



Terms and Conditions

1. **For Gift Vouchers**, the customer has to meet the two criteria mentioned herewith -
 - a) the application is completed end-to-end digitally by the customer without taking any bank representative assistance
 - b) the customer performs 1st transaction of Min. Rs. 500 within first 14 days
2. Gift voucher code will be sent to customers within 60 days of card issuance month.
3. **For Lifetime Free Credit Card**, the customer has to meet the minimum retail spends condition within first 90 days (refer below)

Classic Card customers	Premium Cards customers	Super Premium Cards customers
Spend Rs. 30,000 in first 90 days	Spend Rs. 50,000 in first 90 days	Spend Rs. 1,00,000 in first 90 days

- Classic Cards include – HDFC Bank Moneyback Plus Credit Card, HDFC Bank Freedom Credit Card, IndianOil HDFC Bank Credit Card, HDFC Bank Business Moneyback Credit Card
- Premium Cards include – HDFC Bank Millennia Credit Card, Intermiles HDFC Bank Platinum Credit Card
- Super Premium Cards include – HDFC Bank Regalia Credit Card, HDFC Bank Business Regalia Credit Card, Intermiles HDFC Bank Signature Credit Card

Please note – HDFC Bank Infinia Credit Card is offered on invite-only basis and standard annual pricing is applicable on the card. As per RBI advisory, we are currently issuing Credit Cards on VISA and RUPAY networks only.