

## BizBlack Metal Edition Credit Card Reward Points Program

### Terms and Conditions

#### **Important condition:**

- Reward Points will be awarded in the customer's credit card account under the Reward Points scheme.
- The Reward Points will be processed as per the following table:

Spends on	Reward Points	Minimum spend to avail Reward Points
a. Bill payments via SmartPay & PayZapp. b. Income Tax/ Advance Tax payment via <a href="http://eportal.incometax.gov.in">eportal.incometax.gov.in</a> c. GST payment via <a href="http://payment.gst.gov.in">payment.gst.gov.in</a> d. Hotel & flight booking on MMT MyBiz powered by SmartBuy BizDeals e. Business software purchase via SmartBuy BizDeals – Nuclei	5X Reward Points (i.e., 25 RP)	Rs. 50,000 per statement cycle
Other Spends (excluding petrol, wallet, rent, education, EMI)	5 Reward Points	Rs.150

Note: (For above mentioned spends, only eligible Transactions as per Bank will earn Reward Points.)

**For example:** If the cardholder spends Rs.1,00,000 in calendar month cycle with following break up of spends

- Spends on PayZapp: Rs.10,000 | Vendor payment via Swifti: Rs.20,000 | Flight booking via MMT MyBiz : Rs10,000 | Payment Wallet load spends: 10,000 | other spends: Rs. 50,000
- Thus, the total spends eligible for Reward Points would be only Rs.10,000 + Rs.20,000 + Rs.10,000 + Rs.50,000 = Rs.90,000.

**The Reward Points earned for the billing cycle in example would be calculated as follows:**

- Accelerated 5X Reward Points of Rs.40,000  
(Spends on PayZapp: Rs.10,000 | Vendor payment via Swifti: Rs.20,000 | Flight booking via MMT MyBiz : Rs.10,000) = 6,667 RP
- Other spends of Rs.50,000 = 1,667 RP

Thus, the total Reward Points for the example would be 8,333 RP. This will be posted in the card account.

- Accelerated 5X Reward Points on Business Essential spends is capped at 7,500 RP per statement cycle. (excluding Wallet Load spends)
- All PayZapp transactions will be eligible for 5X Reward Points except spends on Clubs, Housing, Rent, Hospital, Education, Donation, Mutual funds, Loans, Credit Card payments, Wallet Load.
- The transaction settled from the merchant will be eligible for Reward Points and settlement/Posting date of the transaction will be considered for points calculation.

- In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, the corresponding Reward Points will be reversed from next statement cycle Reward Points earnings.

#### **Reward Points Redemption –Terms & Conditions**

- Rewards Points accrued will be reversed if a retail transaction is converted into SmartEMI.
- Rewards Points accrued for Insurance transactions will have a maximum cap of 5,000 per day
- Reward Points accrued for grocery will have a maximum cap of 2,000 Reward Points in a month.
- On the HDFC Bank SmartBuy portal, the redemption of Reward Points for flights & hotel bookings will be capped per calendar month at 75,000 Reward Points
- Redemption of Reward Points against statement balance (Cashback redemption) will be capped per calendar month at 50,000 Reward Points.
- For rent payments made through third-party merchants, a fee of 1% of the total transaction
- If you conduct a transaction (in-store or online) in Indian currency at an international location or with a merchant located in India but registered overseas, a dynamic & static conversion markup fee of 1 % will be charged

For more/latest product information, Most Important Terms & Conditions & Card Member Agreement, always refer to the product page on the bank website [www.hdfcbank.com](http://www.hdfcbank.com).

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