



We understand your world

MyRewards Redemption Program



24 - HOUR CUSTOMER CALL CENTRES:

Ahmedabad / Bengaluru / Chennai / Delhi /
Hyderabad / Kolkata / Mumbai / Pune: 61606161
Chandigarh / Kochi / Indore /
Jaipur / Lucknow: 6160 616
Andhra Pradesh: 99494 93333
Assam: 99571 93333
Gujarat: 98982 71111
Haryana: 99962 43333

Karnataka: 99458 63333
Kerala: 98956 63333
Madhya Pradesh/ Chattisgarh: 98936 03333
Maharashtra (Except Mumbai) / Goa: 98906 03333
Orissa: 99379 03333
Punjab: 98153 31111
Rajasthan: 98750 03333
Tamil Nadu / Puducherry: 98406 73333

Uttar Pradesh: 99359 03333
West Bengal / Sikkim /
Andhaman & Nicobar: 98310 73333
Bihar / Jharkhand / Patna: 1860 266 6161
Jammu & Kashmir / Himachal Pradesh
(Toll-free from BSNL landline): 1800 180 4333
Meghalaya / Tripura / Nagaland / Mizoram /
Arunachal Pradesh / Manipur
(Toll-free from BSNL landline): 1800 345 3333

MyRewards Program Terms & Conditions

1. Card member must accumulate a minimum of 500 points to be eligible for redemption of Reward Points in the MyRewards redemption program. Please browse the catalogue on website for easy choice of redemption.
2. Card accounts will be categorized for redemption on the basis of the type of HDFC Bank Credit Card.
3. If the Card member holds multiple HDFC Bank Credit Cards, redemption requests **cannot** be made by pooling Rewards Points on different card accounts.
4. The Bank may at its discretion allow the Card member to use the FasTrac option. The Card member has the option to use the FasTrac option when redeeming the merchandise by paying the entire purchase value partly by points as indicated and balance by debit to the Credit Card account. The redemption must be done by sending the filled up redemption coupon to 'Rewards Helpdesk, HDFC Bank Cards Division, P.O.Box No.8654, Thiruvananthapuram, P.O., Chennai-600 041' or by dropping it in any of the HDFC Credit Cards drop boxes. Details of the FasTrac option will be published by the bank from time to time. The amount paid by debit to the Credit Card account will be treated as retail purchases attracting normal charges, and Reward Points, as applicable. The card account must have sufficient available credit limit to cover the purchase transaction as above under the FasTrac option. The amount debited to the card account will appear in the corresponding statement of account.
5. Rs.99 will be debited to the card account towards handling charges for all goods and services
6. Vouchers may be applicable only in select cities and/or select stores, purely at the discretion of the concerned outlets. **Before placing a redemption request, Card members are requested to check website for the valid outlet list displayed against Vouchers.** HDFC Bank will not be liable to replace redeemed GVs, if they are not accepted at city/stores falling outside the uploaded GV Outlets list
7. **In case of redeeming Vouchers, please use the vouchers within validity period mentioned on voucher. HDFC Bank will not be able or liable to seek extension from the Merchant.**
8. HDFC Bank reserves the right to modify wholly or in part this program by any other program or terminate the program at any time without any prior notice to the Card members.
9. HDFC Bank also reserves the right to change and modify the terms and conditions at any point in time without prior notice to Card members.
10. HDFC Bank reserves the right to offer/ withdraw any special items for a special set of customers selected at its discretion. The bank also reserves the right to accept/ decline a customer's request at its discretion.
11. HDFC Bank Credit Cards computation of the Reward Points shall be final, conclusive and binding on Card members and is not liable to be disputed. Card member will be covered by all Terms and Conditions pertaining to the Rewards Points program mentioned in the Card Member agreement.
12. A card member cannot transfer any points to another person or another Credit Card account.
13. The points are redeemable only against products, vouchers or services as featured in the HDFC Bank Credit Card rewards under MyRewards redemption program.
14. Fulfillment of redemption requests against products/vouchers featured in the HDFC Bank Credit Card rewards catalogue are subject to availability of the goods and supplier warranties/restrictions at the time of the redemption.
15. HDFC Bank reserves the right to substitute products/vouchers in case of non-availability of any item(s) on the current catalogue without any prior notice to the Card members.
16. HDFC Bank will send the redeemed items/Vouchers at the registered address of the cardholder as on the date of redemption. The cardholder shall be solely responsible for ensuring correctness of address & contact numbers registered with the bank and HDFC Bank cannot be held responsible for non-receipt of redeemed items/vouchers on account of wrong/incomplete address and contact numbers maintained with the Bank.
17. **HDFC Bank will do an "address specific" (and not "consignee specific") dispatch of redeemed items/ Vouchers.** The cardholder shall be solely responsible for ensuring that concerned people at his home/office (as the case may be) are kept informed. HDFC Bank will not be responsible for non-receipt of redeemed items/vouchers on account of deliveries done to any other person at the registered address other than the cardholder.
18. **In case of damage of items during transit OR wrong item sent OR difference in request & items received, please contact HDFC Bank at any of our Customer Call Centre Numbers or mail at customerservices.cards@hdfcbank.com within 7 days of receipt of item/voucher. HDFC Bank will not be able or liable to pick-up or replace the items, if query is raised beyond the 7 day period nor will it entertain any disputes from the customer after 7 days of receipt of the items redeemed.**
19. HDFC Bank reserves the right to refuse acceptance of defective merchandise, if the merchandise/Voucher is found to be tampered/ damaged by the customer.
20. HDFC Bank Credit Cards give no warranty (whether expressly or implied) whatsoever with respect to the product/services acquired under the program or through other partner loyalty programs.
21. Disputes if any arising out of the product or usage of the same needs to be taken up with the manufacturer of the product.
22. All descriptions and features mentioned by HDFC Bank as confirmed by the manufacturers on the date of listing on catalogue. HDFC Bank offers the products on a best effort basis & the Bank cannot be held liable for any dispute arising on product features or performance.
23. **Colours & Features of final product are subject to change basis availability.**
24. HDFC Bank will not be responsible for products or vouchers stolen, damaged or lost in transit before delivery to the card member.
25. The Card member shall not claim compensation or refund for any loss arising due to the non receipt / late delivery of items due to unavoidable circumstances.
26. **Merchandise once ordered cannot be exchanged for some other merchandise within the Rewards Catalogue. Merchandise once ordered cannot be returned/ exchanged unless the merchandise is delivered defective.**
27. **Kindly allow 7 working days for Air Miles redemption and 10-15 working days for delivery of items/ vouchers (excluding E-vouchers)**
28. In case of Airmile redemption, all Terms & Conditions of the Frequent Flyer program of respective airlines will additionally apply. Cardholders are requested to check the Airline Frequent Flyer program T&Cs before redeeming points.
29. Reward points once converted to Airmiles cannot be reversed/cancelled
30. Nothing contained herein shall be construed as HDFC Bank having waived any of its rights under the Card member agreement or prejudicing any rights of HDFC Bank there under.
31. Disputes if any shall be subject to the exclusive jurisdiction of Chennai only.