## Classification - Internal

## **HDFC Bank Diners Privilege Credit Card – Terms & Conditions**

## **Rewards Points Validity:**

- Rewards Points are valid only for 2 years from the date of accumulation
- Fuel, EasyEMI and e-wallet loading transactions will not accrue Rewards Points.
- Rewards Points accrued will be reversed if a retail transaction is converted into Smart EMI.
- Rewards Points accrued for Insurance transactions will have a maximum cap of 2,000 per day.

## **Important Conditions**

There is a revision in the Reward Points Program on your HDFC Bank Diners Privilege Credit Card as below, w.e.f **1st January 2023**:

- On the HDFC Bank SmartBuy portal, the redemption of Reward Points for flights & hotel bookings will be capped per calendar month at 50,000 Reward Points
- Rent payments & government related transactions will NOT earn Reward Points
- Reward Points earned on grocery transactions will be capped per calendar month at 2000
  Reward Points

The following **revision in the Reward Points Program**\_on your HDFC Bank Diners Privilege Credit Card would be effective from **1st February 2023**:

- Redemption of Reward Points against statement balance (CashBack redemption) will be capped per calendar month at 50,000 Reward Points
- For select Products & Vouchers, the redemption of Reward Points will be capped at 70% of the total value. The remaining amount must be paid using the same credit card

There is a **revision in the fee structure** on your HDFC Bank Diners Privilege Credit Card as below, w.e.f **1st January 2023:** 

- For rent payments made through third-party merchants, a fee of 1% of the total transaction amount will be levied from the second rental transaction of the calendar month
- If you conduct a transaction (in-store or online) in Indian currency at an international location or with a merchant located in India but registered overseas, a dynamic & static conversion markup fee of 1 % will be charged.

We assure you the best of our services always
Warm Regards

**HDFC Bank**