

## HDFC Bank Freedom Credit Card – Product Feature existed till 31<sup>st</sup> Oct'2021

### Rewards

Earn 1 reward point on every spend of ₹150 and above

Redeem points for cash back (1 Point = 10 p) or product catalogue (1 Point = upto 15 p) or Flight and Hotels on Smartbuy (1 point = 10p), where Credit Card members can redeem up to a maximum of 50% of the booking value through Reward Points

Get gift voucher worth ₹1000 on annual spends of ₹90,000 and higher (*Applicable on spends made after 20th March 2018*)

Get a welcome and renewal benefit of 500 reward points on fee realization

Earn 25X reward points on your birthday spends#

10X reward points on PayZapp & SmartBuy spends\*

Earn 5X reward points for spends on dining/ movies/ groceries/ railways/ taxis\*

\*Capped into 1500 reward points per statement cycle.

#Capped into 3000 reward points.

### Please Note:

- Reward point for eligible transaction will get posted in next statement.
- Min of 2500 points (In multiples of 500 only ) is required for redemption of points against cashback.
- Welcome benefit of 500 Reward points & renewal benefits of 500 Reward point is applicable only on payment of membership fee and not applicable when the fees is waived of.

Cost per Point (in Rs)		
Product Catalogue	SmartBuy (Flights/Hotels) 50% capping	Cash back
Upto 0.15	0.1	0.1

**Fuel**

Convenience fee waiver of 1%, capped at Rs.250 per statement cycle(Applicable on minimum transaction of Rs.400 and maximum of Rs.5,000 )GST will be applicable

**Add-on cards**

Get upto 3 add on credit cards for free

**Safety & Technology**

Enjoy safe and secure transactions with chip-enabled cards

Zero liability on lost card if reported immediately

HDFC Bank Freedom Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets.

\*To see if your card is contactless, look for the contactless symbol network on your Card. You can use your card to make quick transactions at merchant locations accepting contactless cards.

Please note that in India, payment through contactless mode is allowed for a maximum of Rs.5000 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.5000, the card holder has to enter the Credit Card PIN for security reason.

**Eligibility****Salaried employee**

21 to 60 years of age with Gross Monthly Income > ₹12,000

**Self-employed**

21 to 65 years of age with Income: ITR > ₹2 Lakhs per annum

## **FEES & CHARGES**

### **Annual fees**

Spend ₹50,000 in a year and get a waiver of next year's annual membership

If annual spends are below ₹50,000, renew your card for a nominal fee of ₹500

### **Cash advance fee**

A fee of 2.5%, with a minimum of ₹500 is applicable on all cash withdrawals on your card.

### **Interest**

Avail up to 50 days of interest free period from the date of purchase

Interest at the rate of 3.49% per month will be charged on any outstanding amount carried beyond the bill due date

Pay only 1.99% interest per month if card is issued against fixed deposit

For card sourced effective 01-11- 2020, Below T&Cs are applicable

1. The Bank reserves the right to cancel the Card in case the Card remains inactive and is not used for effecting any transaction for a continuous period of 6 (Six) months after prior written notice sent on the email address and/or phone number and/or communication address, registered in the records of the Bank.

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