

General Terms & Conditions

Welcome Benefits

All Regalia Gold card members can avail Complimentary Annual Memberships of Club Vistara Silver Tier & MMT Black Membership on achieving net retail spends of Rs 1 lakh within first 90 days of card issuance.

- Welcome Benefit Period is defined as 90 days period from card setup or last upgrade/downgrade date. For ex: if your card setup/upgrade/downgrade date is 01st January, Welcome Benefit Period will be 1st Jan to 31st March and so on.
- Benefits will be unlocked within 48 hours on achievement of benefits criteria
- Once the benefit is unlocked, cardholder can download the memberships within 60 days from the end of the Welcome Benefit Period (As quoted in the example: 31st March + 60 days i.e. 30 May)
- The benefits will be communicated to your HDFC bank registered Email ID within 24-48 hours of download of voucher.
- Membership validity will be mentioned in the communication received on Email. Membership validity cannot be extended post expiry. Detailed Brand/ Merchant specific T&C is elaborated in the later part of this note.
- Memberships redemption need to be done at respective website/portal depending on the brand/ Merchant
- Memberships can be resent to registered email ID through 'Manage Order' section in Regalia Gold Smartbuy Portal. The resent voucher will have the same validity as the original communication.
- Cardholder can view their downloaded benefits under 'Track Benefits' section in Regalia Gold Smartbuy Portal
- In case of any cancellation, refund or reversal of transaction. The spend aggregation & transaction count for the Welcome benefits will also be reversed / adjusted.
- Transactions are tracked as per the posted/settled date from third party/merchant to the bank and the posting/settlement date will be considered as contribution to the spend accrual & transaction count

5X Rewards on select merchants:

- 5X Reward Points is applicable on spends at select merchants – Myntra, Nykaa, Reliance Digital, Marks & Spencers.
- 5X Reward Points can be accumulated for e-com and POS transaction
- 5X Reward points on will be capped at 5000 RP per month across all brands combined. Base reward points accrued on these will continue as is with no capping:
- The offer cannot be clubbed with any other promotions currently applicable
- Minimum transaction value to be eligible for offer or reward points is Rs. 150

- To be eligible for the offer, payment has to be done directly using HDFC Bank Regalia Gold Credit Card.
- Any wallet payments will not be eligible even if wallet is refilled using HDFC Bank Regalia Gold Credit Card.
- Reward Points will be posted on calendar month basis, the transaction settled in the system between 1st to 30/31st of the calendar month will be posted in the 1st week of the subsequent calendar month.
- The transaction settled from the merchant will be eligible for Reward Points and settlement/Posting date of the transaction will be considered for points calculation.
- 5x Rewards on 4 merchants are calculated basis the Terminal / merchant IDs (TIDs & MIDs) shared by the respective merchant partners. If in case the TID / MID is not available in the set-up, such transactions will not qualify for the benefit.
- Reward Points earned will be computed based on spends during the calendar month period minus any returns or refunds during the same period.
- In case the purchase/transaction is returned/cancelled/reversed post calendar month completion then the equivalent Reward Points will be reversed/adjusted under the 5X Reward Points category.
- Spends beyond the capping of 5,000 RP shall not be considered for Reward Points posting.
- Incremental Reward Points will be posted within 90 days from the end of the calendar month in which the transaction was made

Quarterly Milestone

All Regalia Gold card members can select any ONE quarterly milestone benefits from a choice of voucher from Marriott Experience or Myntra or MMT Hotels or Marks & Spencer or Reliance Digital worth Rs. 1,500 provided your net retail spends of Rs. 1,50,000 in a calendar quarter.

- Calendar quarter is defined as Jan – Mar; Apr – Jun; Jul – Sep; Oct – Dec.
- Benefits will be unlocked within 48 hours on achievement of quarterly spends milestone.
- Once the benefit is unlocked, cardholder can download the voucher / benefits within 60 days from the end of that qualifying quarter.
- Example: Cardholder qualifies for Jan-Mar quarterly milestone on Feb 1st, then the benefit module will be unlocked and available for download from Feb 3rd till 30th May (60 days from 31st March)
- The benefits will be communicated on your HDFC bank registered Email ID within 24 hours of download of voucher.
- Voucher validity will be mentioned in the communication, post which the benefits expire. Voucher validity cannot be extended post expiry. Detailed brand specific T&C is elaborated in the later part of this note.
- Voucher redemption need to be done at store / online depending on the brand of choice of the cardholder
- Only a single voucher of Rs. 1500 will be shared as per brand of choice of the cardholder
- Vouchers can be resent to registered email ID through 'Manage Order' section in Regalia Gold Smartbuy Portal

- Cardholder can view their downloaded benefits under 'Track Benefits' section in Regalia Gold Smartbuy Portal
- In case of any cancellation, refund or reversal of transaction. The spends aggregation for the milestone benefits will also be reversed / adjusted.
- Transactions are tracked as per the posted/settled date from third party/merchant to the bank and the posting/settlement date will be considered as contribution to the spend accrual for any quarter.

Annual Milestone

All Regalia Gold card members can avail one COMPLIMENTARY FLIGHT TICKET worth Rs. 5000 provided your net retail spends of Rs. 7,50,000 in a card anniversary year.

- Anniversary year is defined as 365 days period from card setup or last upgrade/downgrade date. For ex: if your card setup/upgrade/downgrade date is 01st January 2022, anniversary year will be 1st Jan 2022 to 31st December 2022 and so on.
- Benefits will be unlocked within 48 hours on achievement of annual spends milestone.
- Once the benefit is unlocked, cardholder can download the voucher / benefits within 60 days from the end of that card anniversary year.
- The benefits will be communicated on your HDFC bank registered Email ID within 24 hours of download of voucher.
- Voucher validity will be mentioned in the communication, post which the benefits expire. Voucher validity cannot be extended post expiry. Detailed brand specific T&C is elaborated in the later part of this note.
- Voucher redemption need to be done at store / online depending on the brand of choice of the cardholder
- Only a single voucher will be shared as per brand of choice of the cardholder
- Vouchers can be resent to registered email ID through 'Manage Order' section in Regalia Gold Smartbuy Portal. The validity of the voucher/ membership resent will have the same validity as mentioned in the original communication.
- Cardholder can view their downloaded benefits under 'Track Benefits' section in Regalia Gold Smartbuy Portal
- In case of any cancellation, refund or reversal of transaction. The spends aggregation for the milestone benefits will also be reversed / adjusted.
- Transactions are tracked as per the posted/settled date from third party/merchant to the bank and the posting/settlement date will be considered as contribution to the spend accrual.

Brand/ Merchant specific T & C

Make My Trip Hotels

Voucher Validity: Will be mentioned in the Email received on downloading the Voucher. Voucher is valid only for Usage on Hotels.

Voucher Value: Rs 1,500 only

How to Avail

- Visit Regalia Gold Regalia Gold Portal Milestone Page
- In Premium Voucher Benefits section, Choose Make my Trip as brand to download
- Generate Voucher code
- Voucher code/ Gift card details will be sent to your registered Email ID also.
- Visit www.makemytrip.com or on MakeMyTrip Android & IOS app.
- Select your Hotel and fill required details till you reach the payment page.
- On Website, click on "More options" and Select "Gift Card" as your Payment Mode.
- On Android and IOS app, choose Gift Card as the payment option.
- Enter your Gift Card/ Card No. (16 Digit) and 6 Digit Pin No.
- Click on "Make Payment" and Pay the Balance amount (if any) using other Payment Modes Listed

Terms and Conditions

- The Voucher/ Gift card is valid for purchases made on Hotels only.
 - i. The Voucher Gift card is valid for purchases made from Makemytrip only and is valid as per details mentioned in the Email received on redemption
 - ii. Can be redeemed online at www.makemytrip.com or on MakeMyTrip Android & IOS app. Please follow the steps listed below:
 - iii. Select your Hotel and fill required details till you reach the payment page.
 - iv. On Website, click on "More options" and Select "Gift Card" as your Payment Mode. On Android and IOS app, choose Gift Card as the payment option
 - v. Enter your Gift Card/ Card No. (16 Digit) and 6 Digit Pin No.
 - vi. Click on "Make Payment" and Pay the Balance amount (if any) using other Payment Modes Listed.
- Vouchers/ Gift card are not redeemable at Hotels offline.
- This Voucher/ Gift card is not valid on Flights, Holiday packages, Homestays, Bus, Rail and Car bookings. Vouchers/ Gift cards are valid on bookings made through MMT Mobile App
- In case of transaction failures after Gift Card is applied, amount would be automatically refunded to the same cards within 24 hours.
- This Gift card/voucher cannot be clubbed with any other ongoing offer discount/cash back/promotion run by Makemytrip.com on app or website.
- This Vouchers/ Gift card is valid for partial redemption. Balance would remain in the Gift Card till the validity period and can be reused for multiple transactions.
- Multiple Vouchers/ Gift Cards (up to 3) can be combined and used on 1 transaction.
- Products and services are subject to availability.
- The Vouchers/ Gift card cannot be cancelled or exchanged for cash.
- In no event the liability of MakeMyTrip for any claims shall exceed the value of the card.
- In the event of any dispute, parties agree to exclusive jurisdiction of courts of New Delhi.
- This is for individual use only, Travel agents found using the card would lead to cancellation of booking and no refund would be made.
- E-Gift Cards are normally delivered instantly. But sometimes due to system issues, the delivery can be delayed up-to 48-72 hours.

- The Voucher/ Gift card validity cannot be extended under any circumstances.
- MakeMyTrip is not responsible if the Vouchers/ Gift card is lost, stolen or used without permission.
- In case of cancellation of bookings made using the gift card within the validity period, the amount will be reversed to the same card as used at the time of booking
- Cardholders are required to save the Voucher/ gift card number and PIN to utilize this refunded amount as we will not be able to reset the PIN or reissue a new gift card number
- In case of cancellations where the gift card validity has expired, no refund will be processed for the amount paid by the gift card.
- MakeMyTrip is the final authority on the interpretation of these rules
- MakeMyTrip reserves the right to deny accepting any Vouchers/ Gift card if it suspects that there is duplicity of cards

Marriott Experience Voucher

Voucher Validity: Will be mentioned in the Email received on downloading the Voucher.

Voucher Value: Rs 1,500 only

How to Avail

For New User

- Visit Regalia Gold Regalia Gold Portal Milestone Page
- In Quarterly Benefits section, Choose Marriott Experience Voucher as brand to download
- Click on the 'Generate Voucher' button.
- Cardholder will receive the Voucher code on bank registered Email id.
- Download the Club Marriott South Asia App from the App Store or Play Store. Enter the Voucher Code while signing up on the App.
- On successful sign up, Cardholder will receive welcome Email and SMS.
- On the App home screen, tap on the 'Your Experience Certificates' tab. Or, the Cardholder may tap on 'Membership' tab in the navigation and on the next screens taps on 'Experience Certificates' tab.
- The Cardholder will see certificates with face value of INR 1500
- Cardholder taps on the certificate and 2 CTAs are displayed i.e., Redeem or Gift.
- Redemption of Marriott Experience Certificates.
- Cardholder taps on 'Redeem'.
- Selects the Outlet.
- Agrees to the T&Cs.
- Taps on 'Proceed to Redeem'.
- Taps on 'Got It' on the pop up displayed.
- Enters the OTP and taps on 'Confirm'.
- The Marriott Experience Certificate will thus be redeemed.

Giftng of Marriott Experience Certificates

- User taps on 'Gift' and then taps on 'Proceed to Gift'.
- Enters the Giftee's First Name, Last Name, Email and Mobile number.

- Adds a message or a video with the gift.
- Goes through OTP authentication and confirms.
- The Marriott Experience Certificate will thus be gifted.

For Existing Club Marriott South Asia App User

- Cardholder opens the Club Marriott South Asia App.
- Taps on the 'Membership' tab in the navigation.
- Enters the Voucher Code in the tab named 'Enter Code to Receive Benefit'.
- Post successful Voucher Code validation, Marriott Experience Certificates can be viewed in the tab named 'Experience Certificates' on the same membership page.
- The Cardholder will see certificates with face value of INR 1500
- Cardholder taps on the certificate and 2 CTAs are displayed i.e., Redeem or Gift.
- Redemption of Marriott Experience Certificates
- Cardholder taps on 'Redeem'.
- Selects the Outlet.
- Agrees to the T&Cs.
- Taps on Proceed to Redeem.
- Taps on 'Got It' on the pop up displayed.
- Enters the OTP and taps on 'Confirm'.
- The Marriott Experience Certificate will thus be redeemed.

Terms and Conditions

- The Marriott Hotels Gift Card is issued by Pine Labs Private Limited ("Pine Labs") under the Brand Name of Qwikilver. This Gift Card may be applied to eligible purchases at participating Marriott hotels in India (for a list of participating hotels please refer [<https://www.qwikilver.com/terms-and-conditions/marriott-hotels>]).
- Gift Card cannot be used outside of India.
- Eligible purchases do not include advanced purchases, deposits, friends and family rates, payments for meetings, catering or group functions, negotiated rates (including volume, group, contracted, or other rates that have been previously negotiated and agreed in writing whether paid on a group or individual basis), and goods/services purchased through or provided by third parties, such as online or off-line travel agents. All other purchases made at participating Marriott hotels in India are eligible. Use of this Gift Card constitutes acceptance of terms. Certain purchases (e.g., hotel stays) may have a minimum age requirement. Subject to these terms, the Gift Card can be redeemed at hotel-operated restaurants, spa, salon or other services provided directly by participating hotel.
- Marriott Gift card needs to be registered before use. To register and activate your Marriott Gift Card, please send a SMS from your mobile phone as follows: ACTCardNumberCardPinFirstNameLastName to 9741352666
- The sending of the said message to the designated mobile number and receipt of due acknowledgement thereto, shall constitute registration of the Cardholder. Marriott / Pine Labs shall honour and consider requests for blocking of Gift Cards only from Cardholders who have registered in accordance with the terms above.

- Each Gift Card shall be single use and only one transaction can be performed on Gift Card. Partial redemption of a Gift Card shall not be possible.
- The Gift Card balance is only valid for as mentioned in the Email received on redeeming the voucher. Gift Card may not be reloaded.
- Gift Card carries no value until activated. This Gift Card shall be deemed active upon loading of fixed denominations of INR 1000, INR 2500, INR 5000, INR 7500 or INR 10,000. The maximum denomination per card is limited to INR 10,000
- If the purchase value exceeds the value of the Gift Card, the differential value should be paid by the customer who redeems the Gift Card.
- Valid Gift Card in its original form (email) has to be presented at the time of availment. Gift Card is issued in Indian Rupees.
- No fees or charges apply to Gift Cards.
- This Gift Card cannot be transferred for balance value or redeemed for cash.
- No replacement / compensation is permissible/ payable for lost /stolen or damaged Gift Card.
- Gift Card and these terms are governed by the laws of India. Any dispute relating to the Gift Card shall be subject to the exclusive jurisdiction of courts at Bangalore. Marriott and related marks are trademarks of Marriott International Corporation or its affiliates.
- Marriott reserves the right to institute additional security and verification procedures at the time of card redemption for fraud prevention. Marriott and/or Pine Labs reserve the entitlement to amend these terms and conditions from time to time.
- For complete Terms and Conditions, please visit [<https://www.qwiksilver.com/terms-and-conditions/marriott-hotels>] and for Check Balance Enquiries the consumers are invited to refer to [<https://www.woohoo.in/baleng>]. Gift Cards issued by Pine Labs Private Limited. All rights reserved.
- Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at [<https://www.qwiksilver.com/grievance-policy/>].
- There will be no revalidation/ extension of the expired gift card.

Reliance Digital Voucher

Voucher Validity: Will be mentioned in the Email received on downloading the Voucher.

Voucher Value: Rs 1,500 only

How to Avail

- Visit Regalia Gold Regalia Gold Portal Milestone Page
- In 'Premium Voucher' section, Choose Reliance Digital Voucher as brand to download
- Click on the 'Generate Voucher' button.
- Cardholder will receive the Voucher code on bank registered Email id.
- Visit listed outlet. You can locate the outlet on <https://storelocator.ril.com/Retail.aspx>
- Select your choice of product
- Share the voucher code with the cashier before billing
- You can make the balance payment by Regalia Gold Credit Card / other payment modes available

Terms and Conditions

1. This Gift Voucher is issued by Reliance Retail Limited (Reliance)
2. Gift Vouchers CAN be used to buy discounted products
3. Multiple Gift Vouchers CAN be used in one bill
4. Gift Vouchers CAN be used at all Listed Outlets on <https://storelocator.ril.com/Retail.aspx>
5. Gift Vouchers CANNOT be used online
6. Gift Voucher can be redeemed at Reliance Digital Stores in India. Redemption can be done at physical store only and cannot be redeemed online.
7. Gift Voucher can't be exchanged for cash. This Gift Voucher can be redeemed only once.
8. This Gift voucher shall have a validity period as mentioned in the Email received on download of voucher.
9. This Gift Voucher cannot be redeemed in parts and needs to be redeemed for full value.
10. No extension of the Validity period nor refund of the value of Gift Voucher in case of failure to use the Gift Voucher on or before the validity period.
11. Reliance shall not be responsible for loss or misuse of Gift Voucher and no duplicate or compensation in lieu of the Gift Voucher shall be given by Reliance.
12. Reliance overall liability will not exceed the value of the Gift Voucher.
13. Bearer of the Gift Voucher shall be deemed to have read, understood and accepted these terms and conditions.
14. Bearer of the code of Gift Voucher is deemed to be the beneficiary of this Gift Voucher. Any redemption by the bearer of Gift Voucher shall be considered as a valid discharge of liabilities by Reliance.
15. Reliance shall not be liable under any circumstances towards any loss or damage or expenses or cost or any third-party liability, whether directly or indirectly arising out of or in relation to use of Gift Voucher and redemption thereunder by the bearer.
16. Reliance reserves its right to modify/amend the terms and conditions of the Gift Voucher at any time without prior notice and such modifications shall be binding on the user/bearer of the Gift Voucher.
17. Any dispute with regard to Product liability, guarantee, warranty and quality of the Products to be purchased under redemption of the Gift Voucher shall be addressed to the respective Manufacturer/ Brand Owner and Reliance shall not be held responsible/liable for the same. The guarantee and warranty of the Products shall be transferred, as received from the respective Manufacturer/Distributor.
18. In case of any issue faced by the Gift Voucher bearer, the Gift Voucher bearer can reach out to Customer service desk at the Stores or Customer Care at Toll free number 18008910001/18001027382 or Email at customerservice@ril.com.
19. For any Reliance Retail GV queries / issues related to receiving of the voucher, please reach out to customer care via gvhelpdesk.com or customer care toll free number 18001033314
20. The Gift Voucher is binding for all applicable laws of India.
21. All disputes are subject to the jurisdiction of courts at Mumbai only.

Myntra Voucher

Voucher Validity: Will be mentioned in the Email received on downloading the Voucher.

Voucher Value: Rs 1,500 only

How to Avail

- Visit Regalia Gold Regalia Gold Portal Milestone Page
- In 'Premium Voucher' section, Choose MyntraVoucher as brand to download
- Click on the 'Generate Voucher' button.
- Cardholder will receive the Voucher/ Gift Card code and PIN on bank registered Email id.
- Login to website : <https://www.myntra.com/> or Myntra Application.
- Click on Manage Gift Cards option.
- Click on Add Gift Card and enter the Gift Card number and PIN.
- Click on Gift Card or Myntra Credit at the time of payment

Terms and Conditions

1. Myntra Gift Cards ("GCs" or "Gift Cards") are issued by Pine Labs Pvt. Ltd. ("Pine Labs") which is a private limited company incorporated under the laws of India, and is authorised by the Reserve Bank of India ("RBI") to issue such Gift Cards.
2. Pine Labs Pvt Ltd ("Pine Labs") has, pursuant to an application filed before the National Company Law Tribunal - Delhi, amalgamated and merged into Pine Labs Pvt Ltd ("Pine Labs"). Pine Labs will hereafter honour all valid prepaid gift cards and undertake any other card issuer obligations previously being undertaken by Pine Labs. There will be no change to your Myntra Gift Card, issued by Pine Labs (Co-branded with Myntra Designs Pvt Ltd), in any manner, such as its use, acceptance, validity, redemption and user experience.
3. This Gift Card shall have a validity date as mentioned in the Email received on downloading the voucher.
4. This Gift Card cannot be used to purchase other gift cards.
5. Multiple Gift Cards can be clubbed in a single order.
6. Gift Cards cannot be redeemed for Cash or Credit and cannot be reloaded.
7. Gift Card can be redeemed online against sellers listed on www.myntra.com or Myntra Mobile App ("Platform") only.
8. In cases where the order is cancelled, the Gift Card amount shall be refunded to the source Gift Card. The Gift Card amount shall not be refunded to the user's cashback account.
9. If the order value exceeds the Gift Card amount, the balance must be paid by Credit Card/Debit Card/Internet Banking/. The Cash on Delivery payment option cannot be used to pay the balance amount.
10. If the order value is less than the amount of the Gift Card, the outstanding balance (after deduction of order value) will reflect under the same Gift Card and can be used for subsequent transactions.
11. Gift Cards can be redeemed by selecting the payment mode as Gift Card.

12. You are solely responsible for the safety and security of the Gift Cards. Myntra/Pine Labs are not responsible for any acts of omission or commission if Gift Card is lost, stolen or used without permission.
13. Once the Gift Card has been sent to the customer, then the customers are bound to protect the Gift Card PIN or -Gift Card number. In the event of any misuse of -Gift Card due to loss of any such confidential details due to the fault of the purchaser/customer, Myntra/Pine Labs shall not be held responsible for the same and no refund can be issued against such -Gift Cards.
14. Myntra/Pine Labs assume no responsibility for the products purchased using the Gift Card and any liability thereof is expressly disclaimed.
15. Pine Labs/Myntra reserve the right to cancel the - Gift Card if the same have been found to be purchased with fraudulent means and/or the beneficiary/Know Your Customer ("KYC") details as per RBI Guidelines are found to be incorrect/insufficient. In such cases, the funds shall be credited back to the same source from where these were received.
16. You agree and understand that Gift Cards are a pre-paid payment Instrument subjected to regulations by RBI. Under the RBI guidelines, Myntra/Pine Labs may be required to share KYC details of the purchaser/ redeemer of the Gift Card and/or any other information with relation to the purchase of the Gift Cards and/or transaction undertaken using the Gift Card with RBI or such statutory authorities. Myntra/ Pine Labs may contact the purchaser/redeemer of the -Gift Cards for any such information.
17. Myntra reserves the right to change the terms and conditions of the -Gift Card, including extending, withdrawing or discontinuing the same without notice, at its sole discretion.
18. All disputes arising out of or in connection to this scheme are subject to exclusive jurisdiction of the courts in Bangalore only.
19. Gift Cards are not applicable on the following sellers: Titan Company Limited, Bluestone Jewellery & Lifestyle Pvt. Ltd., Aditya Birla Fashion & Retail Pvt. Ltd.
20. No fees or charges apply to Gift Cards.
21. Myntra shall honour and consider requests for blocking of Gift Cards only from users who have registered in accordance with the terms above.
22. Please refer the Customer Grievance policy for dispute resolution, unauthorized transactions and liability related aspects at <https://www.qwiksilver.com/grievance-policy/>
23. No extension of the Validity period nor refund of the value of Gift Voucher in case of failure to use the Gift Voucher on or before the validity period.
24. E-Gift Cards are normally delivered instantly. But sometimes due to system issues, the delivery can be delayed up-to 24 - 48 hours.

Generic Terms:

- HDFC Bank Cardholders are not bound in any way to participate in this offer. Any participation is voluntary and the offer is being made purely on a 'best effort' basis.
- All offers are non-cashable, not extendable and non-negotiable
- All Offers shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.
- HDFC Bank is not making these offers and neither warrant nor guarantees the delivery, quality, merchantability or suitability of products/services availed of by the HDFC Bank Credit Card

members under this offer and the member shall be solely responsible for all effects and consequences therefrom.

- Any disputes as regards delivery, quality, warranty, merchantability or suitability of products/services availed of under this offer must be strictly addressed by the HDFC Bank Credit Card members in writing to Merchant/ Brand directly and HDFC Bank will not entertain any communication in this regard.
- HDFC Bank shall not be liable for any loss or damage whatsoever or for any personal injury that may be suffered, by a HDFC Bank Credit Card member, directly or indirectly, by use or non-use of products/services availed of under this offer HDFC Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether.
- Above offers is by way of a special offer for select HDFC Bank Credit Card members only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above offers shall be in addition to and not in derogation of the terms contained in the Card Members Agreement.
- All disputes pertaining to Credit Cards, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Chennai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
- HDFC Bank reserves the right to debit reward points from customer's card account at any time in case of cancellations/ reversal of transaction for which reward points were credited earlier. In case sufficient reward points are not available, corresponding Rupee value will be charged to the card and will be payable by customer as per the credit card agreement
- Transactions are tracked as per the posted/settled date from third party/merchant to the bank and the posting/settlement date will be considered as contribution to the spend accrual for any month.
- Reward Points shall not be eligible for the following spends on the card,
 - Fuel Spends
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - Smart EMI / Dial an EMI transaction