

FAQ's on Spend Milestone Benefit

1) What is the Milestone Spends Offer?

HDFC Bank Solitaire Credit Card holders who spend on their credit cards regularly and achieve high spends are rewarded in this offer. Customer is required to spend ₹ 75,000 in 180 days cycle. Post achievement, you will be rewarded a gift voucher worth ₹ 1000 from either Shoppers Stop or Lifestyle or Westside or Other Brands (available from time to time). Coupon SMS/Email will be sent within 30 days of qualification.

2) Am I eligible under this offer?

If you are a Solitaire credit card holder, you are eligible for this offer from your card setup date onwards. You need to spend ₹ 75,000 within 180 days from your card setup date to avail the offer. Every consecutive 180 days onwards, you will be eligible for the gift voucher upon spending ₹ 75,000 on your HDFC Bank Solitaire Credit Card.

3) How is my '6 months cycle' defined?

The '6 months cycle' varies from customer to customer. Your cycle starts from your card set up date till the next 180 days. The below table should help you to understand the cycle and spend calculation.

Particulars	Days/date	Spends	Eligible for a voucher
Cycle 1: Card Open Date/ Card Upgrade Date: 1/01/2017	+ 180 days : 30 th June 2017	76,546	Yes
Cycle 2 : 1 st July 2017	+ 180 days : 28 th December 2017	74,998	No
Cycle 3 : 29 th December 2017	+ 180 days : 27 th June 2018	30,000	No

4) Are all usages of credit card considered as spends?

The spend milestone program is valid for retail transactions only. Cash transactions, Cash-on-Call, Balance Transfer, Standing Instruction, Personal Loan on credit card are not considered as spends. Any transactions which are reversed or cancelled will not be considered as spends. Also, returned purchases, disputed or unauthorized/fraudulent transactions, card account fees & charges will not be considered for this offer. Further, Wallet load and EMI transactions will not be considered as spends.

5) If I am holding multiple cards can I club the spends for offer eligibility?

If you have more than 1 (one) HDFC Bank Credit Card, spends on your other cards cannot be clubbed in order to qualify for the said offer. Retail spends on your Solitaire credit card will alone be considered for your eligibility for the gift voucher.

6) Can I get Qualified for the offer multiple times during a year?

You will be eligible for only once in 180 days cycle at any given point of time, in case you achieve higher spends (greater than ₹ 75,000) during any of the applicable 180 days cycle, you will still receive the ₹ 1000 voucher. So you can qualify for multiple times in a year but only once during 180 day cycle.

7) What if my card gets stolen/ lost, renewed or upgraded?

In case of a stolen/ lost and renewed card, the card set-up date shall remain the same and spends done on both earlier and new card will be considered to calculate spends during 180 days cycle. However, in the case of an upgraded card, the card set-up date will be the upgraded card set-up date. And milestone spends will be calculated basis the same.

8) For how many days I am eligible for the offer, after receiving eligibility Email and SMS?

You need to claim the voucher within 90 days from the date of communication.

9) If I have missed the communication, and offer is expired, can validity be extended?

No, once the offer validity is over then customer won't be able to claim the offer.

10) After claiming the offer what will be the validity of Gift voucher?

Validity of Gift voucher may vary from Brand to Brand. Same will be communicated to the customer at the time of issuance of Gift voucher from Brand.

11) After claiming the offer how do I redeem my Gift Voucher?

While details on how to use will be mentioned in the communication, however for most of the Brands voucher can be used on Brands online as well as offline stores.