapse within 2 years of accumulation

#### 7) What are the other benefits on the Millennia Credit Card?

- **1% Fuel Surcharge Waiver**
  - 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum CashBack of ₹250 per statement cycle)
  - The rate of surcharge may vary depending on the fuel station and their acquiring bank. GST is as applicable.
- **Exclusive Dining Privileges**
  - Get up to 20 % savings off on all your restaurant bill payments via Swiggy Dineout (20k + restaurants) (Offer inclusive of Restaurant and Swiggy Discount). Offer valid only on payments done via Swiggy App.

#### 8) How is HDFC Bank Millennia Credit Card a one stop solution for all payment needs?

- There is no minimum transaction value for earning CashPoints and cardholder will get an assured reward on all the transactions (except fuel transaction)
- You will get upto 45 days of interest free period to payback the amount.

### **9) How will a cardholder get cashback on EMI spends?**

- Cardholder will be getting 1% Cashback on the below type of EMI's
  - Merchant/EasyEMI
  - Aggregator EMI
  - Brand EMI
- SmartEMI/Dial An EMI (DAE) is not considered under this feature.
- If a cardholder did an EMI transaction on the 10 online merchants under 5% Cashback category, then cardholder will get 1% cashback.
- Only EMI principal amount will be rewarded with CashPoints. Interest & processing fees amounts will not eligible for CashPoints.

### **10) As a Cardholder I am not getting CashPoints on all spends, why so?**

- CashBack shall not be eligible for the following spends/transactions on the card,
  - Fuel Spends
  - Rent payments and Govt Related transactions
  - Cash Advances
  - Payment of Outstanding Balances
  - Payment of card fees and other charges
  - Smart EMI / Dial an EMI transactions
- If a cardholder breaches the monthly cycle capping of the product feature of 1,000 CashPoints, then CashPoints shall not be rewarded for the spends done beyond the monthly capping.
- With effect from 1st January 2023, Rent payments and Govt related transactions will NOT earn Reward Points.

### **11) Is there any capping for Cashback earned on Millennia card Features?**

Please note that there is a calendar month capping on CashPoints accrued on the below mentioned features.

- Maximum capping for 5% cashback on 10 online merchants is 1,000 CP
- Maximum capping for 1% cashback on other spends is 1,000 CP

### **12) Cardholder did a transaction in 10 online merchants and didn't get cashback as per the 5% cashback feature?**

- Cashback of 5% will be calculated basis the Terminal / merchant IDs (TIDs & MIDs) shared by the respective merchant partners. If in case the TID / MID is not available in the set-up, such transactions will not qualify for the benefit.

### **13) What will happen to cardholder existing CashPoints earned in the Millennia?**

For existing customers, the available CashPoints in cardholder account will be intact and there would be no changes to it.

#### 14) How does a cardholder calculate CashPoints earned on monthly spends?

CashPoints are calculated on the spends made within the calendar month cycle. Only settled transactions within the calendar month will be considered for CashPoints posting.

To check for the Cash Points accrued, refer to current and previous statements received.

**For example:** Cardholder statement is received on every 18th of the month. The CashPoints accrued for cardholder transactions from 1st of January till 31st of January will be calculated and posted on the 1st of February and the same can be seen when cardholder receive the statement on 18th of February. For calculating the same on cardholder end, refer to January month statement and February month statement. Below shows an illustration on how to calculate:

JAN STATEMENT : Billing Cycle - 18th of every month						
NO	TRANSACTION DATE	TRANSACTION AT:	AMT (In Rs.)	CASHPOINTS TYPE: TRANSACTION CATEGORY	CASHPOINTS ACCRUED	COMMENTS
1	21th Dec	Restaurant Bill Payment	900	1% CashPoints	9	Eligible for CashPoints in Dec'20 month calendar
2	22nd Dec	Rent Payment via PayZapp	10,000	1% CashPoints	100	Eligible for CashPoints in Dec'20 month calendar
3	01st Jan	Flipkart - Normal Purchase	4,000	5% CashPoints	200	Eligible for CashPoints
4	04th Jan	Merchant EMI Flipkart Principal amount	6,000	1% CashPoints	60	Eligible for CashPoints. 1% CashPoint for EMI transactions
5	04th Jan	Merchant EMI Flipkart Interest amount	400	-	0	Interest component of EMI will not get CashPoints
6	7th Jan	Amazon - Normal Purchase	7,000	5% CashPoints	350	Eligible for CashPoints
7	9th Jan	Fuel Transaction	500	-	0	Fuel transaction is not applicable for CashPoints
8	10th Jan	Flipkart purchase reversal	4,000	5% CashPoints	-200	To be considered under reversal of Cashpoints.
9	11th Jan	Myntra Shopping	4,000	5% CashPoints	200	Eligible for CashPoints
10	12th Jan	Amazon Grocery	3,500	5% CashPoints	175	Eligible for CashPoints
11	13th Jan	Zomato	400	5% CashPoints	20	Eligible for CashPoints
12	14th Jan	Swiggy	100	5% CashPoints	5	Eligible for CashPoints
13	Jan CashPoints earned			Total Points	810	

FEB STATEMENT : Billing Cycle - 18th of every month						
No	TRANSACTION DATE	TRANSACTION AT:	AMT (in Rs.)	CASHPOINTS TYPE: TRANSACTION CATEGORY	CASHPOINTS ACCRUED	COMMENTS
1	19th Jan	Restaurant Bill Payment	1,000	1% CashPoints	10	Eligible for CashPoints
2	22nd Jan	Bill Payment via PayZapp	1,500	1% CashPoints	15	Eligible for CashPoints
3	24th Jan	Tata Cliq - Normal Purchase	3,000	5% CashPoints	150	Eligible for CashPoints
4	27th Jan	Fuel Transaction	400	-		Fuel transaction is not eligible for CashPoints
5	12th Feb	Amazon Grocery	3,000	5% CashPoints	150	Eligible for CashPoints in Feb Calendar month
6	13th Feb	Zomato	400	5% CashPoints	20	Eligible for CashPoints in Feb Calendar month
7	14th Feb	Swiggy	400	5% CashPoints	20	Eligible for CashPoints in Feb Calendar month
8	Jan CashPoints earned			Total Points	175	
9	Total points earned for Jan			Total Points	985	Total 985 CashPoints of Jan will be available for redemption post Feb month statement generation

#### 15) How much CashPoints will a cardholder earn if the cardholder does a Prepaid Card / Gift Card /Wallet load and / or Voucher purchase from 10 online merchants?

A cardholder will be eligible for 1% CashPoints on prepaid card/gift Card/ wallet load and / or voucher purchases. All the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks Visa, MasterCard, RuPay and Diners) will be considered under 1% CashPoints.

**16) If a cardholder places an order in Uber Eats, whether cardholder will be eligible for 5% CashPoints as per product feature?**

A cardholder will be eligible for 1% CashPoints if he/she orders in Uber Eats. The 5% CashPoints on Uber is eligible for travel/commute related spends. The Uber transactions carried out through the MCC code of 4121 (as defined by card networks Visa, MasterCard, RuPay and Diners) will only be considered for 5% CashPoints.

**17) When will the earned CashPoints be posted in the cardholder statement?**

The total CashPoints earned in a cycle will reflect in the subsequent statement of the cardholder.

**18) How many CashPoints will be earned if a cardholder spends through SmartBuy/PayZapp?**

A cardholder will be eligible for 1% CashPoints as per product feature if he/she does a transaction through SmartBuy/PayZapp which includes transaction from 10 online merchants also. All other existing SmartBuy/PayZapp offers will be applicable as per SmartBuy/PayZapp Terms & Conditions.

**19) Who is eligible for a Millennia Credit Card?**

Customer Profile	Criteria
Salaried	Age: Min 21 yrs & Max 40 Yrs, Income: Gross Monthly Income > Rs 35,000
Self Employed	Age: Min 21 yrs & Max 40 Yrs, Income: ITR > Rs 6 Lakhs per annum

**20) Can contactless transactions be done on the Millennia Credit Card?**

The HDFC Bank Millennia Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets (Check for the contactless network symbol on the card plastic)

*Please note that in India, payment through contactless mode is allowed for a maximum of ₹5,000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5,000, the Card holder has to enter the Credit Card PIN for security reasons.*

**21) What are the Fees and Charges applicable on the Millennia Credit Card?**

First Year Membership Fee – ₹1000/- + Applicable Taxes

Renewal Membership Fee – ₹1000/- + Applicable Taxes

Spend ₹1,00,000 in 12 Months and get Renewal Fee waived for next renewal year.

**Goods and Services Tax (GST)**

Effective 1st July 2017, Goods & Services Tax (GST) is applicable on all Fees, Charges and Interest transactions.

The applicable GST would be dependent on place of provision (POP) and place of supply (POS). If POP and POS are in the same state then applicable GST would be CGST and SGST/UTGST else, IGST.

GST For FEE & Charges / Interest transactions Billed on statement date will reflect in next month statement.

GST levied will not be reversed on Any dispute on Fee & Charges / interest.

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