HDFC Bank Diners Black Credit Card – Terms & Conditions

Rewards Points Validity:

- Rewards Points are valid only for 3 years from the date of accumulation.

- Fuel, EasyEMI and e-wallet loading transactions will not accrue Rewards Points.

- 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

Important Conditions

There is a revision in the Reward Points Program on your HDFC Bank Diners Black Credit Card as below,

- **W.E.F 15th Jan 2024,** 2 Reward Points will be converted to 1 Loyalty Point for Turkish Miles, Accor and Avianca Life Miles
- **W.E.F October 2023,** The maximum reward points that can be earned in a statement cycle for Diners Black is 75,000

There is a **revision in the Reward Points Program** on your HDFC Bank Diners Black Credit Card as below, **w.e.f 1st January 2023:**

- 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
- Rent payments & government related transactions will NOT earn Reward Points
- Reward Points earned on grocery transactions will be capped per calendar month at 2000 Reward Points

The following **revision in the Reward Points Program** on your HDFC Bank Diners Black Credit Card would be effective **from 1st February 2023**

- Redemption of Reward Points against statement balance (CashBack redemption) will be capped per calendar month at 50,000 Reward Points

There is a **revision in the fee structure** on your HDFC Bank Diners Black Credit Card as below, w.e.f **1st January 2023:**

- For rent payments made through third-party merchants, a fee of 1% of the total transaction amount will be levied from the second rental transaction of the calendar month

- 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