

KEY FACT STATEMENT

(a) Fees and Charges

i. Joining / Annual Membership fees: NIL

ii. Service charges levied for transactions:

Fuel Transaction Surcharge	<ul style="list-style-type: none"> Purchase Premium: Fuel Surcharge Waiver capped at 1% upto Rs. 500 per billing cycle for transaction between Rs. 400 to Rs. 5000 (GST applicable). Other commercial cards :1% to 2.5% which may vary depending on the fuel station and their acquiring bank
Railway Ticket Purchase Fee	<ul style="list-style-type: none"> 1.8% of the transaction amount + GST (Refer IRCTC website for detailed fee structure)

(*) Service charges may be levied at Hospitals, Education or government sites.

iii. Interest free (grace) period

<p><u>Interest free Period:</u></p> <ul style="list-style-type: none"> Upto 45 days for Purchase Card & Purchase Reward Upto 50 days for CTA, Purchase Premium and Purchase Moneyback <p>However, this is not applicable if the previous month's balance has not been cleared in full For instance, HDFC Bank Purchase MoneyBack Credit Card has an interest-free credit period of up to 50 days.</p> <p>This means that a customer who has a billing date of 4th of the month can spend on his Card from 5th April to 4th May, his bill will be generated on 4th May and his Payment Due Date will be 24th May. Hence, a purchase made on 14th April will have a credit free period of 41 days, while a purchase made on 2nd May will have a credit free period of 23 days.</p>

iv. Finance charges for revolving credit:

Card Variant	Interest charges (Excluding GST)
Purchase Premium	1.99% per month; 23.88% annually
Dealer Card	10.30% per annum

v. Finance Charge for non-payment

Card Variant	Interest charges (Excluding GST)
Central Travel Accounts (CTA)	1.50% Per month, 18% Annually
Purchase Card & Utility Cards	Upto 2.95% per month, Upto 35.4% Annually.
Trade Advance (TA)	1.25% per month, 15% Annually.

Purchase Premium/Moneyback	1.99% per month, 23.88% Annually
Dealer Card	1.025% per month, 12.3% Annually

vi. Late Payment Charges:

Outstanding Balance	Late Payment (ex GST)
Less than INR 100	NIL
Rs 100+ to Rs 500	Rs 100/-
Rs 500+ to Rs 5,000	Rs 500/-
Rs 5,000+ to Rs 10,000	Rs 600/-
More than Rs 10,000	Rs 750/-
Nil for Central Travel Account (CTA)	

(b) Billing

i. Billing statements - periodicity and mode of sending:

Periodicity: Monthly on a pre-determined date
Mode: Physical / E-mail statement as per customer's choice

ii. Minimum amount payable:

Purchase Premium and Dealer Card- 30% of the total amount due.
Other Commercial Cards- 100% of total amount due

iii. Method of payment:

Payments towards the card account may be made in any of the following ways: NetBanking, Mobile Banking, ATM, Auto Debit through Standing Instruction, Cash payment at Bank Branches, Cheque/draft, Billdesk using other Bank's NetBanking account, NEFT, RTGS, IMPS
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iv. Billing disputes resolution:

<ul style="list-style-type: none"> All the Contents of the statement will be deemed to be correct and accepted if the Cardmember / Corporate does not inform HDFC Bank of the discrepancies within 30 days of the Statement Date in writing. On receipt of such information, HDFC Bank may reverse the charge on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges is to the Cardmember/Corporate's account, the charge will be reinstated in a subsequent statement along with the associated retrieval requests charges. Upon receipt of dispute from customers, within a maximum period of Thirty days, Bank would provide necessary documents, wherever applicable and received from the Member Bank, subject to operating guidelines laid down by the respective franchisee like Visa/Master Card/ Diners Club etc. GST levied will not be reversed on any dispute on Fee & Charges / interest.

v. Complete postal address of HDFC Bank LTD Credit Card Division

HDFC Bank Credit Cards Division, 8, Lattice Bridge Road. Thiruvanmiyur, Chennai -600041

vi. Contact details of Grievance Redressal Official:

Contact Particulars:

Cardmembers can contact HDFC Bank Credit Cards team for making any enquiries or for any grievance redressal through

- **Through mail:** Manager, HDFC Bank Cards P.O. Box 8654, Thiruvanmiyur, Chennai - 600041
- **By Email:** customerservices.cards@hdfcbank.com

Grievance Redressal Official:

- **On Phone:** Reach us on phone 04461084900 between 09.30am to 05.30pm Monday to Friday.

For any sales queries/ mis-selling / harassment /complaints, please write to dedicated email ID salesqueriescards@hdfcbank.com or call at 18002583838

Please refer Most Important Terms & Conditions (MITC) and Corporate Agreement for further details.