

Terms & Conditions – HDFC Bank UPI RuPay Credit Card

CashPoints Proposition

Definition: For the HDFC Bank UPI RuPay Credit Card, the following terms, unless the context otherwise admits, shall have the following meanings:

- CashPoints will be awarded in the customer's credit card account under the reward points scheme.
- The CashPoints will be processed as per the following table:

Spends on	Maximum CashPoints per Calendar Month
3% Cashpoints on Groceries, SuperMarket, Dining & all PayZapp transactions	500
2% Cashpoints on Utility spends	500
1% Cashpoints on other spends*	500

*Except Fuel, Rent Payments, EMI Spends, Insurance Payments, Govt & Education related transactions and Wallet/ Gift /Prepaid Card loads & Voucher Purchase transactions.

Note: Transactions \geq Rs100 will be eligible for Cashpoints

For Ex. If the cardholder spends ₹15,000 in calendar month cycle with following break up of spends

- Spends on select categories (Under 3% feature): ₹9,000 | Other Spends*: ₹2,000 | Utility Spends: ₹1,000, Fuel Spends: ₹1,500 | EMI Purchase: ₹1,500
- Out of these Fuel & EMI spends won't be rewarded CashPoints.
- Thus, the total spends eligible for CashPoints would be ₹9,000 + ₹2,000 + ₹1,000 = ₹12,000

The CashPoints earned for the billing cycle in example would be calculated as follows:

3% CashPoints for ₹9,000 = 270

2% CashPoints on Utility Spends for ₹1,000 = 20

1% CashPoints on other spends for ₹2,000 = 20

Thus, the total CashPoints for the example would be 310. This will be posted in the card account in the 1st week of the next calendar month. Cardholder can redeem the CashPoints against Statement CashBack/Reward catalog/SmartBuy or Travel, post generation of the subsequent statement.

3% CashPoints on Select Merchant Categories – Terms & Conditions

- 3% CashPoints on Groceries, SuperMarket, Dining & all PayZapp transactions
- CashPoints are an exclusive Rewards metric system created for our Credit Cardholders. CashPoints can be utilized towards CashBack redemption against the statement at the rate of 1 CashPoint = ₹0.25 for HDFC Bank UPI RuPay Credit Card
- The CashPoints 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 Cashpoints and settlement/Posting date of the transaction will be considered for points calculation
- The Cardholder can earn up to 500 CashPoints under this feature in a calendar month
- CashPoints for 3% feature are calculated basis the Merchant Category Code (MCC) as defined by the RuPay Card network. If in case the MCC is not available in the set-up, such transactions will not qualify for the benefit
- CashPoints 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 CashPoints will be reversed/adjusted under the 3% CashPoints category
- CashPoints shall not be eligible for the following spends on the card,
 - Fuel Spends
 - Insurance payments
 - Education and Govt Related Transactions
 - Rent Payments
 - Wallet loads / Gift or Prepaid Card load/ Voucher purchase*
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - All types of EMI transactions (EasyEMI/SmartEMI, Dial -an- EMI etc)

*Cardholder shall not be eligible for 3% CashPoints on prepaid card/gift Card/ wallet load and / or voucher purchases. i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by RuPay) will not be considered for CashPoints even if it is from these merchant categories.

- Spends beyond the capping of 500 CashPoints shall not be considered for CashPoints posting
- Below mentioned MCC codes are eligible under 3% feature. Any other MCCs will not be eligible for 3% CashPoints feature.

Merchant Category	MCC Code
Grocery & Super Market	5411
Dining	5812, 5814
PayZapp	All Transactions done through PayZapp App

2% CashPoints on Utility – Terms & Conditions

- 2% CashPoints on Utility Spends
- CashPoints are an exclusive Rewards metric system created for our Credit Cardholders. CashPoints can be utilized towards CashBack redemption against the statement at the rate of 1 CashPoint = ₹0.25 for HDFC Bank UPI RuPay Credit Card
- The CashPoints 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 Maximum CashPoints that can be earned under this feature is 500 points per Calendar Month

- The transaction settled from the merchant will be eligible for Cashpoints and settlement/Posting date of the transaction will be considered for points calculation
- Spends beyond the capping of 500 CashPoints shall not be considered for CashPoints posting.
- CashPoints shall not be eligible for the following spends/transactions on the card,
 - Fuel Spends
 - Insurance Payments
 - Education and Govt Related Transactions
 - Rent Payments
 - Wallet loads / Gift or Prepaid Card load/ Voucher purchase*
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - All types of EMI transactions (EasyEMI/SmartEMI, Dial -an- EMI etc)

*Cardholder shall not be eligible for 2% CashPoints on prepaid card/gift Card/ wallet load and / or voucher purchases i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by RuPay) shall not qualify for CashPoints

- CashPoints 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, the corresponding CashPoints will be reversed from next month CashPoints earnings
- Only **4900** Merchant Category code (MCC) as defined by RuPay Card Network is considered under Utility spends and will be eligible for 2% CashPoints feature.

1% CashPoints on other spends – Terms & Conditions

- The CashPoints 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 subsequent month 1st week
- The transaction settled from the merchant will be eligible for Cashpoints and settlement/Posting date of the transaction will be considered for points calculation.
- The Maximum CashPoints that can be earned under this feature is 500 points per Calendar Month
- CashPoints shall not be eligible for the following spends/transactions on the card,
 - Fuel Spends
 - Insurance Payments
 - Education and Govt Related Transactions
 - Rent Payments
 - Wallet loads / Gift or Prepaid Card load/ Voucher purchase*
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - All types of EMI transactions (EasyEMI/SmartEMI, Dial -an- EMI etc)

*Cardholder will not be eligible for 1% CashPoints on prepaid card/gift Card/ wallet load and / or voucher purchases i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by RuPay) shall not qualify for CashPoints

- CashPoints 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, the CashPoints will be reversed from next month CashPoints earnings

Other Benefits –Terms & Conditions

- From 2nd year onwards renewal membership fee will be waived off if the customer spends Rs.25,000 in the previous annual year. Only Retail spends shall be considered for this fee waiver.

Spends under below mentioned categories shall not be considered for Renewal fee waiver

- Cash Advances
- Payment of Outstanding Balances
- Payment of card fees and other charges
- All types of EMI transactions (EasyEMI/SmartEMI, Dial -an- EMI etc)

UPI Purchases Via HDFC Bank UPI RuPay Credit Card

- Cardholders can now Link HDFC Bank UPI RuPay Credit Card in UPI apps & enjoy the convenience of UPI and also earn CashPoints for UPI purchases done using Credit Card

For More details about UPI on Credit Card, refer: <https://www.hdfcbank.com/personal/rupay-cc-on-upi>

Virtual Credit Card

- The HDFC Bank RuPay Credit Card will be issued as Virtual only card and no Physical card will be sent. For Cardholder's convenience, this card will be auto registered in HDFC Bank MyCards platform and Cardholder can view the complete Card details on MyCards Platform

CashPoints Redemption –Terms & Conditions

- Earnings will be given in the form of CashPoints, which can be redeemed by the customer against the statement balance. The CashPoints will be posted as Reward Points only
- The redemption against the statement balance will be at the rate of 1 CashPoint = ₹0.25, and can be done via Net Banking login, Phone Banking, or physical redemption form
- The minimum CashPoints balance required for redemption against the statement balance is 2000 CashPoints or equivalent of ₹500
- CashPoints 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 CashPoint = ₹0.25
- For redemption against Flights and Hotels via SmartBuy, Credit Card members can redeem up to a maximum of 50% of the booking value through Cash Points (1 CashPoint = ₹0.25). Rest of the transaction amount will have to be paid via the HDFC Bank Credit Card
- With effect from 1st January 2023, Reward points redemption for flights & hotels bookings are capped per calendar month at 50,000.
- With effect from 1st February 2023, Reward points redemption for CashBack redemption are capped per calendar month to 50,000 rewards points
- 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.
- Unredeemed CashPoints will expire/lapse after 2 years of accumulation
- If the cardholder opts for redemption as CashBack against statement, there will be no redemption handling charges

- If the cardholder opts for redemption of the cashpoints via reward catalogue, there will be debit of ₹99+Taxes towards redemption handling charges

For more/ latest product information, Most Important Terms & Conditions & Card Member Agreement, always refer to the product page on the bank website www.hdfcbank.com.

- For quick access to Most Important Terms & Condition, please [click here](#)
- For quick access to Card Member Agreement, please [click here](#)