

HDFC Bank Diners Black Metal Credit Card – Rewards 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

- The maximum reward points that can be earned in a statement cycle is 75,000
- 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
- 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
- **Effective 15th Jan 2024**, 2 Reward Points will be converted to 1 Loyalty Point for Turkish Miles, Accor and Avianca Life Miles
- Redemption of Reward Points against statement balance (CashBack redemption) will be capped per calendar month at 50,000 Reward Points
- For rent payments made through third-party merchants, a fee of 1% of the total transaction
- 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