

Settling dues on your HDFC Bank Credit Card Statement

- previous month outstanding and rounded to the next higher 10th digit. Incase you have availed any of our EMI programs, the EMI amount will be added the minimum amount due. Finance charges will be applicable on the balance out standing after payment of Minimum Amount Due.

 On the balance out standing after payment of Minimum Amount Due along with any outstanding amount exceeding your credit limite.

 NOTE: If you incur only retail spends with the outstanding for the month amounting to Rs 5,000/- and you pay back exactly the minimum amount due every month, then it may result in repayment stretching upto 4 years with consequent interest rate of 3.6 % pm) assuming that you do not incur any fresh spends. Therefore, you should, whenever your cash flow allows, pay back substanding amount considering an interest rate of 3.6 % popen up your available credit limit.
 When you carry forward any outstanding amount or avail of Cash Advance, a finance charge, calculated by Average Daily Balance Method, will apply to balances carried forward and to
- its amount arising out of refund/failed/reversed transactions or similar transactions, before the Payment Due Date and for which payment has not been made by the cardholder, adjusted against the 'payment due' under intimation to the cardholder.
- pt or discrepancy in his monthly statement within 30 days from the statement date. In case the cardholder doesn't notify the Bank of an

Regular information For International Usage.
Usage of internationally valid cards outside India must be in accordance with the Exchange Control Regulation of RBI. In the event of any failure to do so, the Cardholder is liable for penal action under the Foreign Exchange Management Act, 1999. The onus of ensuring compliance with the regulations is entirely on the cardholder.

Finance Charges - Illustration

If a Cardholder avails the revolving credit facility on HDFC Bank Credit Card and hence chooses to pay an amount less then the total amount due reflected in the monthly billing statement, the entire outstanding amount would attract finance charges and all new transactions will also attract finance charges, till such time as the previous outstanding amounts are repaid in full.

The following would serve as an example for this. (Please note that the actual calculation would vary from one cardholder's purchase and revolve behaviour).

Assume that you have paid all previous dues in full and do not have any amount outstanding in your Card account.

Page 1.

Date	Transaction	Amount
10 April	Goods purchase	₹15,000
15 April	Garments purchase	₹5,000
15 April	Statement Date	Total Amount due = ₹20,000 Minimum Amount Due = ₹1,000
12 May	Payment into card account (Late payment charges will be applicable here)	₹2,000 (Credit)
14 May	Groceries purchase	₹1,000
15 May	Card Payment	₹15,000

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- Interest on ₹1,000 (reset spenus) e some Total interest. Total interest. Total interest. Total interest. Late Payment Charges = ₹900 (excluding Infinia) GST@ 18% of interest and late payment charges = ₹314.23
 Total principal outstanding amount = ₹4,000 (₹1,000 fresh spends + balance ₹3,000 outstanding from last month's billing perior Hence Total Amount Due = (a) + (b) +(c) + (d) = ₹6,059.99
 Hence Total Amount Due = (a) + (b) +(c) + (d) = ₹6,059.99
 Hease note that the finance charges and other charges are subject to change at the discretion of HDEC Barsope please note that if the cardmember exceeds the credit limit of the account overlimit charges will be levited for specific instances, please refer to the MITC in
- on the account.

 For an exhaustive list of charges that may be levied for specific instances, please refer to the MITC in www.hdfbank.com

PhoneBanking Numbers

1800 1600 / 1800 2600 If you are not in India: +91 22 61606160

Write to us at: HDFC Bank Cards Division, P.O. Box No. 8654, Door No.94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai 600058. For any query, Pls visit - www.hdfcbank.com/query, In the rare event of not being satisfied with the responce from any of the above contacts, you can call us on: 044-6108 4900 between 9.30 am and 5.30 pm Monday to Friday

(OR)
Write to : Our Grievance Redressal Officer Depa B. at HDFC Bank Cards Division, Door No.94 SP. Estate
Bus Stand, Wavin Main Road, Mogappair West, Chennai 600058, or E-mail at grievance.redressalcc@hdfcbank.com
Alternatively, you can call our grievance cell at Tel : 044-6108 4900.

For Credit Card services like Checking Your Reward Points, Converting Eligible Spends to EMI and Reporting Credit Card Disputes through SMS, please send an SMS to 7308080808. There are no pre-defined keywords, and you can type your own query to use this facility.

Kindly quote your last 4-digit credit card number in all communication from your mobile number or Email ID as registered with the bank for quicker resolution.

Loss / Theft / Misuse of Card

In case of loss / theft / misuse of the card, customer can immediately hotlist / block the card by raising a request through Netbanking, Mobile Banking, MyCards PwA, EVA, PhoneBanking / IVR, WhatsApp Banking / SMS. For step-by-step process on blocking the card, please refer MITC

Convenient Payment Options p, and make payments with a single swine

- Download the PsyZapp app, and nake payments with a single swipe
 Net-Banking/ATM Fund Transfer/ Mobile Banking
 Standing Instruction on your HDFC Bank account. Auto Debit
 Bill Desk: In case the Cardmember does not have an HDFC Bank account, cardmember
 can make the Payment through Bill Desk facility using other bank account.
 Cash Payment: Through Cash Payments at the bank branches.
 Through NEFT: RTGS fund transfer mode from other bank account (use IFSC code HDFC0000128)
 Visa Money Transfer (only for Visa Card Holders) / IMPS.
 Local Cheques/ demand drafts at HDFC Bank ATMs/ Drop Boxes

Some Do's & Don'ts

verification of your card is done in your presence. Also remember to get your cardinary cransaction.

Idrop only cheques or drafts in the drop boxes. Please do not drop Cash/Post-dated cheques in poboxes. HDFC Bank will not be liable/responsible for Cash deposited in the drop boxes.

If ill your Cheque as illustrated below- ensure to mention your contact number (Mobile or ne with STD code) on the reverse side of the cheque.

The 6 Points Check List For issuing A Cheque And Making A Hassie-free Payment

(i) Date on which cheque is issued. (This should not be more than 3 months old and Cheque should not be governed by the first of the provided of the cheque is the cheque of the cheque in the cheque is the cheque of the cheque of the cheque is the cheque of the cheque of the cheque of the cheque is the cheque of the cheque of the cheque is issued. (This should not be now than 3 months old and Cheque wholl not be governed the cheque in the cheque is the cheque of the che

- ilaced. uthorize lottery/gambling/foreign currency trading transactions and as it is prohibited by RBI 018 as per RBI guidelines.
- oer RBI guidelines. called about our products and services, kindly log on to cbank.com and register yourself in our Do not Call
- Registration option. HDFC Bank will never ask for your password, customer id, credit/debit card PIN,CVV,DOB,Ba details,Net & Mobile Banking services and any other confidential information via text messar phone or any other way. Such sensitive information should never be divulged to anybody, ev claims to be from the Bank. We advise our customers to completely ignore such communical please refrain from making payments through modes other than those authorized by the bank.

SCHEDULE OF CH	HARGES

	Description of charg				
ĺ	Interest Free Credit Per	iod Upto 50 Days			
	Minimum Repayment Amount	under cards, levies and Taxes and rounded to the next higher 10th digit.			
		For Paytm HDFC Bank Digital Credit Card - 10% of Retail Balance / Cash Advance Balance and finance charges and 100% of Charges, Loan EMI billed under cards, levies, and taxes, previous month outstanding and rounded to the next higher 10th digit.			
ſ		Variant	Charges (excl Monthly	uding GST) Annually	
	Charges on	Infinia Infinia (Meral Edition) Diners Black Meral Edition	rionally	Amuany	

-	Variant		Charges (excluding GST)		
Charges on			Monthly	Annually	
Revolving Credit	Infinia, Infinia (Metal Edition), Diners Diners Black, BizBlack Metal Card, H.		1.99%	23.88%	
	All other variants		3.75%	45.0%	
Auto EMI conversion charges	Applicable on all transactions (Excluding Fuel, Gold, and Jewellery) of Rs 10,000/- or more done on Easy EMI Credit Card. EMI conversion will be done for a tenure of 9 months, at an ROI of 20% per annum, and processing fee of Rs 99 + GST for all loan amount.				
Cash Advance Charges (excluding Infinia)	2.5% of amount withdrawn or 500 whichever is higher				
Late Payment Charges: Basis Credit Card bill amount (excluding Infinia (Metal edition))	Outstanding Balance Less than ₹100 ₹101 to ₹500 ₹501 to ₹5,000 ₹5,001 to ₹5,000 ₹5,001 to ₹5,000 ₹25,001 to ₹50,000 More than ₹50,000	Late Payment Charges (Excl. GST Nill #100/- #500/- #600/- #750/- #7100/- #1300/-)		
Charges on overlimit account					
(excluding Infinia)	(Not applicable for Paytm HDFC Bank Digital Credit Card as no over limit facility is provided)				
Payment Return Charges	2% of Payment amount subject to minimum of ₹450 Rs. 100/- (for all card payments made by depositing cash in HDFC Bank branches or ATMs)				
Cash Processing Fee					
Duplicate PhysicalStatement					

Cash Processing Fee
Duplicate PhysicalStates ₹ 10 per duplicate physical statement w.e.f.1st Sep 2020 Product
Infinia Metal | Infinia | Diners Black | Diners Black Metal |BizBlack|Regalia Gold | BizPower | TATA Neu Infinity
6E Rewards Indigo XL
Rest of the Cards

Rest of the Cards

Applicable on all Thee, Interest and other Charges. "The applicable GST would be dependent on piles of provincing IPCPJ and PGS is in the same state then applicable GST would be CGST and SGST /UTGST else.

The Company of the Company of the same state than applicable GST would be CGST and SGST /UTGST else.

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Fuel Transaction Surcharge

Up to 1.5% which may vary depending on the fuel station and their acquiring bank.

Railway Ticket Purchase Fee

Card(Refer RCTC website for detailed fee structure) Goods and Services Tax (GST) (*) Service changes may be levied at Hospitals, Education or government sites

(*) Service oranges may be evied at riospitiss, boutcom or government sites.

Markup fee of 1% will be levied on all transactions carried out in Indian Currency at an international location or at merchants which are located in India but registered overseas.

Rant Pay Transactions: Wa.6.15.13 January 2023, 1% fee on transaction amount will be levied on rental transactions done on any applicable merchant from the second transaction for the month.

1% fee will be levied on Fuel transaction exceeding - 8.15.000 for consumer cards Rs.30,000 for business cards Fee will be applied on the total transacted amount.

1% fee will be levied on utility transactions exceeding Rs.50,000 for consumer cards per transaction Rs.75,000. Utility Charges

Education Charge

1% fee will be levied on utility transactions exceeding Rs 50,000 for consumer cards per transaction Rs.75,00 for business cards per transaction Rs.75,00 for business cards per transaction Rs.75,00 for business cards per transaction Rs.75,00 for Rs.75, Tata Nou Infinity HDFC Bank
Times Platinum, Regalia First, Business Regalia First, Diners ClubMiles, Diner
Club Rewartz, Millernia, Equipas Elegance, Superia, Payrin HDFC Bank Selec
Save Max, Pine Labs HDFC Bank Pro
Rest of the Cardy ₹1,499 Annual / Joining fees ₹1,000 ₹500 Rest of the Cards
Pine Labs HDFC Bank, Retailio HDFC Bank, Flipkart Wholesale,
Tata Neu Plus HDFC Bank
Business Plainten
HDFC Bank UPI RuPay Credit Card, HDFC Bank UPI RuPay Biz Credit
Card, Small Business Moneyabot
Payth HDFC Bank Digital Credit Card ₹499 ₹299

| Shoppers Stop HDFC Bank | (2149 per anum from April 1,2023)Free, | W.e.f. 1st August 2024, 1% fee on transaction amount will be levied on rental transactions done on any applicable merchant for the month. Fee capped at Rs 3000 | Cardia account levied with late payment charges in the latest generated statement will be exempted from the cash focusing fee.

processing lee.

You will receive SMS or email alerts for all HDFC Bank Credit Card transactions. The amount mentioned in the salerts will be exclusive of any applicable surcharge/ mark-up fee(for international transactions) & the surcharge/mark-up fee etc will reflect in the statement.

Billing Disputes Resolution

Lower, We gather information about the transactions and this may work to the cardmember's disadvantage. The bank is not liable or responsible for any transactions incurred on the card account of the time of reporting of the loss of the card and the cardmember will be wholly liable for the same. After the receipt of the proper notification of the loss by the bank, the subsequent transactional disputes would be taken up by the bank as above. Upon receipt of dispute from customers, within a maximum period of Thirty days, Bank would provide necessary documents, wherever applicable as received from the Member Bank subject to operating suicides laid down by the respective franchisee like Visa / Master Card / Diners Club / Rupay, etc. GST levied will not be reversed on any dispute on Fee & Charges/s interest.

Credit limit on any card account may by reviewed as per the Bank policies specified from time to time and the Bank reserves the right to decrease and / or unconditionally cancel the limit assigned on a Card. In Such an instance the Bank will inform immediately including the reason thereof, by SMS / e-mail followed by confirmation in writing. The interest free credit period could range from 20 to 50 days subject to the scheme applicable on the Credit Card However, this is not applicable if the Previous month's balance has not been cleared in full or if the Cardmember has availed of cash from ATM or instance, the HDFC Bank MoneyBack+ Credit Card has an interest-free credit period of up to 50 days. This means that a customer who has a billing date of 4th of the month can spend on his Card from 5th April to 4th May, his bill will be generated on 4th May and his Payment Due Date will be 24th May Hence, a purchase made on 14th April will have a credit free period of 21 days, while a purchase made on 2nd May will have a credit free period of 23 days.

Credit Cards>MITC