

## Important! Updated Product Features on your HDFC Bank Millennia Credit Card with effect from 1<sup>st</sup> Nov'2021

Dear Customer,

We thank you for your being our valued Millennia Credit Cardholder. In the last 2 years a lot has changed. We understand that and are therefore making exciting changes to your card. To make the most of it, use it across all spends.

Below are the complete details of changes that will come in effect from Nov 01, 2021. To note, till Oct 31, 2021, the Current Millennia credit card features shall continue on Millennia card account



Feature Description	Current Millennia Features	New Millennia Features
5% Cashback & 2.5% Cashback	5% Cashback on SmartBuy and PayZapp transactions Minimum Transaction threshold - Rs.2,000 Max Cap per calendar month - Rs. 1,000 (1st six months) and Rs. 750 later	Get 5% Cashback on your favourite merchants Amazon, BookMyShow, Cult.fit, Flipkart, Myntra, Sony LIV, Swiggy, Tata CLiQ, Uber & Zomato
	2.5% Cashback on Online transactions Minimum Transaction threshold - Rs.2,000 Max Cap per calendar month - Rs. 750	<b>No Minimum Transaction limit!</b>  <b>Max Cap per cycle - Rs. 1,000</b>
1% Cashback	All offline transactions (excluding Fuel) and Offline EMIs  Minimum Transaction threshold - Rs.100  Max Cap per month - Rs. 750	All other transactions (except Fuel) including all kinds of Merchant location EMIs & Wallet load  <b>No Minimum Transaction limit!</b>  <b>Max Cap per cycle - Rs. 1,000</b>
CashPoints Validity	1 Year	<b>2 Years</b>

Feature Description	Current Millennia Features	New Millennia Features
Spends benefit Voucher	Rs. 1,000 Gift Voucher on spends of Rs. 1 Lakh in a calendar quarter for first year as launch offer	Rs. 1000 Gift Voucher on spends of Rs. 1 Lakh in a calendar quarter. <b>Now extended to every calendar quarter, every year, beyond 1<sup>st</sup> year as well</b>
Minimum Points Required for Redemption	2,500 Points and multiples of 500 thereon	<b>500 Points only</b>
Fuel	1% Fuel Surcharge Waiver (Max) Rs 250 per cycle Minimum transaction amount - Rs.400 Maximum transaction amount - Rs.5,000	No Change. Benefit will continue
Domestic Airport Lounge Access	Complimentary Domestic Lounge Access (8 per year)	No Change. Benefit will continue
Membership & Renewal Fee	Rs. 1,000 + Applicable Taxes	No change in Fee structure

Regards,  
HDFC Bank

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