

FAQ Biz Grow



1. What are the key features of Biz Grow card?

- **Extended Credit free period**
Get upto 55 days of interest free credit period on all your business expenses using Biz Grow credit card
- **Core Earn**
Earn 2 Cash Points on all Spend of Rs.150 (excluding petrol, wallet, rent, education, EMI)
- **Accelerated Earn**
Get 10X cash points on a spend of more than Rs.10,000 per Month capped at 1500 CP per month on Business spends such as
 - Telecom & Utility payments via Payzapp & SmartPay
 - Income tax payments <https://eportal.incometax.gov.in/>
 - GST payments via GST portal <https://services.gst.gov.in/services/login>
 - Dmart
 - Cleartax
 - Productivity tools like Tally, Office 365, AWS, Google, Credflow, Kylas, Mailmodo, Canva, Azure via Nuclei powered by SmartBuy Biz Deals [Click here](#)
 - Flights and Hotels booking via MMT MyBiz powered by SmartBuy Biz Deals [Click here](#)
- **Fuel benefits**
1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of Rs.400, Maximum transaction of Rs.5,000 & Maximum CashBack of Rs.250 per statement cycle)
- **Milestone benefit**
Enjoy milestone benefit of 2000 CP on quarterly spend of Rs. 1 Lac (Redeem Cashpoints against statement balance to pay your credit card bill. 100cash Points = up to Rs. 25)
- **Activation Benefits**
Get Rs. 250 worth gift voucher redeemable on top brands on activating your Biz Grow credit card within 37 days of issuance
- **Avail Business Insurance package at an annual premium of Rs.3,785 (including GST)**
- Get annual renewal fee waived off on a spend of Rs. 1 Lac in the previous year.

2. What are the other benefits of Biz Grow credit card?

- **Swiggy Dineout:**

- Get up to 7.5 % savings off on all your restaurant bill payments via Swiggy Dineout (20,000+ restaurants), Offer inclusive of Restaurant and Swiggy Discount. Offer valid only on payments done Swiggy App.

- **Platform Benefits:**

SmartBuy: Get Upto 5% cashback on travel/online shopping on SmartBuy (<https://offers.smartbuy.hdfcbank.com/v1/foryou>).

SmartBuy Biz Deals-

- Get upto 40% discounts on Business software like Tally, Office 365, AWS, Google Workspace, Credflow & more at SmartBuy Biz Deals -Nuclei platform (<https://smartbiz.gonuclei.com/>)
- Get Upto 3% off on Domestic and International flight bookings and Upto 4% off on hotel bookings via MMT My Biz platform ([Click here to know more](#))

- **Utility Bill Payments:**

Make all your utility bill payments Via SmartPay & Payzapp:

SmartPay:

- Automate your bill payments on SmartPay using Biz Grow credit card. You can then ensure that all your utility bills are paid on time, conveniently and easily.
- Get assured cashback upto Rs. 1800 in the first year and exciting e-vouchers worth upto Rs.800 for adding 2 or more bills on Smart Pay. For more details [click here](#).
- Steps to register on SmartPay to automate your utility bill payments:

Through Net Banking Login:

BillPay & Recharge > Continue > Add Biller > Select Category > Enter Details and Enable Smartpay on Debit/Credit Card Or Cards> Credit cards> Smart Pay> Continue > Add Biller > Select Category > Enter Details and Enable Smartpay on Credit Card

Through Mobile Banking Login

Bill Payments > Add Biller > Select Biller Type> Enter Details and Enable Smartpay on Credit Card

- **PayZapp:**

Steps to register on PayZapp to make your utility bill payments:

Download PayZapp on Playstore/Apple store > Register with your mobile number, registered with HDFC Bank and enter your details > Verify the authentication code sent to your device and create 4-12 digit secure PIN > Link

your Credit Card by entering your card details

Steps to make bill payments via Payzapp:

Select the Recharge/Bill Pay option > Choose from the mobile recharge or bill pay option of your requirement > Enter the mobile number or subscriber/Consumer ID > Select the Service Provider/Operator and enter the payment amount > Use linked Credit/Debit card to make your payment in one click

[Click here to know more](#)

3. What are the additional benefits on HDFC Biz Grow credit card?

- **Term Loan Facility:** As per eligibility, you can avail term loan for your business needs.

There are 2 types of Loan on Credit Card available:

1. **Insta Loan:** This Loan amount is within your available Credit Card limit. Eg: If your Credit Card limit is Rs.1,50,000/-, your loan limit can be Rs.1,20,000 (limit depends on various criteria). If you have already spent Rs.50,000 then the maximum loan amount that you can get will be Rs.1,00,000/- which will be blocked against your remaining limit.

2. **Jumbo Loan:** This Loan amount is over and above your available Credit Card limit. Eg: If your Credit Card limit is Rs.4,00,000/-, your Loan limit can be Rs.4,00,000/- or more. You can also spend on your Credit Card as it will not block your Credit Card limit.

[\(Click here to know more\)](#)

(Refer question no.4 to know the steps to apply for Insta loan/Jumbo loan.)

- **SmartEMI:** Convert large purchases on your HDFC Bank credit card into SmartEMI after the purchase and enjoy stress-free repayment. Enjoy attractive interest rates, among the lowest in the market.

Steps to convert your large purchases into SmartEMI using your HDFC Bank credit card.

1. Visit the link [SmartEMI](#)
2. Enter the mobile number registered with the Bank and Enter last 4 digit of your credit card
3. Enter the OTP
4. Choose the bill that needs to be converted into EMI
5. Select the tenure
6. Confirm & Re-authenticate using the OTP received on your registered mobile number.

- **Easy EMI:** Convert your large purchases using your HDFC Bank Business credit card into EasyEMI during the purchase and pay into easy instalments.

- **Revolving Credit:** Enjoy Revolving Credit on your HDFC Bank Biz Grow Credit Card at 3.60% monthly interest rate on revolving balance, refer Fees and Charges section

- **Zero Lost card liability:** In the unfortunate event of losing your HDFC Bank Biz Grow Credit Card, on reporting it immediately to our 24-hour call centre, you have zero liability on any fraudulent transactions made on your Credit Card.
Credit liability cover: Rs. 3 lakh

Customer care number:

Toll Free: 1800 202 6161 / 1860 267 6161

If you are travelling overseas, you can reach us at 022-6160660

4. How to avail term loan using my HDFC Bank Biz Grow credit card?

Through NetBanking: Login to HDFC Bank NetBanking > Click Cards > Credit Cards > Transact > Insta Loan

Through Phonebanking: Call our Phonebanking team to avail Insta/Jumbo loan using your HDFC Bank Biz Grow credit card.

Customer care numbers:

Toll Free: 1800 202 6161 / 1860 267 6161

If you are travelling overseas, you can reach us at 022-6160660

5. What is the insurance package that HDFC Bank Biz Grow Card offers?

HDFC Biz Grow Credit Card provides Business Insurance package at an annual premium of Rs.3,785 (Including GST) which includes:

- Fire & Burglary insurance for Shop upto Rs. 5 lacs
- Cash in Safe/Transit upto Rs.25,000
- Electronic Equipment insurance excluding terrorism upto Rs.50,000
- Hospital Cash: Accident only amount payable per day upto Rs.1000
- Hospital Cash: Illness only amount payable per day upto Rs.1000

Also note that, cardholders have the option to choose higher Business Insurance cover as per their Business need at discounted premium.

Below are the various options for cardholders to choose Business Insurance according to their Business needs.

Benefits	Plan 1	Plan 2	Plan 3	Plan 4
Fire & burglary excluding theft(for Shops content)	5,00,000	10,00,000	20,00,000	50,00,000
Cash in Transit	25,000	50,000	1,00,000	2,50,000
Cash in Safe	25,000	50,000	1,00,000	2,50,000
EI excl terrorism	50,000	1,00,000	2,00,000	2,50,000
Business Insurance Premium Excl GST	2,820	5,640	11,280	21,950
Hospital Cash: Accident Only Amount Payable per Day	1,000	1,500	2,000	5,000
Number of Days	30 Days	30 Days	30 Days	30 Days
Hospital Cash: Illness Only Amount Payable per Day	1,000	1,500	2,000	5,000
Number of Days	30 Days	30 Days	30 Days	30 Days
Hospital Daily Cash Premium without GST	387	581	1162	1936
Total Premium excluding GST	3,207	6,221	12,442	23,886
Premium including GST	3,785	7,341	14,681	28,185

6. What is the joining and Renewal fees for Biz Grow credit card?

Joining fee/ Renewal fee of Rs 500 /-+ Applicable Taxes is applicable on HDFC Biz Grow Credit Card.

7. What is the spend based condition for reversal of annual fee?

Cardholders should spend more than Rs.1 lac in an anniversary year (12 billing cycle) to get Renewal Fee waived for next renewal year.

8. How much should cardholders spend to avail the 10x Cashpoints on their Biz Grow credit card?

Cardholders should spend more than Rs.10,000 in a statement cycle to avail 10X Cashpoints on Business spends.

9. When will the first year fee charged on Biz Grow credit card?

Cardholders will be charged the first year joining fee after 120 days of card issuance

10. Who is eligible for a Biz Grow credit card?

- A Self Employed Indian Citizen aged between 21 Yrs to 65 Yrs
- Annual ITR above Rs 6 Lakhs
(Customers can apply credit card using ITR, GST returns, Bank Statements and Merchant payment report)

11. Where can a customer apply for a Biz Grow credit card?

- Customers can walk in to HDFC branches to apply for Biz Grow credit credit
- Customers can apply digitally on HDFC Bank website [Click here to apply now](#)

12. What is the milestone benefit on HDFC Bank Biz Grow credit card?

Milestone benefit

Enjoy milestone benefit of 2000 CP on quarterly spends of Rs. 1 Lac

(Redeem Cashpoints against statement balance to pay your credit card bill. 100cash Points = up to Rs. 25)

13. What are the top offers on SmartBuy Biz deals?

- SAAS Tools: Upto 40% off of productivity tools like Office 365, Tally, AWS and more
- Travel Benefits: Upto 3% off on flights and hotel booking via MMT MyBiz.

[Click here to know](#)

14. What is Nuclei and What are the top software brands on Nuclei?

Nuclei is a global B2B fintech, on a mission to inject Consumer Tech DNA into banks. Nuclei emGrow banks to compete with consumer tech companies and deliver innovative products to customers.

Top brands on Nuclei includes Google Workspace, Tally, Office 365, AWS, Microsoft Azure, Kylas, Canva, mailmodo, Jira, Hubspot Marketing Hub and more.

[Click here to know more](#)

15. What are the top offers on Nuclei via Biz deals ?

Top offers on Nuclei via Biz deals includes:

- **Microsoft 365-** Get 22 to 40% flat discount on MS365 licenses
- **Google Workspace-** Get Upto 48% off on new GSuite Licenses
- **Cloud tools (AWS, Azure, Google Cloud)-** Cost optimisations up to 30%
- **CredFlow-** Get 25%off for new users
- **Mailchimp-** Get upto 15% off
- **GreytHR-** Get 18% off for the first year
- **SignDesk-** Get upto 20% off & free trail

[Click here to know more](#)

16. What are the benefits, especially for Business customers on MMT My Biz via SmartBuy Biz deals?

Key Offers on MMT MyBiz Platform using HDFC Bank Business Credit Card.

- Up to 3% OFF on Domestic Flights (upto Rs.500)
- Up to 3% OFF on International Flights (up to Rs.750)
- Up to 4% OFF on Hotels (up to Rs.500),

Other benefits on MMT MyBiz Platform using HDFC Bank Business Credit Card.

- Cancellation & Date-change Fees as Low as ₹99
- Free* Meals & Seat Selection
- Assured Claims with Instant GST Invoices
- 24x7 Dedicated Customer Support for Quick Resolution

Offers valid for all HDFC Bank Business Credit Card holders. [Click here to know more](#)

17. How to set PIN on my HDFC Bank Biz Grow credit card?

HDFC Bank Biz Grow cardholders can set PIN by following any of the below option.

Through MyCards:

Step 1: Login to mycards.hdfcbank.com

Step 2: Choose Add -Credit Card

Step 3: Enter the last 4 digits of your new credit card

Step 4: Select Set PIN

Step 5: Input your desired 4 digit PIN

Through IVR:

Step 1: Card holders can set their 4 digit Credit Card PIN by calling IVR No. 1860 266 0333.

Step 2: Upon calling the IVR please input your card number, validate through OTP and set your preferred PIN

Through Net Banking:

Step 1: Log in to our Net Banking with your User ID and IPIN

Step 2: Click on "Cards".

Step 3: Choose Change PIN and set your preferred PIN (available only for customers holding savings/salary/current accounts)

Through ATM:

Card holders can set their 4-digit Credit Card PIN at HDFC BANK ATM with green PIN shared to the registered Mobile No.

18. How can I enable Online, International and contactless transactions in Biz Grow credit card?

For security reasons, your credit card is disabled for online/contactless/international transactions. You can enable your Biz Grow credit card for online, international and contactless transactions through any of the following methods:

Using MyCards:

MyCards is a one stop solution to manage your Credit Card functionalities where you can enable your online, international & contactless payment. Also get access to your Credit Card

E-statement, check the earned cashpoints and even set pin for your credit card.

1. Visit <https://mycards.hdfcbank.com> via desktop/mobile
2. Login using your registered mobile number and OTP received
3. Enter the last four digit of your credit card (only for First-time login users)
4. On Credit Card Homepage, click on Card Control tab
5. Enable Online/Contactless/International usage mode and set usage limits
6. Your card usage settings will be modified instantly

This functionality can be used anytime, from anywhere 24 X 7. It's easier, faster and simpler. For easy access, MyCards can be saved to your phone/desktop home-screen instantly.

Using EVA:

1. [Click here](#) to open HDFC Bank's Digital Assistant – EVA
2. Click on **Manage my Credit Card >> Online(E-Commerce) Transactions**
3. Alternatively, you may type **How to enable online transactions on my Credit Card?**
4. Provide your **10-digit mobile number**.
5. An **OTP** gets triggered to the mobile number. Enter the same.
6. Enter the last **4 digits of your Credit Card number**.

Current status for **Online / Contactless / International** transaction type will be shown as disabled in the screen. **Enable** the same. **Congratulations!!!** You just enabled your **Online / Contactless / International** Transactions.

Using WhatsApp Banking:

1. On your mobile phone, **add** HDFC Bank's Official WhatsApp number – **7070022222** to your contacts
2. In case you are viewing this on **mobile** [Click here](#) to add
3. Send the text **Manage my Credit Card** to the above number
4. You will receive a reply asking to choose from various options.
Choose **option** corresponding to **Online Transactions** (e.g. just type numeric 2)
5. An **OTP** will be sent to your **registered mobile number**. Enter the same.
6. You will be prompted to enter the **last 4 digits** of your Credit Card number.
7. Enter Current status for **Online / Contactless / International** transaction type will be shown as disabled in the screen. **Enable** the same. **Congratulations!!!** You just enabled your **Online / Contactless / International** Transactions.

Using NetBanking:

1. Login to [NetBanking](#) using your **Customer ID**
2. Go to Cards Tab>>Request>> **Set Card Usage/Limits**
3. Your existing **Daily Domestic Usage/Limits** and **Daily International Usage/Limits** for all types of transactions would be shown. **Online / Contactless / International** would be disabled under both sections.
4. **Switch on Online / Contactless / International** under both sections. Then Click on **Continue**.
5. In the review page, click **Confirm**
6. Enter the **OTP** and click **Continue** & it's done.
Congratulations!!! You just enabled your **Online / Contactless / International** Transactions.

19. How can I pay Income Tax & GST using HDFC Biz Grow Credit Card ?

Pay Income Tax & GST through HDFC Biz Grow Credit Card:

Steps to pay Income Tax using Biz Grow credit card

1. Login to Income Tax Portal <https://eportal.incometax.gov.in/>
2. Click on E-file and E-Pay Tax, Choose Income Tax and Proceed
3. Choose assessment year & select type of payment
4. Enter tax details & proceed to payment
5. Choose Payment Gateway, select any Bank from the list
6. Select credit cards & enter your Biz Grow credit card details

Steps to pay GST using Biz Grow credit card

1. Login to GST Portal
2. Create GST challan (Services > Payments > Create Challan)
3. Select E-payment option.
4. Within the E-payment section, choose the Credit Card option.
5. Select the preferred bank
6. Tick the agreement box for terms and conditions.
7. Click on the "Make Payment" button 8. Provide HDFC Bank Business Credit Card details and complete transaction

20. How can a customer redeem cashpoints earned on Biz Credit Card?

Redemption against the Statement Balance:

- Cashpoints Points can be redeemed by you against the statement balance (on request only) The redemption against the statement balance will be at the rate of 1 Cashpoints = Rs.0.25
- A minimum of 2500 CP is needed to redeem cash points against statement balance.
- Login to Net Banking portal > Cards > Enquire > Redeem Cashpoints > Select your card and Continue > Redeem Cashpoints > Cash Redemption

Redemption against Smartbuy Rewards portal:

- 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 Cashpoints =Up to Rs.0.25.
- Flights and Hotels redemption, Credit Card members can redeem up to a maximum of 50% of the booking value through Cashpoints. Rest of the transaction amount will have to be paid

via the Credit Card limit

- Visit SmartBuy website > Flights/Stays > Enter the required journey details > Choose flights/hotels of your choice > Book > Enter the required details > Choose payment mode > Adjust your rewards points to redeem > Enter card details > Verify with OTP.

Redemption against Insta vouchers:

- Cashpoints can be redeemed as Insta vouchers via Net Banking portal. Card members can avail gift vouchers from Amazon, Raymonds, Croma, Reliance digital and lot more brands.
- Login to Net Banking portal > Cards > Enquire > Redeem Cashpoints > Select your card and Continue > Redeem Cashpoints > Insta Vouchers > Select any voucher of your choice and click redeem.
- With effect from 1st February 2023, cardmembers can redeem upto 70% of product/Voucher value through Cashpoints on select vouchers/products and pay the remaining amount via Credit card.

Redemption against My Rewards Product Catalogue:

- Cashpoints can easily be redeemed for exciting gifts from our product catalogue, at the applicable redemption rate of 1 Cashpoints= Up to Rs.0.25.

➤ To redeem your cashpoints against product catalogue via Net Banking:

Login to Net Banking Cards > Enquire > Redeem Cashpoints > Select your card and Continue > Redeem Cashpoints > Product Catalogue> Select any product of your choice and click add to card> Buy Now.

- To redeem your cashpoints against product catalogue via SmartBuy:

Visit SmartBuy website> Login > Privileges > Select your card > Rewards > Select the voucher of your choice > Choose the required Quantity and Select Checkout now > Select Redeem points > Enter the voucher code received via email/SMS and select confirm.

Redemption against selected merchants:

- Cash Points can also be used for redemption against selected merchants at a value of 1 Cash Point= Up to Rs. 0.30.
- The list of merchants for redemption include Cleartax, Wework, Greythr, Microsoft office, Tally, Amazon for Business, Google ads by MeDigits, Meta Ads by MeDigits and more.

Unredeemed Cash Points will expire/lapse after 2 years of accumulation

21. Can contactless transactions be done on the HDFC Bank Biz Grow Credit Card?

The HDFC Bank Biz Grow 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 Rs.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 Rs.5,000, the Card holder has to enter the Credit Card PIN for security reasons

22. How can I track and control the Spends on my Biz Grow Credit Card?

Easily monitor and control your Credit Card Spends through [HDFC Bank MyCards](#).

23. What in case the card is lost/stolen?

Customer has to call the Credit Cards Customer Service, and report for stolen or lost Card. Other services like change of contact number, address, etc can also be done through Customer Service.

Customer care numbers:

Customer care number:

Toll Free: 1800 202 6161 / 1860 267 6161

If you are travelling overseas, you can reach us at 022-6160660

Grievance Mail Address: Manager, HDFC Bank Cards P.O. Box 8654, Thiruvanimiyur, Chennai- 600 041.

In case customer recovers the Card after having reported loss, it has to be cut it into 4 pieces diagonally and across the chip embedded in the Card

24. What are the options for a customer to pay the credit card bill?

Customers can pay the credit card bill via the following options.

For details, visit <https://www.hdfcbank.com/personal/pay/cards/credit-cards/pay-credit-card-bill>.

- Mobile Banking App
- NetBanking
- ATM Funds Transfer
- Cash
- Cheque
- Auto-Pay
- From a non-HDFC Bank account

25. What is the validity period for cash points earned on HDFC Biz Grow credit card?

Cash Points are valid only for 2 years from the date of accumulation e.g.: If you have received Cash Points in the month of April 2023, then same will expire in April 2025.

26. How much does an HDFC Bank Biz Grow credit card holder save annually?

Below are the savings on your Biz Grow credit card.

Features	Monthly Spends	Monthly	Annual Savings (₹)
Rewards & Milestone Benefits			
10X CPs on Business Essential spends (Capped @1500CP/ Month)	12,500	375	4,500
2 CashPoints on Retail spends (₹150 & above spends)	22,500	75	900
Milestone Benefits - 2000 CP on ₹1 Lakh spends / Quarter		167	2,000
Membership fee waiver on annual spends of ₹1 lac			500
Dining			
Save up to 7.5% on dining bills paid via Swiggy Dineout		250	3000
Platform Benefits #			
Earn up to 10% CashBack on SmartBuy & up to ₹585 cashback on Payzapp Per Month		1100	13200
Save up to ₹2600 on SmartPay (Cashback + Voucher)			2600
Total Saving on monthly spends of ₹35,000		1966.6667	26700
Spend	35,000		4,20,000
Annual Savings		6%	

27. What are the customer touch points?

Customers can contact us via list of options.

For details, visit <https://www.hdfcbank.com/personal/need-help/contact-us>