

## Terms & Conditions – IRCTC HDFC Bank Credit Card

### **HDFC Bank Reward Point Proposition:**

- HDFC Bank Reward Points will be awarded in the customer’s credit card account under the Reward Points scheme.
- HDFC Bank Reward Points will be awarded against spends in multiples of INR 100 for e.g. A customer transacting INR 150 on Grocery purchase will be rewarded 1 reward point and a customer spending 200 on Grocery will be rewarded 2 points.
- The HDFC Bank Reward Points will be processed as per the following table:

Type of Spends	Reward Points
Non-EMI Retail Spends on IRCTC Web and App	5X HDFC Bank Reward Points*
Non-EMI Retail Spends on non IRCTC platform	1X HDFC Bank Reward Points*

- 1 HDFC Bank Reward Point = INR 1 (for transactions made through Points + Pay on HDFC Bank SmartBuy)

HDFC Bank Reward Points will not be accrued for the following spend on the card.

- Fuel Spends
- Wallet loads / Gift or Prepaid Card load/ Voucher purchase
- Cash Advances
- Payment of Outstanding Balances
- Payment of card fees and other charges
- Government related transactions
- Education
- Smart EMI / Dial an EMI transaction
- Rental transactions
- Interest amount of Merchant EMI

For Example:

No	Transaction	Merchant	Amount	HDFC Bank Reward Points	Reward Points	Additional Reward Points	Cash Back
1	1-Mar	Train ticket purchase on IRCTC Web and App	10,000	5X Reward Point	100	400	0
2	3-Mar	1% Transaction Charges Reversal					100
3	5-Mar	Merchant EMI – Principal Amount	2,000	1X Reward Points	20	0	0
4	7- Mar	Merchant EMI – Interest Amount	2,000	NA	0	0	0
5	8-Mar	Normal Purchase on Grocery Store	2,000	1X Reward Points	20	0	0
6	10-Mar	Normal Purchase on Apparel Store	3,000	1X Reward Points	30	0	0
7	15-Mar	Train Ticket purchase from HDFC Bank SmartBuy	10,000	5X Reward Points	100	400	500

				5% Cash Back			
8	18-Mar	Cancellation of Train Ticket purchased on IRCTC App	2,000	5X Reward Point	-20	-80	0
9	20-Mar	Fuel Transactions	1,000	NA	0	0	0
10	22-Mar	1%Fuel Surcharge Waiver					10
		<b>Total</b>	<b>32,000</b>		<b>250</b>	<b>720</b>	<b>610</b>

\* HDFC Bank Reward Points will be earned on spends of INR 100 (INR 100=1 HDFC Bank Reward Point)

## HDFC Bank Reward Points on IRCTC and Other Spends

- The HDFC Bank Reward Points will be posted on statement cycle basis.
- The transaction settled from the merchant will be eligible for HDFC Bank Reward Points and settlement/Posting date of the transaction will be considered for points calculation.
- **HDFC Bank Reward Points** earned will be computed based on transactions settled during the statement period minus any returns or refunds during the same period.
- In case of any cancellation, the **HDFC Bank Reward Points** provided for the transaction will be reversed/adjusted.
- In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, then the equivalent **HDFC Bank Reward Points** will be reversed/adjusted under the additional Points category in the next statement cycle.
- Only EMI principal amount will be rewarded with **HDFC Bank Reward Points**. Interest, processing fees & GST amounts will not be eligible for **HDFC Bank Reward Points**.
- A cardholder will not be eligible for **HDFC Bank Reward Points** on prepaid card/gift Card/wallet load and / or voucher purchases. i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks Visa, MasterCard and RuPay) will be not considered for **HDFC Bank Reward Points** even if it is from these merchants.
- **HDFC Bank Reward Points** will be calculated and posted on nearest round integer, for example INR 100 transaction will be calculated as (INR 100 = 1 **HDFC Bank Reward Points**, Fractional **HDFC Bank Reward Points** will not be accrued.)
- 5X **HDFC Bank Reward Points** on IRCTC spends will be calculated as 1X base **HDFC Bank Reward Points** + 4X additional **HDFC Bank Reward Points** on IRCTC spends made through IRCTC Ticketing Website/ Rail Connect App and HDFC Bank SmartBuy
- 5X **HDFC Bank Reward Points** on IRCTC spends are calculated basis the Merchant IDs (MIDs), Terminal IDs (TIDs) and MCC (Merchant Category Code) shared by the respective merchant partners. If in case the TID is not available in the set-up, such transactions will not qualify for the benefit.
- The accrual of the 5X **HDFC Bank Reward Points** on partner IRCTC spends is capped maximum at 1000 Reward Points per month and 12000 Reward Points Annually.

## Cashback on HDFC Bank SmartBuy.

- 5% Additional **Cashback** would be received on IRCTC Train Ticket booking made via HDFC Bank SmartBuy
- 5% **Cashback** on HDFC Bank SmartBuy would be in addition to the 5X **HDFC Bank Reward Points** earned for IRCTC Train ticket booking
- The accrual of the 5% **Cashback** on IRCTC Train Ticket booking made via HDFC Bank SmartBuy is capped maximum at INR 1000 per month and INR 12000 Annually.

### Milestone Benefit as Gift Voucher.

- **Gift Voucher worth INR 500** on quarterly(every 90 days from the issuance date) spends of more than INR 30,000 or more.
- The transaction settled from the merchant will be eligible for calculation on spends in 90 days and settlement/Posting date of the transaction will be considered for this offer.
- In case the purchase/transaction is returned/cancelled/reversed/ disputed/ in between cycle completion, then the spends aggregation for gift voucher will not be considered for this offer.
- The spend milestone program is valid for retail transactions only. Cash transactions, Dial-An-EMI, Cash-on-Call, Balance Transfer, Card Account Fee, Personal Loan on Credit Card, etc will not be considered for this offer.

### Welcome Benefit as Gift Voucher on IRCTC and other Spends – Terms & Conditions

- **Welcome Gift voucher** worth INR 500 on card activation by performing 1 transaction of any amount within first 37 days of card issuance.
- The transaction settled from the merchant will be eligible for calculation of spend and settlement/Posting date of the transaction will be considered for this offer.

### HDFC Bank Reward Point Redemptions –Terms & Conditions

- Monthly statement will give breakup of **HDFC Bank Reward Points** accrued and available with the Bank.
- **HDFC Bank Reward Points** can be used for Train ticket booking via smart buy
- **HDFC Bank Reward Points** may not be exchanged or utilized by another IRCTC Member, either with a Participating Venture or with any individual, for cash, prizes, or credit.
- **HDFC Bank Reward Points** will expire in 2 years after customer’s last transaction involving an eligible earn or use of HDFC Bank Reward Points (even if it’s just one HDFC Bank Reward Points earned or used)

REDEMPTION ON HDFC BANK SMARTBUY	
How to redeem?	Applicable Brands
<b>On HDFC Bank SmartBuy</b> <u>Reward point redemption for train ticket booking</u> <ul style="list-style-type: none"><li>- Login to HDFC Bank SmartBuy and select IRCTC HDFC Bank Credit Card under Privileges.</li><li>- After entering the details of the journey move to the payment page to make payment</li><li>- At payment gateway, the customer can see option to pay with Points + Pay with Credit Card or Pay with Credit Card.</li><li>- On the next payment page, the customer can see the Reward Point Slider which can be used to add the number of reward points for redemption.</li><li>- Redemption can be made only against 70% of fare ticket amount on train ticket booking via HDFC Bank SmartBuy,</li></ul>	Train Ticket Bookings using reward points via HDFC Bank SmartBuy

inclusive of fares of all the passengers and service charges levied by IRCTC.

- On successful Points redemption HDFC Bank Credit Card will be charged Rs. 99 + GST on the credit card. But this could change subject to HDFC Bank's terms and conditions.
- Customer would need min 100 points to redeem.

## Example of Accrual of HDFC Bank Rewards Points

Statement Cycle	Transactions in Statement	HDFC Bank Reward Point	Period of Transaction Considered for Accrual of HDFC Bank Reward Point
1st Jul	Transactions having settlement date between <b>1st June – 30<sup>th</sup> June</b>	<b>Base HDFC Bank Reward Points</b>	For eligible transactions having settlement date between <b>1<sup>st</sup> June – 30<sup>th</sup> June, Base HDFC Bank Reward Points will be posted in 1<sup>st</sup> July Statement cycle and will be available for redemption.</b>
		<b>Accelerated HDFC Bank Reward Points</b>	For eligible transactions having settlement date between <b>1<sup>st</sup> June – 30<sup>th</sup> June, Additional HDFC Bank Reward Point will be posted in 1st Jul Statement and will be available for redemption.</b>
13th Jul	Transactions having settlement date between <b>13th June - 12th July</b>	<b>Base HDFC Bank Reward Points</b>	For eligible transactions having settlement date between <b>13<sup>th</sup> June – 12<sup>th</sup> July, Base HDFC Bank Reward Points will be posted in 13<sup>th</sup> July Statement and will be available for redemption.</b>
		<b>Accelerated HDFC Bank Reward Points</b>	For eligible transactions having settlement date between <b>1<sup>st</sup> June– 30<sup>th</sup> June, Additional HDFC Bank Reward Points will be posted in 13<sup>st</sup> July Statement and will be available for redemption.</b>

## Other Benefits –Terms & Conditions

- **Fuel Surcharge Waiver-** 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum waiver of ₹250 per statement cycle). Fuel surcharge varies from 1% of fuel transaction amount, the rate of surcharge may vary depending on the fuel station and their acquiring bank. Taxes as applicable shall apply further. In any case, Bank shall be giving a maximum waiver of 1% in case of any dispute, subject to applicable limits as mentioned above.
- **Transaction Charges Waiver** - 1% Transaction surcharge would be reversed on bookings made via IRCTC Website/Mobile App. It is capped at maximum INR 1000 per month.
- SmartBuy casback offers are dynamic and may change in future on the discretion of HDFC Bank.
- **Renewal Fee Waiver:** Renewal fee of INR 500 + GST applicable will be waived of on spends of INR 1,50,000 or more in a year before Renewal Fee date.
- **Grocery:** The accrual of the **1X HDFC Bank Reward Points** on grocery is capped maximum at 1000 Reward Points per month and 12000 Reward Points Annually.
- **IRCTC Executive Lounge Access** Feature of the card [Click Here](#)
- For quick access to **Most Important Terms & Conditions** and Fees and Charges [Click here](#)
- For quick access to **Card Member Agreement**, [Click here](#)

