

Terms & Conditions – HDFC Bank MoneyBack+ Credit Card

CashPoints Proposition:

Definition: For the MoneyBack+ 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
Earn 10X CashPoints* i.e., 20 CashPoints per ₹150 spent on -- Amazon, BigBasket, Flipkart, Reliance Smart SuperStore & Swiggy	2,500
Earn 2 CashPoints per ₹150 spent on other spends**	-

* Applicable for non-Emi spends done on the 5 merchants as mentioned in the table.

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

Note:

- The maximum reward points that can be earned in a statement cycle is 15,000.
- Effective 1st September 2024, Education payments made through third-party apps will NOT earn Reward Points. However, education payments made directly through college/school websites or their POS machines will earn Reward Points
- Effective 1st September 2024, Wallet loading and Easy EMI transactions will NOT earn Reward Points.

Category	Merchant Category Codes (MCC)
Education	8211,8220,8241,8244,8249,8299
Wallet	6540

- 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. Cardholders can redeem them as CashBack/Reward catalog/SmartBuy Travel on the MoneyBack+ Credit Card.

10X CashPoints on 5 Merchants – Terms & Conditions

- 10X CashPoints on 5 merchants are Offered to Amazon, BigBasket, Flipkart, Reliance Smart SuperStore & Swiggy
- 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 MoneyBack+ Credit Card Holders
- 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 2,500 CashPoints under the 10X CashPoints feature in a calendar month
- CashPoints of 10X on select 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
- CashPoints earned will be computed based on spends during the calendar month period minus any returns or refunds during the same period
- Incase the purchase/transaction is returned/cancelled/reversed post calendar month completion. Then the equivalent CashPoints will be reversed/adjusted under the 10X CashPoints category
- CashPoints shall not be eligible for the following spends on the card,
 - Fuel Spends
 - Rent payments and Govt Related transactions
 - Wallet loads / Gift or Prepaid Card load/ Voucher purchase*
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - Smart EMI / Dial an EMI transaction
- Spends beyond the capping of 2,500 shall not be considered for CashPoints posting
- A cardholder will be eligible for 2 CashPoints per ₹150 as per product feature if he/she does a transaction through SmartBuy/PayZapp which includes transaction from these merchants also. All other existing SmartBuy/PayZapp offers will be applicable as per SmartBuy/PayZapp Terms & Conditions
- *A cardholder will not be eligible for 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 card networks Visa, MasterCard and RuPay) will be not considered for CashPoints even if it is from these merchants
- Reliance Smart SuperStore includes Reliance Fresh, Reliance Smart & Sahakari Bhandar retail stores

5X CashPoints on EMI spends at Merchant locations – Terms & Conditions (Effective 1st September 2024, this feature is removed)

- The MoneyBack+ 5X feature gives the cardholder 5 times CashPoints for spending on EMIs.
- Cardholder will be getting 5X CashPoints on the below type of EMI's
 - Merchant/EasyEMI
 - Aggregator EMI
 - Brand EMI
- SmartEMI/Dial An EMI (DAE) is not considered under this feature.
- Only EMI principal amount will be rewarded with CashPoints. Interest, processing fees & GST amounts will not be eligible for CashPoints
- The Maximum CashPoints that can be earned under this feature is 2,500 points per Calendar Month
- If the EMI transaction is preclosed, the cardholder will be awarded only 2 CashPoints Per ₹150 on the remaining outstanding amount
- In case of Cancellation/reversal/refund of EMI transactions, CashPoints posted will get reversed from the cardholder's account
- The CashPoints will be posted on calendar month basis, the transaction/EMI 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
- Spends beyond the capping of 2,500 shall not be considered for CashPoints posting
- CashPoints shall not be eligible for the following spends/transactions on the card,
 - Fuel Spends
 - Rent payments and Govt Related Transactions
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - Smart EMI / Dial an EMI transaction
- 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/EMI is returned/cancelled/reversed post calendar month completion. Then the CashPoints will be reversed from next month earning under the 5X CashPoints category
- If a cardholder did an EMI spend on the 5 merchants under 10X CashPoints category, then cardholder will get 5X CashPoints.

2 CashPoints per ₹150 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.
- CashPoints shall not be eligible for the following spends/transactions on the card,
 - Fuel Spends
 - Rent payments and Govt Related Transactions
 - Wallet loads / Gift or Prepaid Card load/ Voucher purchase**
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - Smart EMI / Dial an EMI transaction
- 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 CashPoints will be reversed from next month earning under the 2 CashPoints per ₹150 category
- **A cardholder will not be eligible for 2 CashPoints per ₹150 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 card networks Visa, MasterCard and RuPay) will not qualify for CashPoints
- SmartPay transactions will be considered under 2 CashPoints per ₹150 category
- With effect from 1st January 2023, Rent payments and Govt Related transactions will NOT earn Reward Points
- With effect from 1st January 2023, Reward points earned on Grocery transactions will be capped per month to 1,000 reward points.

Milestone Benefit – Terms & Conditions

- Cardholder will be eligible if he/she achieves the spends target of ₹50K within the specified calendar quarter
- The calendar quarter are January to March, April to June, July to September, October to December
- The transaction settled from the merchant within the calendar quarter will be eligible for considering the target achievement and settlement/Posting date of the transaction
- EMI Principal amount paid during the calendar quarter only will be considered under spend target achievement
- SmartEMI/Dial An EMI (DAE) amount will not considered under this Milestone benefit achievement
- Cardholder can view the spends achievement via Net Banking. Please follow the path to check: Net banking login -> cards -> Enquire -> Redeem Reward Points -> Select Card -> My Rewards -> Spend Promo Details
- Once cardholder is eligible post achieving the spends target, voucher message will be triggered to registered phone number & email ID within 60 working days.



- The voucher message triggered to the customer through SMS & Email will be valid and active only for 60 days from the triggered date
- The cardholder needs to select from the available voucher options. He/she can choose by replying back to the specified number with the option to get the voucher or visit the vendor page by clicking on the link available in the message/email for selecting the voucher of his/her choice.
- The sample SMS which the card holder will receive:
 - Congrats! You are eligible for a Free Gift Voucher worth INR 500 on your HDFC Bank MoneyBack+ Credit Card.

To claim, SMS:

HDFCMBP A for Swiggy

HDFCMBP B for Myntra

HDFCMBP C for Pizza Hut

HDFCMBP D for Apollo Pharmacy

HDFCMBP E for Bata

And send to 53030.

For more options, please visit www.gyfr.com/hdfcbankmoneyback+/

For any help, give a missed call at 7840089420

- The voucher once issued to the cardholder can't be changed or reissued.
- The validity of the voucher will be applicable as per the selected voucher T&C.
- The voucher not utilized within the mentioned period will not be reissued.

Other Benefits –Terms & Conditions

- Welcome Benefit of 500 CashPoints will be given to the cardholder if the joining membership fee is paid
- Renewal Benefit of 500 CashPoints will be given to the cardholder if the membership fee is paid
- 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum waiver of ₹250 per statement cycle). The rate of surcharge may vary depending on the fuel station and their acquiring bank. Taxes as applicable shall apply further. In any case, Bank shall be giving a maximum waiver of 1% in case of any dispute, subject to limit applicable limits



Important Changes in Charges:

Effective 1st August, 2024, the following revision to your HDFC Bank Credit card charges will apply.

Rental Transactions:

If you use services like (but not limited to) CRED, PayTM, Cheq, MobiKwik, Freecharge, and others to pay rent, a 1% fee will be charged on the transaction amount and capped at ₹3000 per transaction.

Category	Merchant Category Codes (MCC)
Rent	6513

Fuel Transactions:

Consumer Cards: If you spend less than ₹ 15000 per transaction on fuel, no additional fee will be charged. However, if you spend more than ₹15,000 per transaction on fuel, a 1% fee will be charged on the entire amount and capped at ₹3000 per transaction.

Category	Merchant Category Codes (MCC)
Fuel	1361,5172,5541,5542,5983,9752

Utility Transactions:

Consumer Cards: If you spend less than ₹ 50,000 per transaction on Utilities, no additional fee will be charged. However, if you spend more than ₹50,000 per transaction on utilities, a 1% fee will be charged on the entire amount and capped at ₹3000 per transaction.

Category	Merchant Category Codes (MCC)
Utility	4900

Insurance transactions will not be considered as Utility transactions and hence no charge will be applicable.

Educational Transactions:

If you make education payments through college/school websites or their POS machines, there will be no fees. International education payments are excluded from this charge. However, on education payments through third-party apps like (but not limited to) CRED, PayTM, Cheq, MobiKwik and others, a 1% fee will be charged and capped at ₹3000 per transaction.

Category	Merchant Category Codes (MCC)
Education	8211,8220,8241,8244,8249,8299



International / Cross Currency Transactions:

If you make an International / Cross currency transaction, a 3.5% markup fee will be applicable.

Our late payment fee structure has been revised as follows:

Outstanding Amount Slab	Revised Charges
< = ₹ 100	Nil
₹ 101 - 500	₹ 100
₹ 501 - 1000	₹ 500
₹ 1001 - 5000	₹ 600
₹ 5001 - 10000	₹ 750
₹ 10001 - 25000	₹ 900
₹ 25001 - 50000	₹ 1,100
> ₹ 50000	₹ 1,300

Finance Charges:

If you avail the revolving credit facility & hence choose to pay an amount less than the total amount due reflected in the monthly billing statement, finance charges of 3.75% (per month) will be applicable from the transaction date till the outstanding balance is paid in full . Applicable to all retail & cash transactions.

Easy-EMI Processing Fee:

If you avail the Easy-EMI option at any online / offline store, EMI processing fee of up to ₹299 will be charged.

All fees are subject to GST as per government regulations.

The Merchant Category codes are defined by the network (Visa, Master Card, Rupay, Diners). HDFC Bank does not define the merchant category.

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
- Effective 1st August 2024, if you redeem your rewards towards statement credit (CashBack), a ₹50 redemption fee will be charged.
- 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 2,000 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
- Minimum transaction of ₹150 and multiples of ₹150 is considered for CashPoints posting
- 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](#)

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