

Rewards Points Program Terms and Condition

1. Only valid Retail purchases qualify for Reward points
2. Reward points will not be accrued for fuel transactions
3. Reward points are valid only for 2 years from the date of accumulation. Eg: If you have received reward points in the month of April 2019, then same will expire in April 2021.
4. EasyEMI and e-wallet loading transactions will not accrue Reward points.
5. Reward points accrued will be reversed if a retail transaction is converted into SmartEMI.
6. If the Credit Card is not used for more than 365 days, Reward Points accrued will be nullified.
7. Reward points accrued for Insurance transactions will have a maximum cap of 2,000 per day
8. Redeem upto maximum of 70% on the travel bookings (Flights, hotels and experiences) using Reward Points. The balance amount will need to be paid via credit card.
9. With effect from 1st Jan'23,
 - a. Reward points will not be accrued for rental pay transactions, property management services like rent, maintenance, packers & movers, etc and government transactions
 - b. Reward points earned on grocery transaction will be capped at 2000 RP per calendar month
 - c. Redemption of Reward Points for flights & hotel bookings on Smartbuy portal will be capped at 50,000 Reward Points per calendar month.
 - d. For rent payments made through third-party merchants, a fee of 1% of the total transaction amount will be levied from the second rental transaction of the calendar month.
 - e. If you conduct a transaction (in-store or online) in Indian currency at an international location or with a merchant located in India but registered overseas, a dynamic & static conversion markup fee of 1% will be charged
10. With effect from 1st Feb'23,
 - a. Redemption of Reward Points against statement balance (cashback redemption) will be capped at 50,000 Reward Points per calendar month.
 - b. For select Products & Vouchers, the redemption of Reward Points will be capped at 70% of the total value. The remaining amount must be paid using the same Credit Card
11. With effect from 1st Oct'23,

The maximum reward points that can be earned in a statement cycle for Regalia Gold is 50,000.

Important Terms and Conditions of Milestone Benefit

- 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 RegaliaGold 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.
- 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 RewardPoints 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
- 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. This shall be at the discretion of the bank.
- On HDFC Bank Smartbuy portal, redemption against miles transfer is capped at 50,000 reward points per month.