

FAQ Biz Power



1. What are the key features of HDFC Biz Power credit card?

- **Extended Credit free period**
Get upto 55 days of interest free credit period on all your business expenses using Biz Power credit card
- **Core Earn**
Earn 4 Reward points on all Spends of Rs.150 (excluding petrol, wallet, rent, education, EMI)
- **Accelerated Earn**
Get 5X Reward points on a spend of more than Rs.25,000 per statement cycle capped at 5000 RP per statement cycle on Business spends such as
 - Telecom & Utility payments via SmartPay and PayZapp
 - Income tax payments <https://eportal.incometax.gov.in/>
 - GST payments via GST portal <https://services.gst.gov.in/services/login>
 - Google ads
 - Reliance Digital
 - Cleartax
 - Productivity tools like Tally, Office 365, AWS, Google, Credflow, Kylas, Mailmodo, Canva, Azure via Nuclei powered by SmartBuy Biz Deals [Click here](#)
 - Flight and Hotel bookings via MMT MyBiz powered by SmartBuy Biz Deals [Click here](#)
- **Welcome Benefit**
Get Amazon Prime (Annual membership) and Biz Prime (6 months membership) as Welcome benefit on making **one online transaction in first 30 days** of card issuance.
- **Milestone Benefit**
Enjoy milestone benefit of receiving a gift voucher worth Rs.2500 on quarterly spend of Rs.2.5Lac, which you can redeem it from Reliance Digital or MMT.
- **Avail Business Insurance package at an annual premium of Rs.3,785.**
- Avail 2 complimentary lounge access and additional 2 complimentary lounge access on spending of Rs.75,000 in the previous quarter + 6 complimentary international lounge access per year using priority pass.
- Get annual renewal fee waiver on a spend of more than Rs. 4 Lac in the previous year.

2. What are the other benefits of Biz Power credit card?

➤ **Swiggy Dineout:**

- Get up to 7.5 % savings off on all your restaurant bill payments via Swiggy Dineout (20,000+ restaurants), Offer inclusive of Restaurant and Swiggy Discount. Offer valid only on payments done Swiggy App.

Platform Benefits:

SmartBuy- Get Upto 10X reward points on travel/online shopping on SmartBuy (<https://offers.smartbuy.hdfcbank.com/v1/foryou>).

SmartBuy Biz Deals-

- Get upto 40% discounts on Business software like Tally, Office 365, AWS, Google Workspace, Credflow & more at SmartBuy Biz Deals -Nuclei platform (<https://smartbiz.gonuclei.com/>)
- Get Upto 3% off on Domestic and International flight bookings and Upto 4% off on hotel bookings via MMT My Biz platform ([Click here to know more](#))

➤ **Utility Bill Payments via SmartPay & PayZapp:**

SmartPay:

- Automate your bill payments on SmartPay using Biz Power credit card. You can then ensure that all your utility bills are paid on time, conveniently and easily.
- Get assured cashback upto Rs. 1800 in the first year and exciting e-vouchers worth upto Rs.800 for adding 2 or more bills on Smart Pay. For more details [click here](#).
- Steps to register on SmartPay to automate your utility bill payments:

Through Net Banking Login:

BillPay & Recharge > Continue > Add Biller > Select Category > Enter Details and Enable Smartpay on Debit/Credit Card Or Cards> Credit cards> Smart Pay> Continue > Add Biller > Select Category > Enter Details and Enable Smartpay on Credit Card

Through Mobile Banking Login

Bill Payments > Add Biller > Select Biller Type> Enter Details and Enable Smartpay on Credit Card

Payzapp:

Steps to register on Payzapp to make your utility bill payments:

Download Payzapp on playstore/Apple store > Register with your mobile number, registered with HDFC Bank and enter your details > Verify the authentication code sent to your device and create 4-12 digit secure PIN > Link your Credit Card by entering your card details >

Steps to make bill payments via Payzapp:

Select the Recharge/Bill Pay option > Choose from the mobile recharge or bill pay option of your requirement > Enter the mobile number or subscriber/Consumer ID > Select the Service Provider/Operator and enter the payment amount > Use linked Credit/Debit card to make your payment in one click [Click here to know more](#)

3. What are the additional benefits on HDFC Biz Power credit card?

- **Term Loan Facility:** As per eligibility, you can avail term loan for your business needs.

There are 2 types of Loan on Credit Card available:

1. Insta Loan: This Loan amount is within your available Credit Card limit. Eg: If your Credit Card limit is Rs.1,50,000/-, your loan limit can be Rs.1,20,000 (limit depends on various criteria). If you have already spent Rs.50,000 then the maximum loan amount that you can get will be Rs.1,00,000/- which will be blocked against your remaining limit.

2. Jumbo Loan: This Loan amount is over and above your available Credit Card limit. Eg: If your Credit Card limit is Rs.4,00,000/-, your Loan limit can be Rs.4,00,000/- or more. You can also spend on your Credit Card as it will not block your Credit Card limit.

[\(Click here to know more\)](#)

(Refer question no.4 to know the steps to apply for Insta loan/Jumbo loan.)

- **SmartEMI:** Convert large purchases on your HDFC Bank credit card into SmartEMI after the purchase and enjoy stress-free repayment. Enjoy attractive interest rates, among the lowest in the market.

Steps to convert your large purchases into SmartEMI using your HDFC Bank credit card.

1. Visit the link [SmartEMI](#)
2. Enter the mobile number registered with the Bank and Enter last 4 digit of your credit card
3. Enter the OTP
4. Choose the bill that needs to be converted into EMI
5. Select the tenure
6. Confirm & Re-authenticate using the OTP received on your registered mobile number.

- **Easy EMI:** Convert your large purchases using your HDFC Bank Business credit card into EasyEMI during the purchase and pay into easy instalments.

- **Revolving Credit:** Enjoy Revolving Credit on your HDFC Bank Biz Power Credit Card at 3.60% monthly interest rate on revolving balance, refer Fees and Charges section
- **Zero Lost card liability:** In the unfortunate event of losing your HDFC Bank Biz Power Credit Card, on reporting it immediately to our 24-hour call centre, you have zero liability on any fraudulent transactions made on your Credit Card.
Credit liability cover: Rs. 9 lakh

Customer care number:

Toll Free: 1800 202 6161 / 1860 267 6161

If you are travelling overseas, you can reach us at 022-6160660

4. How to avail term loan using my HDFC Bank Biz Power credit card?

Through NetBanking: Login to HDFC Bank NetBanking > Click Cards > Credit Cards > Transact > Insta Loan

Through Phonebanking: Call our Phonebanking team to avail Insta/Jumbo loan using your HDFC Bank Biz Power credit card.

Customer care numbers:

Toll Free: 1800 202 6161 / 1860 267 6161

If you are travelling overseas, you can reach us at 022-6160660

5. What is the insurance package that HDFC Bank Biz Power Card offers?

HDFC Biz Power Credit Card provides Business Insurance package at an annual premium of Rs.3,785 which includes:

- Fire & Burglary insurance for Shop upto Rs. 5 lacs
- Cash in Safe/Transit upto Rs.25,000
- Electronic Equipment insurance excluding terrorism upto Rs.50,000
- Hospital Cash: Accident only amount payable per day upto Rs.1000
- Hospital Cash: Illness only amount payable per day upto Rs.1000

Also note that, cardholders have the option to choose higher Business Insurance cover as per their Business need at discounted premium.

Below are the various options for cardholders to choose Business Insurance according to their Business needs.

Benefits	Plan 1	Plan 2	Plan 3	Plan 4
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Fire & burglary excluding theft(for Shops content)	5,00,000	10,00,000	20,00,000	50,00,000
Cash in Transit	25,000	50,000	1,00,000	2,50,000
Cash in Safe	25,000	50,000	1,00,000	2,50,000
EEl excl terrorism	50,000	1,00,000	2,00,000	2,50,000
Business Insurance Premium Excl GST	2,820	5,640	11,280	21,950
Hospital Cash: Accident Only Amount Payable per Day	1,000	1,500	2,000	5,000
Number of Days	30 Days	30 Days	30 Days	30 Days
Hospital Cash: Illness Only Amount Payable per Day	1,000	1,500	2,000	5,000
Number of Days	30 Days	30 Days	30 Days	30 Days
Hospital Daily Cash Premium without GST	387	581	1162	1936
Total Premium excluding GST	3,207	6,221	12,442	23,886
Premium including GST	3,785	7,341	14,681	28,185

6. What is the joining and annual renewal fees for Biz Power credit card?

Joining fee/ Renewal fee of Rs 2500 /-+ Applicable Taxes is applicable on HDFC Biz Power Credit Card.

7. What is the spend based condition for reversal of annual/renewal fee?

Cardholders should spend more than Rs.4 lacs in an anniversary year (12 billing cycle) to get renewal fee waived for next renewal year.

8. How much should cardholders spend to avail the 5x Reward points in their Biz Power credit card?

Cardholders should spend more than Rs.25,000 in a statement cycle to avail 5X Reward points on Business spends.

9. When will the first year fee charged on Biz Power credit card?

Cardholders will be charged the first year joining fee after 120 days of card issuance

10. Who is eligible to apply for a Biz Power credit card?

- A Self-Employed Indian Citizen aged between 21 yrs to 65 Yrs
- Annual ITR above Rs 12 Lakhs
(Customers can apply credit card using ITR, GST returns, Bank Statements and Merchant payment report)

11. Where can a customer apply for a Biz Power credit card?

- Customers can walk in to HDFC branches to apply for Biz Power credit credit
- Customers can apply digitally on HDFC Bank website [Click here to apply now](#)

12. What is the Welcome and milestone benefit on HDFC Bank Biz Power credit card ?

Welcome Benefit

Get Amazon Prime (Annual membership) and Biz Prime (6 months membership) as Welcome benefit on making one online transaction in first 30 days of card issuance.

Milestone Benefit

Enjoy milestone benefit of receiving a gift voucher worth Rs.2500 on quarterly spend of Rs.2.5Lac, which you can redeem it from Reliance Digital or MMT.

13. How to avail Welcome and Milestone benefit on HDFC Bank Biz Power credit card?

On successfully achieving the welcome and milestone spends, cardholders will get an SMS and Email from HDFC Bank. Using the CTA link in the SMS or Email, cardholders can avail their welcome and milestone benefit.

14. How to apply for priority pass to avail International lounge access ?

Primary and add on card holders can apply for priority pass on completion of minimum 4 retail transaction.

Customers can apply for priority pass using the link [click here](#)

15. What is Biz Prime and what are the top offers on Biz Prime?

BizPrime is a membership-driven, revolutionary program powered by Premier Sales Promotions Pvt Ltd (BigCity Promotions) for SMEs. From accounting & finance, to travel & utilities, to HR & Payroll, Logistics, and much more! BizPrime is a breakthrough in a domain where SMEs are venturing out and are in need of multiple services. No more talking to numerous vendors or managing multiple accounts for your everyday business.

Top brands and offers on Biz Prime.

- **TAXSPANNER**- Up to Rs.2000 off on self tax filing, CA assisted filing, TDS return filing, GST monthly return filing, and complete accounting for MSME and corporate business service.
- **ClearTax**- Up to 25% off on various company registration service
- **Exotel**- Get worth Rs. 2000 additional call and SMS credits on cloud phone system
- **SMBKART**- Launch your online store, 40% off on all packages
- **Legalwise**- Free worth Rs. 15,000 Essential Business Agreements Kit
- **IWG**- 20% off* your Virtual office solution
- **WalletHR**- Free 3 months subscription with 12 months plans for the first year
- **Target Integration**- Up to 20% off on product licenses, software services, and business services
- **MYLES**- Flat 15% Discount on more than 5 days Booking

16. What are the top offers on SmartBuy Biz deals?

- SAAS Tools: Upto 40% off of productivity tools like Office 365, Tally, AWS and more
- Travel Benefits: Upto 3% off on flights and hotel booking via MMT

[Click here to know](#)

17. What is Nuclei and What are the top software brands on Nuclei?

Nuclei is a global B2B fintech, on a mission to inject Consumer Tech DNA into banks. Nuclei empower banks to compete with consumer tech companies and deliver innovative products to customers.

Top brands on Nuclei includes Google Workspace, Tally, Office 365, AWS, Microsoft Azure, Kylas, Canva, mailmodo, Jira, Hubspot Marketing Hub and more.

[Click here to know more](#)

18. What are the top offers on Nuclei via Biz deals ?

Top offers on Nuclei via Biz deals includes:

- **Microsoft 365-** Get 22 to 40% flat discount on MS365 licenses
- **Google Workspace-** Get Upto 48% off on new GSuite Licenses
- **Cloud tools (AWS, Azure, Google Cloud)-** Cost optimisations up to 30%
- **CredFlow-** Get 25%off for new users
- **Mailchimp-** Get upto 15% off
- **GreytHR-** Get 18% off for the first year
- **SignDesk-** Get upto 20% off & free trail

[Click here to know more](#)

19. What are the benefits, especially for Business customers on MMT My Biz via SmartBuy Biz deals?

Key Offers on MMT MyBiz Platform using HDFC Bank Business Credit Card.

- Up to 3% OFF on Domestic Flights (upto Rs.500)
- Up to 3% OFF on International Flights (up to Rs.750)
- Up to 4% OFF on Hotels (up to Rs.500),

Other benefits on MMT MyBiz Platform using HDFC Bank Business Credit Card.

- Cancellation & Date-change Fees as Low as ₹99
- Free* Meals & Seat Selection
- Assured Claims with Instant GST Invoices
- 24x7 Dedicated Customer Support for Quick Resolution

Offers valid for all HDFC Bank Business Credit Card holders. [Click here to know more](#)

20. How to set PIN on my HDFC Bank Biz Power credit card?

HDFC Bank Biz Power cardholders can set PIN by following any of the below option.

Through MyCards:

Step 1: Login to mycards.hdfcbank.com

Step 2: Choose Add -Credit Card

Step 3: Enter the last 4 digits of your new credit card

Step 4: Select Set PIN

Step 5: Input your desired 4 digit PIN

Through IVR:

Step 1: Card holders can set their 4 digit Credit Card PIN by calling IVR No. 1860 266 0333.

Step 2: Upon calling the IVR please input your card number, validate through OTP and set your preferred PIN

Through Net Banking:

Step 1: Log in to our Net Banking with your User ID and IPIN

Step 2: Click on "Cards".

Step 3: Choose Change PIN and set your preferred PIN (available only for customers holding savings/salary/current accounts)

Through ATM:

Card holders can set their 4-digit Credit Card PIN at HDFC BANK ATM with green PIN shared to the registered Mobile No.

21. How can I enable Online, International and contactless transactions in Biz Power credit card?

For security reasons, your credit card is disabled for online/contactless/international transactions. You can enable your Biz Power credit card for online, international and contactless transactions through any of the following methods:

Using MyCards:

MyCards is a one stop solution to manage your Credit Card functionalities where you can enable your online, international & contactless payment. Also get access to your Credit Card E-statement, check the earned reward points and even set pin for your credit card.

1. Visit <https://mycards.hdfcbank.com> via desktop/mobile
2. Login using your registered mobile number and OTP received
3. Enter the last four digit of your credit card (only for First-time login users)
4. On Credit Card Homepage, click on Card Control tab
5. Enable Online/Contactless/International usage mode and set usage limits

6. Your card usage settings will be modified instantly

This functionality can be used anytime, from anywhere 24 X 7. It's easier, faster and simpler. For easy access, MyCards can be saved to your phone/desktop home-screen instantly.

Using EVA:

1. [Click here](#) to open HDFC Bank's Digital Assistant – EVA
2. Click on **Manage my Credit Card >> Online(E-Commerce) Transactions**
3. Alternatively, you may type **How to enable online transactions on my Credit Card?**
4. Provide your **10-digit mobile number**.
5. An **OTP** gets triggered to the mobile number. Enter the same.
6. Enter the last **4 digits of your Credit Card number**.

Current status for **Online / Contactless / International** transaction type will be shown as disabled in the screen. **Enable** the same. **Congratulations!!!** You just enabled your **Online / Contactless / International** Transactions.

Using WhatsApp Banking:

1. On your mobile phone, **add** HDFC Bank's Official WhatsApp number – **7070022222** to your contacts
2. In case you are viewing this on **mobile** [Click here](#) to add
3. Send the text **Manage my Credit Card** to the above number
4. You will receive a reply asking to choose from various options.
Choose **option** corresponding to **Online Transactions** (e.g. just type numeric 2)
5. An **OTP** will be sent to your **registered mobile number**. Enter the same.
6. You will be prompted to enter the **last 4 digits** of your Credit Card number.
7. Enter Current status for **Online / Contactless / International** transaction type will be shown as disabled in the screen. **Enable** the same. **Congratulations!!!** You just enabled your **Online / Contactless / International** Transactions.

Using NetBanking:

1. Login to [NetBanking](#) using your **Customer ID**
2. Go to Cards Tab>>Request>> **Set Card Usage/Limits**
3. Your existing **Daily Domestic Usage/Limits** and **Daily International Usage/Limits** for all types of transactions would be shown. **Online / Contactless / International** would be disabled under both sections.
4. **Switch on Online / Contactless / International** under both sections. Then Click on **Continue**.
5. In the review page, click **Confirm**
6. Enter the **OTP** and click **Continue** & it's done.
Congratulations!!! You just enabled your **Online / Contactless / International** Transactions.

22. How can I pay Income Tax & GST using HDFC Biz Power Credit Card ?

Pay Income Tax & GST using HDFC Biz Power Credit Card:

Steps to pay Income Tax using Biz Power credit card

1. Login to Income Tax Portal <https://eportal.incometax.gov.in/>
2. Click on E-file and E-Pay Tax, Choose Income Tax and Proceed
3. Choose assessment year & select type of payment
4. Enter tax details & proceed to payment
5. Choose Payment Gateway, select any Bank from the list
6. Select credit cards & enter your Biz Power credit card details

Steps to pay GST via GST portal:

Steps to make GST payments via GST portal:

1. Login to GST Portal (<https://payment.gst.gov.in/payment/>)
2. Create GST challan (Services > Payments > Create Challan)
3. Select E-payment option.
4. Within the E-payment section, choose the Credit Card option.
5. Select the preferred bank
6. Tick the agreement box for terms and conditions.
7. Click on the "Make Payment" button 8. Provide HDFC Bank Business Credit Card details and complete transaction

23. What are redemption options available to redeem rewards points?

Redemption against Smartbuy Rewards portal:

- Reward Points can also be used for redemption against travel benefits like Flight & Hotel bookings and Rewards Catalogue at the SmartBuy Rewards Portal, at a value of 1 Reward Points = Up to Rs.0.5.
- Flights and Hotels redemption, Credit Card members can redeem up to a maximum of 50% of the booking value through Reward Points. Rest of the transaction amount will have to be paid via the Credit Card limit
- Visit SmartBuy website > Flights/Stays > Enter the required journey details > Choose flights/hotels of your choice > Book > Enter the required details > Choose payment mode > Adjust your rewards points to redeem > Enter card details > Verify with OTP.

Redemption against the Statement Balance:

- Reward Points can be redeemed by you against the statement balance (on request only) The redemption against the statement balance will be at the rate of 1 Reward Points = Rs.0.20
- A minimum of 2500 CP is needed to redeem Reward points against statement balance.

- Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem Reward Points > Cash Redemption

Redemption against Product Catalogue:

- Reward Points can easily be redeemed for exciting gifts from our product catalogue, at the applicable redemption rate of 1 Reward Points= Up to Rs.0.35.
- To redeem your reward points against product catalogue via Net Banking:

Login to Net Banking Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem Reward Points > Product Catalogue> Select any product of your choice and click add to card> Buy Now.

- To redeem your reward points against product catalogue via SmartBuy:

Visit SmartBuy website> Login > Privileges > Select your card > Rewards > Select the voucher of your choice > Choose the required Quantity and Select Checkout now > Select Redeem points > Enter the voucher code received via email/SMS and select confirm.

Redemption against Insta vouchers:

- Reward points can be redeemed as Insta vouchers via Net Banking portal. Card members can avail gift vouchers from Amazon, Raymonds, Croma, Reliance digital and lot more brands.
- Login to Net Banking portal > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Redeem Reward Points > Insta Vouchers > Select any voucher of your choice and click redeem.
- With effect from 1st February 2023, cardmembers can redeem upto 70% of product/Voucher value through Reward points on select vouchers/products and pay the remaining amount via Credit card.

Redemption on Airmiles conversion via NetBanking:

- Reward Points can also be used for redemption on Airmiles conversion via Netbanking, at a value of 1 Reward Points = Rs.0.5 airmiles.
- Login to Net Banking portal using your Customer ID and Password > Cards > Enquire > Redeem Reward Points > Select your card and Continue > Airmiles > Frequent flyer registration (Registration only for First time user)> Enter the required details >Register> Airmiles> Airmiles redemption> Enter the required details> Click Proceed.

Redemption against Business Catalogue via Netbanking & SmartBuy

- Cash Points can also be used for redemption against selected merchants at a value of 1 Cash Point= Up to Rs. 0.65
- The list of merchants for redemption include Cleartax, Wework, Greythr, Microsoft office, Tally, Amazon for Business, Google ads by MeDigits, Meta Ads by MeDigits and more

Unredeemed Reward Points will expire/lapse after 2year of accumulation

24. How can I track and control the Spends on my Biz Power Credit Card?

Easily monitor and control your Credit Card Spends through [HDFC Bank MyCards](#).

25. Can contactless transactions be done on the HDFC Bank Biz Power Credit Card?

The HDFC Bank Biz Power Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets (Check for the contactless network symbol on the card plastic)

Please note that in India, payment through contactless mode is allowed for a maximum of Rs.5,000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to Rs.5,000, the Card holder has to enter the Credit Card PIN for security reasons

26. What happens if a cardholder exceeded quarterly complimentary lounge visits on HDFC Biz Power Credit Card?

All the visits exceeding the complimentary quarterly/yearly quota will be allowed at the discretion of lounge and will also be chargeable by the lounge

27. What in case the card is lost/stolen?

Customer has to call the Credit Cards Customer Service, and report for stolen or lost Card. Other services like change of contact number, address, etc can also be done through Customer Service.

Customer care numbers:

Customer care number:

Toll Free: 1800 202 6161 / 1860 267 6161

If you are travelling overseas, you can reach us at 022-6160660

Grievance Mail Address: Manager, HDFC Bank Cards P.O. Box 8654, Thiruvannamiyur, Chennai- 600 041.

In case customer recovers the Card after having reported loss, it has to be cut it into 4 pieces diagonally and across the chip embedded in the Card

28. What are the options for a customer to pay the credit card bill?

Customers can pay the credit card bill via the following options.

For details, visit <https://www.hdfcbank.com/personal/pay/cards/credit-cards/pay-credit-card-bill>.

- Mobile Banking App
- NetBanking

- ATM Funds Transfer
- Cash
- Cheque
- Auto-Pay
- From a non-HDFC Bank account

29. What is the validity period for reward points earned on HDFC Biz Power credit card?

Reward Points are valid only for 2 years from the date of accumulation e.g.: If you have received Reward Points in the month of April 2023, then same will expire in April 2025.

30. How much will I save on my Biz Power credit card?

Below are the savings on your Biz Power credit card.

Features	Monthly Spends	Monthly Savings	Annual Savings (₹)
Rewards & Milestone Benefits			
5X RPs on Business Essential spends (Capped @5000CP/ Month)	46,875	3,125	37,500
4 Reward Points on Retail spends (₹150 & above spends)	38,125	508	6,100
Milestone Benefits -GVs worth Rs.2500 on 2.5 Lac spends / Quarter			10,000
Membership fee waiver on annual spends of ₹4,00,000			2,500
Travel Benefits			
Complimentary Airport Lounge Access : 16 Domestic + 6 International			30,884
Welcome Benefits			
Amazon Prime Annual Membership + Biz Prime Membership on completing 1 online txn in 30 days			1,700
Dining			
Save up to 7.5% on dining bills paid via Swiggy Dineout		250	3,000
Platform Benefits #			
Earn up to 10XRP on SmartBuy & up to ₹585 cashback on Payzapp Per Month		3785	37,020
Save up to ₹2600 on SmartPay (Cashback + Voucher)			2,600
Total Saving on monthly spends of Rs.85,000		7668.333333	1,31,304
Spend	85,000		10,20,000
Annual Savings		13%	

31. How can customers reach out to HDFC Bank for any queries?

Customers can contact us via list of options.

For details, visit <https://www.hdfcbank.com/personal/need-help/contact-us>