

KEY FACT STATEMENT

(a) Fees and Charges

i. Joining / Annual Membership fee: Nil

ii. Cash Advance fee:

Cash Advance Charges	2.5% of amount withdrawn or Rs. 500 whichever is higher All cash advances will also carry a finance charge equal to charges on revolving credit from the date of withdrawal until the date of full payment
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iii. Service charges levied for transactions:

Fuel Transaction Surcharge	Upto 1% surcharge which may vary depending on the fuel station and their acquiring bank 1% surcharge waived off for transaction value between Rs 400/- to Rs 5000/- <ul style="list-style-type: none"> Maximum waiver capped at Rs. 1000/- per statement cycle for Premium & SAP Concur Black (GST Applicable) Maximum waiver capped at Rs. 500/- per statement cycle for Platinum & SAP Concur Prime (GST Applicable)
Railway Ticket Purchase Fee	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.

iv. Interest free (grace) period

Interest free Period:

- The interest free credit period upto 50 days
- However, this is not applicable if the previous month's balance has not been cleared in full or if the Cardmember has availed of cash from ATM

For instance, the HDFC Bank Corporate Premium Credit Card has an interest-free credit period of up to 50 days.

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.

v. Finance charges for both revolving credit and cash advances:

Card Variant	Interest charges (Excluding GST)
Corporate/Business Corporate Platinum, HDFC Bank & SAP Concur Solutions Prime, Business Corporate Moneyback, Business Corporate Regalia	3.49% per month; 41.88% annually

Corporate Signature/World	3.25% per month 39% annually
Corporate/Business Corporate Premium, HDFC Bank & SAP Concur Solutions Black	2.95% per month; 35.40% annually
Card Issued against Fixed Deposit	1.99% per month; 23.88% annually

(*) Cash Advance charges will be levied from the next day of the withdrawal made.

vi. Late Payment Charges:

Outstanding balance	Late Payment Charges (ex GST)
Less than Rs 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/-

(b) Drawal Limits

- i. Credit limit: HDFC Bank at its sole discretion will determine the Cardmember's credit limit and will convey the same upon card issuance
- ii. Available credit limit: Available credit limit is communicated to the Cardmember at the time of card delivery and in the monthly statements. The available credit limit at the time of the statement generation is provided as a part of the monthly statement.
- iii. Cash withdrawal limit: Cash withdrawal limit is 40% of the Credit limit under Corporate Liability; and 30% under individual liability

(c) Billing

- i. Billing statements - periodicity and mode of sending:

Periodicity: Monthly on a pre-determined date Mode: Physical/Email statement as per customer's choice
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- ii. Minimum amount payable:

5% of the Total Amount Due including full EMIs and previous month outstanding or minimum Rs 200/- whichever is higher. Sole/Limited Liability- 100% Of Total Amount Due
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- 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:

- All the Contents of the statement will be deemed to be correct and accepted if the Cardmember 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 Cardmembers 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/Mastercard 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. Thiruvanimiyur, Chennai -600041

vi. Contact details of Grievance Redressal Official:

Contact Particulars:

The Cardmember can contact HDFC Bank Credit Cards team for making any enquiries or for any grievance redressal through:

• **Through our Call Centres:**

1800 202 6161 / 1860 267 6161 If you are not in India: +91 22 61606160

• **Through mail:**

Manager, HDFC Bank Cards P.O. Box 8654, Thiruvanimiyur, Chennai - 600 041

• **By Email:** customerservices.cards@hdfcbank.com

Grievance Redressal Official:

Reach us on phone 04461084900 between 09.30am to 05.30pm Monday to Friday.

For any sales queries/ mis-selling / harassment /complaints, please you may reach out through email to salesqueriescards@hdfcbank.com or call at 18002583838

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