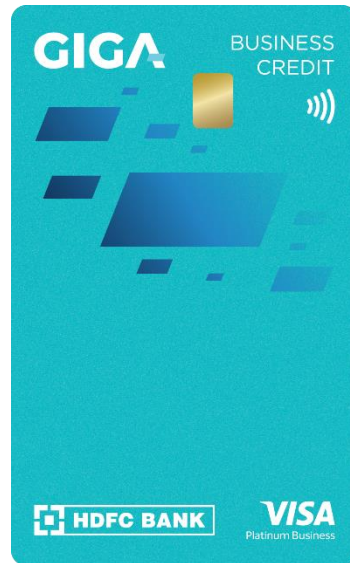


## FAQ



### 1. What are the key features on HDFC Bank GIGA Business Credit Card ?

- **Extended Credit free period**  
Get upto 55 days of interest free credit period on all your business expenses using GIGA Business Credit Card.
- **Core Earn**  
Earn 2 Cash Points on all Spends of Rs.150 (excluding petrol, wallet, rent, education, EMI)
- **Accelerated Earn**  
Get 3X Cashpoints (i.e., 6 CP) on every Rs.150 spent on spends such as
  - Business Digital Spends (Advertising, Accounting, Software license purchase, cloud hosting etc.)
  - Bill payments via Payzapp & SmartPay
  - Income tax payments <https://eportal.incometax.gov.in/>
  - GST payments via GST portal <https://services.gst.gov.in/services/login>
  - Productivity tools like Tally, Office 365, AWS, Google, Credflow, Kylas, Mailmodo, Canva, Azure via Nuclei powered by SmartBuy Biz Deals [Click here](#)
  - Flights and Hotels booking via MMT MyBiz powered by SmartBuy Biz Deals [Click here](#)
- **Fuel benefits**  
1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of Rs.400, Maximum transaction of Rs.5,000 & Maximum Cashback of Rs.250 per statement cycle)
- **Welcome/Activation Benefit**  
Get OTT Play premium (one month subscription with access to OTT platforms like SonyLiv, Zee5, VRott etc.) on making your first transaction within 37 days of card issuance.

- **Milestone Benefit**  
Earn 800 cashpoints every month on monthly spend of Rs.50,000
- **Dining benefits:** Get up to 7.5% discount on your dining bills with Swiggy-Dineout by paying via Swiggy App. [Click here](#) to know more
- **Offer on Partner brands**  
Discounts on purchases on GIG special merchant program on gig-related spends

WeWork | 42 Courses | LegalWiz | Harappa by Upgrad | Zoho

. [Click here](#) to know more.

- **Get annual renewal fee waived off on a spend of Rs.50,000 in the previous year.**

## 2. What are the other benefits on HDFC GIGA Business Credit Card?

### Swiggy Dineout

Get up to 7.5 % savings off on all your restaurant bill payments via Swiggy Dineout (20,000+ restaurants), Offer inclusive of Restaurant and Swiggy Discount. Offer valid only on payments done Swiggy App. [Click here](#) to know more

### Platform Benefits

#### SmartBuy

Get Upto 10% cashback on travel/online shopping on SmartBuy. [Click here](#) to know more.

#### SmartBuy BizDeals:

- Get upto 40% discounts on Business software like Tally, Office 365, AWS, Google Workspace, Credflow & more at SmartBuy Biz Deals -Nuclei platform (<https://smartbiz.gonuclei.com/>)
- Get Upto 3% off on Domestic and International flight bookings and Upto 4% off on hotel bookings via MMT My Biz platform. [Click here](#) to know more.

#### Utility Bill Payments:

Make all your utility bill payments Via SmartPay & Payzapp and avail 6 cashpoints for every Rs.150 spent.

#### SmartPay:

- Automate your bill payments on SmartPay using HDFC GIGA Business credit card. You can then ensure that all your utility bills are paid on time, conveniently and easily.
- Get assured cashback upto Rs. 1800 in the first year and exciting e-vouchers worth upto Rs.800 for adding 2 or more bills on Smart Pay. For more details click here.

- Steps to register on SmartPay to automate your utility bill payments:

**Through Net Banking Login:**

BillPay & Recharge > Continue > Add Biller > Select Category > Enter Details and Enable SmartPay on Debit/Credit Card Or Cards> Credit cards> Smart Pay> Continue > Add Biller > Select Category > Enter Details and Enable Smartpay on Credit Card Through Mobile Banking Login Bill Payments > Add Biller > Select Biller Type> Enter Details and Enable SmartPay on Credit Card.

**Through Mobile Banking Login**

Bill Payments > Add Biller > Select Biller Type> Enter Details and Enable Smartpay on Credit Card

- **PayZapp**

**Steps to register on PayZapp to make your utility bill payments**

Download PayZapp on Playstore/Apple store > Register with your mobile number, registered with HDFC Bank and enter your details > Verify the authentication code sent to your device and create 4–12-digit secure PIN > Link your Credit Card by entering your card details

**Steps to make bill payments via Payzapp**

Select the Recharge/Bill Pay option > Choose from the mobile recharge or bill pay option of your requirement > Enter the mobile number or subscriber/Consumer ID > Select the Service Provider/Operator and enter the payment amount > Use linked Credit/Debit card to make your payment in one click

[Click here](#) to know more

**3. What are the additional benefits on HDFC GIGA Business Credit Card?**

- **Term Loan Facility:** As per eligibility, you can avail term loan for your business needs.

**There are 2 types of Loan on Credit Card available:**

1. **Insta Loan:** This Loan amount is within your available Credit Card limit. Eg: If your Credit Card limit is Rs.1,50,000/-, your loan limit can be Rs.1,20,000 (limit depends on various criteria). If you have already spent Rs.50,000 then the maximum loan amount that you can get will be Rs.1,00,000/- which will be blocked against your remaining limit.

2. **Jumbo Loan:** This Loan amount is over and above your available Credit Card limit. Eg: If your Credit Card limit is Rs.4,00,000/-, your Loan limit can be Rs.4,00,000/- or more. You can also spend on your Credit Card as it will not block your Credit Card limit.

([Click here to know more](#))

**(Refer question no.4 to know the steps to apply for Insta loan/Jumbo loan.)**

- **SmartEMI:** Convert large purchases on your HDFC Bank credit card into SmartEMI after the purchase and enjoy stress-free repayment. Enjoy attractive interest rates, among the lowest in the market.

**Steps to convert your large purchases into SmartEMI using your HDFC Bank credit card.**

1. Visit the link [SmartEMI](#)
  2. Enter the mobile number registered with the Bank and Enter last 4 digit of your credit card
  3. Enter the OTP
  4. Choose the bill that needs to be converted into EMI
  5. Select the tenure
  6. Confirm & Re-authenticate using the OTP received on your registered mobile number.
- **Easy EMI:** Convert your large purchases using your HDFC Bank GIGA Business credit card into EasyEMI during the purchase and pay into easy instalments.
  - **Revolving Credit:** Enjoy Revolving Credit on your HDFC Bank GIGA Business Credit Card at 3.75% monthly interest rate on revolving balance, refer Fees and Charges section
  - **Zero Lost card liability:** In the unfortunate event of losing your HDFC Bank GIGA Business Credit Card, on reporting it immediately to our 24-hour call centre, you have zero liability on any fraudulent transactions made on your Credit Card.  
Credit liability cover: Rs. 3 lakh

**Customer care number:**

Toll Free: 1800 202 6161 / 1860 267 6161

If you are travelling overseas, you can reach us at 022-6160660

#### **4. How to avail term loan using my HDFC Bank GIGA Business credit card?**

**Through Net Banking:** Login to HDFC Bank Net Banking > Click Cards > Credit Cards > Transact > Insta Loan

**Through Phone banking:** Call our Phone banking team to avail Insta/Jumbo loan using your HDFC Bank GIGA Business credit card.

**Customer care numbers:**

Toll Free: 1800 1600 / 1800 2600

If you are travelling overseas, you can reach us at +91 22 6160 6160

#### **5. What is the joining and Renewal fees for HDFC GIGA Business credit card?**

Joining fee/ Renewal fee of Rs 500 /-+ Applicable Taxes is applicable on HDFC GIGA Business Credit Card.

**6. What is the spend based condition for reversal of annual fee?**

Cardholders should spend more than Rs.50,000 in an anniversary year (12 billing cycle) to get Renewal Fee waived for next renewal year.

**7. Is there any spend condition to avail 3x (i.e., 6 CP) Cashpoints on HDFC GIGA Business Credit Card?**

No, there is no spend condition to avail 3X Cashpoints on HDFC GIGA Business Credit Card.

**8. What are the categories where customers can avail 3X (i.e., 6 CP) cashpoints on every Rs.150 spent using HDFC GIGA Business Credit Card?**

HDFC GIGA Business Credit Card holders can avail 3X (i.e., 6 CP) on every Rs.150 spent on below categories.

- Business Digital Spends (Advertising, Accounting, Software license purchase, Cloud hosting etc.)
- Bill Payments via [PayZapp](#) and [SmartPay](#)
- Income tax payment via <https://eportal.incometax.gov.in/>
- GST payments via [payment.gst.gov.in](https://payment.gst.gov.in)
- Travel and Software purchase via [SmartBuy BizDeals](#)

**9. What are the categories and top merchants where customers can get 3X RP on business digital spends using GIGA business credit card?**

#	Categories	Top merchants
1	Advertising	Google ads, Facebook/Meta ads, Amazon Marketing service
2	Accounting	Tally
3	Software license purchase	Google workspace
4	Cloud hosting	GoDaddy, Google Clouds
5	Freelancing platform	Freelancer.com, Fiverr, LinkedIn

**10. When will the first year fee charged on HDFC GIGA Business credit card?**

Cardholders will be charged the first year joining fee after 120 days of card issuance.

**11. Who is eligible for a HDFC GIGA credit card?**

- A Self Employed Indian Citizen aged between 25 Yrs to 65 Yrs
- Annual ITR above Rs 4 Lakhs  
(Customers can apply credit card using ITR, GST returns, Bank Statements)

## 12. What is the milestone benefit on HDFC GIGA Business credit card?

**Milestone benefit:** Earn 800 cashpoints on every month on monthly spend of Rs.50,000

(Redeem Cashpoints against statement balance to pay your credit card bill. 100cash Points = up to Rs. 25)

## 13. What are the GIG platforms on HDFC GIGA credit card?

- Get 25% discount on Zoho books subscription.
- Get 20% discount on LegalWiz
- Get upto 43% discount on all the courses on Harappa by Upgrad
- Get 10% discount on pro account annual plan on Truelancer
- Get 33% off on monthly subscription on WeWork.
- Avail 20% off on certified courses & learning subscription on 42 courses.
- Get a free plan for 2 years and 50% off from 3<sup>rd</sup> year onwards on Refrens

[Click here](#) to know more about the GIG platform offers on HDFC GIGA credit Card.

## 14. What are the top offers on SmartBuy Biz deals?

- SAAS offers: Upto 40% off of productivity tools like Office 365, Tally, AWS and more
- Travel Benefits: Low cancellation fee & date change, Free meals\* & Seat Selection, Assured claims with GST invoices and Upto 4% off on flights and hotel booking via MMT MyBiz.

[Click here](#) to visit SmartBuy BizDeals

## 15. What is Nuclei and What are the top software brands on Nuclei?

Nuclei is a global B2B fintech, on a mission to inject Consumer Tech DNA into banks. Nuclei provide banks to compete with consumer tech companies and deliver innovative products to customers.

Top brands on Nuclei includes Google Workspace, Tally, Office 365, AWS, Microsoft Azure, Kylas, Canva, Mailmodo, Jira, Hubspot Marketing Hub and more.

[Click here to know more](#)

## 16. What are the top offers on Nuclei via Biz deals ?

**Top offers on Nuclei via Biz deals includes:**

- **Microsoft 365-** Get 22% to 40% flat discount on MS365 licenses
- **Google Workspace-** Get Upto 48% off on new GSuite Licenses
- **Cloud tools (AWS, Azure, Google Cloud)-** Cost optimisations up to 30%
- **CredFlow-** Get 25%off for new users

- **Mailchimp**- Get upto 15% off
- **GreytHR**- Get 18% off for the first year
- **SignDesk**- Get upto 20% off & free trail

[Click here to know more](#)

**17. What are the benefits on MMT My Biz via SmartBuy Biz deals for HDFC GIGA credit card holders?**

**Key Offers on MMT MyBiz Platform using HDFC Bank Business Credit Card.**

- Cancellation & Date-change Fees as Low as ₹99
- Free\* Meals & Seat Selection
- Assured Claims with Instant GST Invoices
- 24x7 Dedicated Customer Support for Quick Resolution
- Up to 3% OFF on Domestic Flights (upto Rs.500)
- Up to 3% OFF on International Flights (up to Rs.750)
- Up to 4% OFF on Hotels (up to Rs.500)

**Offers valid for all HDFC Bank Business Credit Card holders. [Click here to know more](#)**

**18. How to visit SmartBuy BizDeals portal and avail benefits on Business travel on MMT MyBiz and Software purchase on Nuclei ?**

Steps to visit SmartBuy BizDeals

- Visit SmartBuy Portal <https://offers.smartbuy.hdfcbank.com/v1/foryou>
- Click on Privileges > BizDeals
- Clicking upon BizDeals, you will be redirected BizDeals home page
- Click on MMT MyBiz to explore offers on business travel or Click on Nuclei to explore offers on Softwares

**19. How to set PIN on my HDFC Bank GIGA Business credit card?**

HDFC Bank GIGA Business credit cardholders can set PIN by following any of the below option.

**Through MyCards:**

**Step 1:** Login to [mycards.hdfcbank.com](https://mycards.hdfcbank.com)

**Step 2:** Choose Add -Credit Card

**Step 3:** Enter the last 4 digits of your new credit card

**Step 4:** Select Set PIN

**Step 5:** Input your desired 4 digit PIN

**Through IVR:**

**Step 1:** Card holders can set their 4 digit Credit Card PIN by calling IVR No. 1860 266 0333.

**Step 2:** Upon calling the IVR please input your card number, validate through OTP and set your preferred PIN

**Through Net Banking:**

**Step 1:** Log in to our Net Banking with your User ID and IPIN

**Step 2:** Click on "Cards".

**Step 3:** Choose Change PIN and set your preferred PIN (available only for customers holding savings/salary/current accounts)

**Through ATM:**

Card holders can set their 4-digit Credit Card PIN at HDFC BANK ATM with green PIN shared to the registered Mobile No.

**20. How can I enable Online, International and contactless transactions in HDFC GIGA Business credit card?**

For security reasons, your credit card is disabled for online/contactless/international transactions. You can enable your HDFC GIGA Business credit card for online, international and contactless transactions through any of the following methods:

**Using MyCards:**

MyCards is a one stop solution to manage your Credit Card functionalities where you can enable your online, international & contactless payment. Also get access to your Credit Card E-statement, check the earned cashpoints and even set pin for your credit card.

1. Visit <https://mycards.hdfcbank.com> via desktop/mobile
2. Login using your registered mobile number and OTP received
3. Enter the last four digit of your credit card (only for First-time login users)
4. On Credit Card Homepage, click on Card Control tab
5. Enable Online/Contactless/International usage mode and set usage limits
6. Your card usage settings will be modified instantly

This functionality can be used anytime, from anywhere 24 X 7. It's easier, faster and simpler. For easy access, MyCards can be saved to your phone/desktop home-screen instantly.

**Using EVA:**

1. [Click here](#) to open HDFC Bank's Digital Assistant – EVA
2. Click on **Manage my Credit Card >> Online(E-Commerce) Transactions**
3. Alternatively, you may type **How to enable online transactions on my Credit Card?**
4. Provide your **10-digit mobile number**.
5. An **OTP** gets triggered to the mobile number. Enter the same.
6. Enter the last **4 digits of your Credit Card number**.



Current status for **Online / Contactless / International** transaction type will be shown as disabled in the screen. **Enable** the same. **Congratulations!!!** You just enabled your **Online / Contactless / International** Transactions.

#### **Using WhatsApp Banking:**

1. On your mobile phone, **add** HDFC Bank's Official WhatsApp number – **7070022222** to your contacts
2. In case you are viewing this on **mobile** [Click here](#) to add
3. Send the text **Manage my Credit Card** to the above number
4. You will receive a reply asking to choose from various options.  
Choose **option** corresponding to **Online Transactions** (e.g. just type numeric 2)
5. An **OTP** will be sent to your **registered mobile number**. Enter the same.
6. You will be prompted to enter the **last 4 digits** of your Credit Card number.
7. Enter Current status for **Online / Contactless / International** transaction type will be shown as disabled in the screen. **Enable** the same. **Congratulations!!!** You just enabled your **Online / Contactless / International** Transactions.

#### **Using NetBanking:**

1. Login to [NetBanking](#) using your **Customer ID**
2. Go to Cards Tab>>Request>> **Set Card Usage/Limits**
3. Your existing **Daily Domestic Usage/Limits** and **Daily International Usage/Limits** for all types of transactions would be shown. **Online / Contactless / International** would be disabled under both sections.
4. **Switch on Online / Contactless / International** under both sections. Then Click on **Continue**.
5. In the review page, click **Confirm**
6. Enter the **OTP** and click **Continue** & it's done.

**Congratulations!!!** You just enabled your **Online / Contactless / International** Transactions.

#### **21. How can I pay Income Tax & GST using HDFC GIGA Business Credit Card ?**

##### **Pay Income Tax & GST through HDFC GIGA Business Credit Card:**

##### **Steps to pay Income Tax using HDFC GIGA Business credit card**

1. Login to Income Tax Portal <https://eportal.incometax.gov.in/>
2. Click on E-file and E-Pay Tax, Choose Income Tax and Proceed
3. Choose assessment year & select type of payment
4. Enter tax details & proceed to payment
5. Choose Payment Gateway, select any Bank from the list
6. Select credit cards & enter your HDFC GIGA Business credit card details

### **Steps to pay GST using HDFC GIGA Business credit card**

1. Login to GST Portal
2. Create GST challan (Services > Payments > Create Challan)
3. Select E-payment option.
4. Within the E-payment section, choose the Credit Card option.
5. Select the preferred bank
6. Tick the agreement box for terms and conditions.
7. Click on the "Make Payment" button 8. Provide HDFC Bank Business Credit Card details and complete transaction.

## **22. How can a customer redeem cashpoints earned on HDFC GIGA Business Credit Card?**

### **Redemption against the Statement Balance:**

- Cashpoints Points can be redeemed by you against the statement balance (on request only) The redemption against the statement balance will be at the rate of 1 Cashpoints = Rs.0.25
- Login to Net Banking portal > Cards > Enquire > Redeem Cashpoints > Select your card and Continue > Redeem Cashpoints > Cash Redemption

### **Redemption against Smartbuy Rewards portal:**

- 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 Cashpoints =Up to Rs.0.25.
- Flights and Hotels redemption, Credit Card members can redeem up to a maximum of 50% of the booking value through Cashpoints. Rest of the transaction amount will have to be paid via the Credit Card limit
- Visit SmartBuy website > Flights/Stays > Enter the required journey details > Choose flights/hotels of your choice > Book > Enter the required details > Choose payment mode > Adjust your rewards points to redeem > Enter card details > Verify with OTP.

### **Redemption against Insta vouchers:**

- Cashpoints can be redeemed as Insta vouchers via Net Banking portal. Card members can avail gift vouchers from Amazon, Raymonds, Croma, Reliance digital and lot more brands.
- Login to Net Banking portal > Cards > Enquire > Redeem Cashpoints > Select your card and Continue > Redeem Cashpoints > Insta Vouchers > Select any voucher of your choice and click redeem.
- With effect from 1st February 2023, cardmembers can redeem upto 70% of product/Voucher value through Cashpoints on select vouchers/products and pay the remaining amount via Credit card.

#### **Redemption against My Rewards Product Catalogue:**

- Cashpoints can easily be redeemed for exciting gifts from our product catalogue, at the applicable redemption rate of 1 Cashpoints= Up to Rs.0.25.

- **To redeem your cashpoints against product catalogue via Net Banking:**

Login to Net Banking Cards > Enquire > Redeem Cashpoints > Select your card and Continue > Redeem Cashpoints > Product Catalogue> Select any product of your choice and click add to card> Buy Now.

- **To redeem your cashpoints against product catalogue via SmartBuy:**

Visit SmartBuy website> Login > Privileges > Select your card > Rewards > Select the voucher of your choice > Choose the required Quantity and Select Checkout now > Select Redeem points > Enter the voucher code received via email/SMS and select confirm.

#### **Redemption against selected merchants:**

- Cash Points can also be used for redemption against selected merchants at a value of 1 Cash Point= Up to Rs. 0.30.
- The list of merchants for redemption include Cleartax, Wework, Greythr, Microsoft office, Tally, Amazon for Business, Google ads by MeDigits, Meta Ads by MeDigits and more.
- Download/ open HDFC mobile banking application > Click on cards > Select HDFC Bank Business credit card > Click on Redeem reward points > Click on Instant vouchers > Select Business > Select the required voucher and click on redeem now to avail the voucher

#### **Unredeemed Cash Points will expire/lapse after 2 years of accumulation**

### **23. Can contactless transactions be done on the HDFC GIGA Business Credit Card?**

The HDFC Bank GIGA Business Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets (Check for the contactless network symbol on the card plastic)

Please note that in India, payment through contactless mode is allowed for a maximum of Rs.5,000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to Rs.5,000, the Card holder has to enter the Credit Card PIN for security reasons

### **24. How can I track and control the Spends on HDFC GIGA Business Credit Card?**

Easily monitor and control your Credit Card Spends through [HDFC Bank MyCards](#).

## 25. What in case the card is lost/stolen?

Customer has to call the Credit Cards Customer Service, and report for stolen or lost Card. Other services like change of contact number, address, etc can also be done through Customer Service.

**Customer care numbers:**

**Customer care number:**

**Toll free:** 1800 1600 / 1800 2600 within India / +91 22 6160 6160 from outside India

**Grievance Mail Address:** HDFC Bank Cards Division, PO Box No 8654, Door No 94 SP, Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai 600058.

In case customer recovers the Card after having reported loss, it has to be cut it into 4 pieces diagonally and across the chip embedded in the Card.

## 26. What are the options for a customer to pay the credit card bill?

Customers can pay the credit card bill via the following options.

For details, visit <https://www.hdfcbank.com/personal/pay/cards/credit-cards/pay-credit-card-bill>.

- Mobile Banking App
- NetBanking
- ATM Funds Transfer
- Cash
- Cheque
- Auto-Pay

From a non-HDFC Bank account

## 27. What is the validity period for cash points earned on HDFC GIGA Business credit card?

Cash Points are valid only for 2 years from the date of accumulation e.g.: If you have received Cash Points in the month of April 2023, then same will expire in April 2025.

## 28. How much does an HDFC GIGA Business credit card holder save annually?

Below are the savings on your HDFC GIGA Business credit card.

Features	Monthly Spends (in ₹)	Annual Savings (in ₹)
<b>Rewards &amp; Welcome Benefits</b>		
6 CashPoints on business digital spends, bill payments via  and  , Income Tax & GST, <b>BizDeals</b> (capped at 1500 CashPoints per month)	37,500	5,400
2 CashPoints on other spends of ₹150	13,833	664
Activation/Welcome Benefit	-	250
<b>Milestone Benefits</b>		
800 Bonus CashPoints on monthly spends of ₹50,000	-	2,880
<b>Membership fee waiver</b>		
Membership fee waiver on annual spends of ₹50,000	-	500
<b>Fuel Benefits</b>		
1% Fuel Surcharge Waiver	5,000	600
<b>Dining Benefits</b>		
Save up to 7.5% on dining bills paid via 	-	3,000
<b>Platform Benefits</b>		
Earn up to 10% CashBack on 	-	9,600
Other GIGA platform benefits	-	28,303
Save up to ₹2600 on  (CashBack + Voucher)	-	2,600
<b>Total Saving on monthly spends of ₹56,333</b>	<b>56,333</b>	<b>53,797</b>

\*T&C Apply.



## 29. What are the customer touch points?

Customers can contact us via list of options.

For details, visit <https://www.hdfcbank.com/personal/need-help/contact-us>