

## How to read GST entry in your Credit Card statement

GST Entry	GST Type	Invoice Number	GST Rate %	State Code
SGST-VPS***** - RATE 9.0 -33****	SGST	VPS*****	9.0	33

## Settling dues on your HDFC Bank Credit Card Statement

- For easy understanding of your monthly transactions, we have segregated them into International and Domestic. However, the total amount indicated on your statement refers to the sum total of your Domestic and International transactions. In case you have availed any of our EMI programs, the EMI will be included in your Minimum Amount Due and will not be shown separately.
- The billing statement that you have received is usually generated on the "Statement Date" of every month (please refer overleaf for the data applicable to you), and is sent to you by post / courier. If there is no further transaction pending billing since the last statement and there are no other outstanding charges or transactions from any previous months' bills, then no statement will be issued for that particular month.
- You can avail of the Revolving Credit facility on your Credit Card by simply paying the Minimum Amount Due or any higher amount thereof, as shown on your statement before the payment due date and carry forward the balance to subsequent statements. Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance.
- The Minimum Amount Due is calculated currently at 5% 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 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. In case 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 outstanding after payment of Minimum Amount Due.**
- Any previous unpaid Minimum Amount Due will be added to your current Minimum Amount Due along with any outstanding amount exceeding your credit limit\*.**  
**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 payment on the outstanding amount (considering an 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 substantially more than your minimum due. This will also help open 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 fresh billings.**
- Any credit 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, shall be adjusted against the 'payment due' under intimation to the cardholder.**
- "Statement Date" is the date on which your statement is generated every month. In the rare event of you not receiving your statement within 7 working days of generation, please call your nearest call centre to receive your billing information. Non receipt of the statement would not affect the cardholder's obligation and liability and he/she shall be liable to pay the outstanding balance on or before payment due date.
- A purchase and subsequent cancellation are two separate transactions. Please do not withhold payment for reasons of non-credit as delays in the credit process can cause your account to become irregular.
- Payment made by you will be acknowledged in the subsequent statement.
- It is the cardholder's responsibility to notify the Bank in case of non receipt or discrepancy in his monthly statement within 30 days from the statement date. In case the cardholder doesn't notify the Bank of any such event, the statement will be deemed to have been delivered and conclusive.
- The banks also reserves the right to include your name in the list of defaulters and share the conduct of your credit card account with other banks/financial institutions, Credit Information Companies and statutory bodies in accordance with the Credit Information Companies(Regulation) Act,2005, as amended from time to time.

## 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 than 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 to another based on the 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.

Date	Transaction	Amount
10 April	Purchase of household goods	Rs. 1,500
15 April	Purchase of garments/accessories	Rs. 5,000
18 April	Statement Date	Total Amount Due = Rs. 20,000 Min Amount Due = Rs. 1,000
12 May	Payment into Card account (Late payment charges will be applicable here)	Rs. 2,000 (Credit)
14 May	Purchase of groceries	Rs. 1,000
15 May	Payment into Card Account	Rs. 1,500

Thus, on the statement dated 18th May, the following will reflect as the components of the total amount payable by you.

Interest calculated = (outstanding amount x 3.6% pm x 12 months x no of days) / 365

Reward Points on your Credit Card is eligible for lapsing in 24 months. Please refer NetBanking for more details.

- Therefore,
- Interest on Rs. 1,500 @ 3.6% pm from 19 April to 11 May (i.e. for 23 days) = Rs. 408.33  
Interest on Rs. 1,300 @ 3.6% pm from 12 May to 14 May (i.e. for 3 days) = Rs. 46.16  
Interest on Rs. 5,000 @ 3.6% pm from 19 April to 14 May (i.e. for 26 days) = Rs. 153.86  
Interest on Rs. 3,000 @ 3.6% pm from 15 May to 18 May (i.e. for 4 days) = Rs. 14.20  
Interest on Rs. 1,000 (fresh spends) @ 3.6% pm from 14 May to 18 May (i.e. for 5 days) = Rs. 628.47  
Thus total interest = Rs. 800.00
  - Late payment charges = Rs. 800.00
  - GST @ 18% on interest and other charges = Rs. 257.12
  - Total principal amount outstanding = Rs. 4000.00  
(Rs. 1000 fresh spend + balance Rs. 3000 outstanding from last month's billing period)

Hence Total Amount Due = (a) + (b) + (c) + (d) = Rs. 548.69  
\* Please note that the finance charges and other charges are subject to change at the discretion of HDFC Bank. Also please note that if the cardmember exceeds the credit limit of the account, the interest charges will be levied on the account.

For an exhaustive list of charges that may be levied for specific instances, please refer to the MITC in [www.hdfcbank.com](http://www.hdfcbank.com)

## PhoneBanking Numbers

1800 202 6161 / 1860 267 6161  
If you are not in India: +91 22 61606160

**Write to us at :** Manager, HDFC Bank Cards Division, P.O. Box 8654, Thiruvanniyur, P.O., Chennai-600041. For any query, pls visit - [www.hdfcbank.com/query](http://www.hdfcbank.com/query)  
In the rare event of you not being satisfied with the response 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 Mr. Shanmugasundar R. at HDFC Bank Cards Division, 8, Lattice Bridge Road, Thiruvanniyur, Chennai - 600041 or E-mail at [grievance.redressalcc@hdfcbank.com](mailto: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,

## Convenient Payment Options

- NetBanking/ ATM fund transfer
- Standing Instruction on your HDFC Bank account - Auto Debit
  - To Enable Auto debit in Net Banking follow below path:  
Cards >> Request >> Autopay Register >> Credit Card No: Select a Card >> Account No: Select an Account >> Payment Type: Total Amount Due or Minimum Amount Due >> Continue >> Confirm
- Through NEFT (Use HDFC Code HDFC000128)
- Visa Money Transfer only for Visa Card holders
- Local Cheques/ demand drafts at HDFC Bank ATMs/ Drop Boxes

## Some Do's & Don'ts

- Ensure verification of your card is done in your presence. Also remember to get your card back after every transaction.
- Please drop only cheques or drafts in the drop boxes. Please do not drop Cash/Post-dated cheques in the drop boxes. HDFC Bank will not be liable/responsible for Cash deposited in the drop boxes. Please fill your Cheque as illustrated below - ensure to mention your contact number ( Mobile or Landline with STD code) on the reverse side of the cheque.

### The 6 Points Check List For Issuing A Cheque And Making A Hassle-free Payment

- Cheque should be crossed as A/c Payee
- HDFC Bank 16 digit credit card no (This should not be more than 3 months old and Cheque should not be post dated)
- Date on which cheque is issued (This should not be more than 3 months old and Cheque should not be post dated)

- Do not forget to call our 24-hour Customer Call Centre immediately, if your card is stolen/lost/misplaced.
- Please do not authorize lottery/gambling/foreign currency trading transactions on your credit card as it is prohibited by RBI
- Separate clearing session for Non-CTS cheques has been discontinued from December 31, 2018 as per RBI guidelines.
- If you do not wish to be called about our products and services, kindly log on to our website [www.hdfcbank.com](http://www.hdfcbank.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, Bank Account details, Net & Mobile Banking services and any other confidential information via text message, e-mail, phone or any other way. Such sensitive information should never be divulged to anybody, even if he/she claims to be from the Bank. We advise our customers to completely ignore such communications.

<https://www.hdfcbank.com/personal/pay/credit-cards/MITC>

## SCHEDULE OF CHARGES

Description of charges	Applicable Charges																														
Interest Free Credit Period	Upto 50 Days																														
Minimum Repayment Amount	5% of Retail Balance / Cash Advance Balance and finance charges and 100 % of charges, Loan EMI billed under cards, levies and Taxes and rounded to the next higher 10th digit.																														
Charges on Revolving Credit	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. <b>Variant</b> Infinita, Infinita (Metal Edition), Diners Black Tata Neu Infinita Paytm HDFC Bank Mobile, Tata Neu Plus All other variants																														
Auto EMI conversion charges	Applicable on all transactions (Including 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 Infinita)	2.5% of amount withdrawn or 500 whichever is higher																														
Late Payment Charges: Basis Credit Card bill amount (excluding Infinita (Metal edition))	<b>Outstanding Balance</b> Less than ₹100 ₹100 to ₹500 ₹501 to ₹5,000 ₹5,001 to ₹10,000 ₹10,001 to ₹25,000 ₹25,001 to ₹50,000 More than ₹50,000																														
Charges on overlimit account (excluding Infinita)	2.5% of overlimit amount, subject to a min. of ₹550 (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																														
Cash Processing Fee	Rs. 100/- (for all card payments made by depositing cash in HDFC Bank branches or ATMs)																														
Duplicate Physical Statement charges (excluding Infinita, Diners Black andjet Diners)	₹ 10 per duplicate physical statement w.e.f. 1st Sep 2020																														
Foreign Currency Transactions	Bank Charges Cross Currency mark-up fees of 3.5% on the transaction value for Diners Club Rewards, Diners Club Miles, Regalia /Business Regalia /Doctor's Regalia Diners Privilege, Diners Club Rewards, Diners Club Miles /Business Regalia First / Infinita Infinita (Metal Edition) Diners Black /Best Price Save Smart /Times Card Credit Pastim / HDFC Bank Times Card Credit / Tata Neu Infinita HDFC Bank Credit Card, 2.5% on the transaction value for E Rewards XL-Indigo HDFC Bank Card Currency conversion rate is applicable as on the date of settlement																														
Goods and Services Tax (GST)	Applicable on all Fees, Interest and other Charges. *The applicable GST would be dependent on place of provision (POP) and place of supply (POS). If POP and POS is in the same state then applicable GST will be CGST and SGST. If POP and POS is in different states then applicable GST will be CGST and IGST. **GST For Fee & Charges / Interest transactions Billed on statement date will reflect in next month's statement. *GST levied will not be reversed on Any dispute on Fee & Charges / interest.																														
Service charges levied for transactions	Fuel Transaction Surcharge Up to 1.5% which may vary depending on the fuel station and their acquiring bank Railway Ticket Purchase Fee 1% of the transaction amount + GST on all cards except IRCTC HDFC Bank Credit Card (Refer IRCTC website for detailed fee structure) (* Service charges may be levied at Hospitals, Education or government sites.																														
Dynamic currency conversion Markup Fee	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.																														
Rent Pay Transactions	Rent Pay Transactions: W.e.f. 1st 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.																														
Annual / Joining fees	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Card variant</th> <th>Joining / Annual membership Fee</th> </tr> </thead> <tbody> <tr> <td>Infinita (Metal Edition)</td> <td>₹12,500</td> </tr> <tr> <td>Infinita, Diners Black</td> <td>₹10,000</td> </tr> <tr> <td>Shoppers Stop Black HDFC Bank</td> <td>₹4,500</td> </tr> <tr> <td>Regalia Gold, Regalia, Business Regalia, Diners Privilege, Diners Club Premium, Doctor's Regalia</td> <td>₹2,500</td> </tr> <tr> <td>E Rewards Indigo XL</td> <td>₹1,500</td> </tr> <tr> <td>Tata Neu Infinita HDFC Bank</td> <td>₹1,499</td> </tr> <tr> <td>Times Platinum, Regalia First, Business Regalia First, Diners Club Miles, Diners Club Rewards, Millennia, Equitas Elegance, Superia, Paytm HDFC Bank Select, All Miles, Doctors Superia, Paytm HDFC Bank Select, Best Price Save Max, Pine Labs HDFC Bank Pro</td> <td>₹1,000</td> </tr> <tr> <td>HDFC Bank Times, E Rewards Indigo, Indian Oil HDFC Bank, IRCTC HDFC Bank Credit Card, Best Price Save Smart, Equitas Excite, MoneyBack, MoneyBack+, Business MoneyBack, Freedom, Paytm HDFC Bank Business, Pharmacy HDFC Bank, Business Bharat CashBack, Business Freedom Card, Bharat CashBack, Business Program, Teacher's Platin, Easy EMI, Solitaire, Platinum Edge, Snoodpad HDFC Bank, Swiggy HDFC Bank Credit Card, Pine Labs HDFC Bank, Retailio HDFC Bank, Flipkart Wholesale, Tata Neu Plus HDFC Bank</td> <td>₹499</td> </tr> <tr> <td>Business Platinum</td> <td>₹299</td> </tr> <tr> <td>HDFC Bank UPI RuPay Credit Card, HDFC Bank UPI RuPay Biz Credit Card, Small Business MoneyBack</td> <td>₹250</td> </tr> <tr> <td>Paytm HDFC Bank Digital Credit Card</td> <td>₹149</td> </tr> <tr> <td>Paytm HDFC Bank</td> <td>₹49 / Month</td> </tr> <tr> <td>Paytm HDFC Bank Mobile</td> <td>(₹500 per annum from April 1, 2023) ₹29 / Month</td> </tr> <tr> <td>Shoppers Stop HDFC Bank</td> <td>(₹149 per annum from April 1, 2023) Free</td> </tr> </tbody> </table>	Card variant	Joining / Annual membership Fee	Infinita (Metal Edition)	₹12,500	Infinita, Diners Black	₹10,000	Shoppers Stop Black HDFC Bank	₹4,500	Regalia Gold, Regalia, Business Regalia, Diners Privilege, Diners Club Premium, Doctor's Regalia	₹2,500	E Rewards Indigo XL	₹1,500	Tata Neu Infinita HDFC Bank	₹1,499	Times Platinum, Regalia First, Business Regalia First, Diners Club Miles, Diners Club Rewards, Millennia, Equitas Elegance, Superia, Paytm HDFC Bank Select, All Miles, Doctors Superia, Paytm HDFC Bank Select, Best Price Save Max, Pine Labs HDFC Bank Pro	₹1,000	HDFC Bank Times, E Rewards Indigo, Indian Oil HDFC Bank, IRCTC HDFC Bank Credit Card, Best Price Save Smart, Equitas Excite, MoneyBack, MoneyBack+, Business MoneyBack, Freedom, Paytm HDFC Bank Business, Pharmacy HDFC Bank, Business Bharat CashBack, Business Freedom Card, Bharat CashBack, Business Program, Teacher's Platin, Easy EMI, Solitaire, Platinum Edge, Snoodpad HDFC Bank, Swiggy HDFC Bank Credit Card, Pine Labs HDFC Bank, Retailio HDFC Bank, Flipkart Wholesale, Tata Neu Plus HDFC Bank	₹499	Business Platinum	₹299	HDFC Bank UPI RuPay Credit Card, HDFC Bank UPI RuPay Biz Credit Card, Small Business MoneyBack	₹250	Paytm HDFC Bank Digital Credit Card	₹149	Paytm HDFC Bank	₹49 / Month	Paytm HDFC Bank Mobile	(₹500 per annum from April 1, 2023) ₹29 / Month	Shoppers Stop HDFC Bank	(₹149 per annum from April 1, 2023) Free
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Card account levied with late payment charges in the latest generated statement will be exempted from the cash processing fees.

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

## Billing Disputes Resolution

Disputes on transactions debited to the card account need to be reported promptly by the Cardmember in writing within 30 days from his statement date in which the transaction under dispute was charged to enable the bank take it up for investigation.

The rules applicable under the Credit Card Franchise Operating Regulations impose time limits on reporting disputed transactions. If the Cardmember does not report / inform the Bank within time in writing, it would make it difficult for the bank to 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 prior to 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 guidelines 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 / interest.

## Credit Limit and Interest Free Period

Credit limit on any card account may be 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.

For 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 41 days, while a purchase made on 2nd May will have a credit free period of 23 days.