

Product Feature Related Queries**What are NeuCoins?**

NeuCoins are an exclusive Rewards Points metric system created by Tata Neu.

How do I earn NeuCoins on Tata Neu Plus HDFC Bank Credit Card?

- **NeuCoins** will be earned as per the following table:

Type of Spends	NeuCoins
Non-EMI Retail Spends on partner Tata Brands	2% back as NeuCoins
Non-EMI Retail Spends on Non-Tata Brands	1% back as NeuCoins
Merchant EMI Spends (Any Brand)	1% back as NeuCoins
Any UPI Spends on Rupay Credit Card (Including partner Tata Brands)	1% back as NeuCoins (max of 500 NeuCoins per calendar month) With effect from 01-Aug-24:- - 0.25% back as NeuCoins for transactions done using any UPI ID (Google Pay, PhonePe, Cred, etc.) - Additional 0.75% back as NeuCoins if the transaction is done using the Tata Neu UPI ID. - The total NeuCoins earned on eligible UPI transactions are capped to 500 NeuCoins per month

- **NeuCoins** will not be accrued for the following spends/transactions on the card
 - Fuel Spends
 - 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
 - Rental and Government related transactions
 - With effect from 1st Sep 2024
 - NeuCoins will not be accrued for Education payments made through third-party apps like (but not limited to) CRED, Cheq, MobiKwik, and others. However, education payments made directly through college/school websites or their POS machines will earn NeuCoins.
 - With effect from 1st July 2025
 - NeuCoins will not be earned on Online Skill-Based Gaming transactions (MCC-5816)
- **2% back as NeuCoins (Non-EMI)** will be calculated as 1% base NeuCoins + 1% additional NeuCoins on partner Tata Brands transactions. For list of eligible partner brands [click here](#).
- NeuCoins will be calculated and posted on nearest round integer, for example Rs 140 transaction will be calculated as $(140 \times 1\% = 1.4 \text{ NeuCoins} = 1 \text{ NeuCoin (round to nearest integer)})$. Fractional NeuCoins will not be accrued.
- For Detailed Calculation and Terms and Conditions on earning of NeuCoins on **Tata Neu Plus HDFC Bank Credit Card**, refer the '[Feature Section](#)' of the [Product Page](#)

How do I redeem the NeuCoins accrued on my Tata Neu HDFC Bank Credit Card?

Your monthly statement will give breakup of NeuCoins as following:

- NeuCoins accrued and available with the Bank
- NeuCoins transferred to Tata Neu during the Statement Cycle

To redeem/utilize the NeuCoins transferred to Tata Neu, download the Tata Neu App.

NeuCoins can be utilized at the rate of 1 NeuCoin = ₹1, as following:-

(NeuCoins can only be used on eligible transactions as defined by the individual brands)

<u>REDEMPTION ON MOBILE APP / WEBSITE</u>	
<u>How to redeem?</u>	<u>Applicable Brands</u>
via Tata Pay <ol style="list-style-type: none">1. Select 'Tata Pay' as payment option on payments page2. Redeem desired amount of 'NeuCoins' on Tata Pay	<ol style="list-style-type: none">1. Tata Neu2. Air India Express3. bigbasket4. Croma5. IHCL hotels
via 'NeuCoins' / 'Use my NeuCoins' / 'Loyalty Points' <ol style="list-style-type: none">1. Select 'NeuCoins' / 'Use my NeuCoins' / 'Loyalty Redemption' option on order page / payments page2. Redeem the desired amount of NeuCoins	<ol style="list-style-type: none">1. Tata Cliq2. Tata 1mg3. Only via Tata Neu for Titan/Tanishq

<u>REDEMPTION AT STORES</u>	
<u>How to redeem?</u>	<u>Applicable Brands</u>
At Point of Sale / Cashier Desk <ol style="list-style-type: none">1. Voice out your Tata Neu Registered Mobile number to the cashier2. The cashier will confirm the NeuCoins balance on your Tata Neu account3. Confirm the amount of NeuCoins to be redeemed4. Cashier will trigger an OTP to your registered mobile number to initiate redemption5. Voice out the OTP to the cashier to complete your purchase using NeuCoins	<ol style="list-style-type: none">1. Croma2. IHCL hotels3. Westside

**Currently, NeuCoins redemption option is not available on Air India, Tata Play, and Bill Payment on Tata Neu*

Here's how you can check your NeuCoins balance:

- Look for your NeuCoins balance on the Tata Neu homepage
- For credit card specific points go to Tata Neu>>Credit Card>>NeuCoins earned

If you have any query related NeuCoins usage/burn, please reach out to the Tata Digital customer service:

- i. Tata Neu customer care email address - customercare@tataneu.com

What is the validity of NeuCoins accrued on my credit card?

- Your NeuCoins expire 365 days after your last transaction involving an eligible earn or use of NeuCoins (even if it's just one NeuCoin earned or used).
- During special promotions, you might also earn additional NeuCoins with limited and specific expiry date. The expiry of these NeuCoins will be mentioned at the time of issuance.

When my NeuCoins will be transferred to Tata Neu?

The Bank will calculate and accrue reward points for the statement cycle. Post generation of the statement within 7 working days your points will be transferred to Tata Neu App as NeuCoins.

Example of Accrual and Transfer of NeuCoins to Tata Neu

Statement Cycle	Transactions in Statement	NeuCoins	Period of Transaction Considered for Accrual of NeuCoins
1st Jul	Transactions having settlement date between 2nd Jun - 1st Jul	Base NeuCoins	<p>- For eligible transactions having settlement date between 2nd Jun - 1st Jul, Base NeuCoins will be posted in 1st Jul Statement and will be available for redemption by 8th Jul on Tata Neu</p> <p>Note:-</p> <p>>> W.E.F 02-Sep-2024 for Utility/Telecom and Cable Related transactions settled from 1-Sep-24</p> <p>- For eligible Utility/Telecom and Cable Related transactions, NeuCoins will be posted within 2 days of settlement of the transaction, for example the points for transaction settled on 1st Jul will be posted by 3rd Jul and will be available for redemption by 8th Aug)</p> <p>>> W.E.F 02-May-2024 for Grocery / UPI / Insurance Related transactions settled from 1-May-24</p> <p>- For eligible Grocery / UPI / Insurance transactions, NeuCoins will be posted within 2 days of settlement of the transaction, for example the points for transaction settled on 1st Jul will be posted by 3rd Jul and will be available for redemption by 8th Aug)</p> <p>>> Before 2-May-24, following was applicable:-</p> <p>- For Grocery Related transactions</p> <p>- For eligible grocery transactions, having settlement date between 1st Jun – 30th Jun, NeuCoins will be posted in 1st Jul Statement and will be available for redemption by 8th Jul on Tata Neu.</p> <p>(For eligible grocery transactions settled on 1st Jul, additional NeuCoins will be posted in 1st Aug statement cycle and will be available for redemption by 8th Aug)</p> <p>- For Insurance Related transactions</p> <p>- For eligible Insurance transactions, NeuCoins will be posted 2 days after settlement of the transaction, for example the points for Insurance transaction settled on 1st Jul will be posted on 3rd Jul and will be available for redemption by 8th Aug</p> <p>- For UPI Related Transactions (w.e.f. 01Aug23)</p> <p>For eligible UPI transactions (on RuPay credit card), having settlement date between 1st Jun – 30th Jun, NeuCoins will be posted in 1st Jul Statement and will be available for redemption by 8th Jul on Tata Neu.</p>
		Additional NeuCoins on partner Tata Brands	For eligible transactions having settlement date between 1st Jun – 30th Jun , Additional NeuCoins will be posted in 1st Jul Statement and will be available for redemption by 8th Jul on Tata Neu

			(For eligible transactions settled on 1 st Jul, additional NeuCoins will be posted in 1 st Aug statement cycle and will be available for redemption by 8 th Aug)
13 th Jul	Transactions having settlement date between 14 th Jun - 13 th Jul	Base NeuCoins	<p>For eligible transactions having settlement date between 14th Jun – 13th Jul, Base NeuCoins will be posted in 13st Jul Statement and will be available for redemption by 20th Jul on Tata Neu</p> <p>Note</p> <p>>> W.E.F 02-Sep-2024 for Utility/Telecom and Cable Related transactions settled from 1-Sep-24</p> <p>- For eligible Utility/Telecom and Cable Related transactions, NeuCoins will be posted within 2 days of settlement of the transaction, for example the points for transactions settled on 13th Jul will be posted by 15th Jul and will be available for redemption by 20th Aug)</p> <p>>> W.E.F 02-May-2024 for Grocery / UPI / Insurance Related transactions settled from 1-May-24</p> <p>- For eligible Grocery / UPI / Insurance transactions, NeuCoins will be posted within 2 days of settlement of the transaction, for example the points for transactions settled on 13th Jul will be posted by 15th Jul and will be available for redemption by 20th Aug)</p> <p>>> Before 2-May-24, following was applicable:-</p> <p>- For Grocery Related transactions</p> <p>- For eligible grocery transactions, having settlement date between 1st Jun – 30th Jun, NeuCoins will be posted in 13th Jul Statement and will be available for redemption by 20th Jul on Tata Neu</p> <p>(For eligible grocery transactions settled between 1st Jul-13th Jul, NeuCoins will be posted in 13th Aug statement cycle & will be available for redemption on Tata Neu by 20th Aug)</p> <p>- For Insurance Related transactions</p> <p>- For eligible Insurance transactions NeuCoins will be posted 2 days after settlement of the transaction, for example the points for Insurance transaction settled on 13th Jul will be posted on 15th Jul and will be available for redemption by 20th Aug</p> <p>- For UPI Related Transactions (w.e.f. 01Aug23)</p> <p>For eligible UPI transactions (on RuPay credit card), having settlement date between 1st Jun – 30th Jun, NeuCoins will be posted in 13th Jul Statement and will be available for redemption by 20th Jul on Tata Neu.</p> <p>(For eligible UPI transactions settled between 1st Jul-13th Jul, NeuCoins will be posted in 13th Aug statement cycle & will be available for redemption on Tata Neu by 20th Aug)</p>
		Additional NeuCoins on partner Tata Brands	<p>For eligible transactions having settlement date between 1st Jun – 30th Jun, Additional NeuCoins will be posted in 13st Jul Statement and will be available for redemption by 20th Jul on Tata Neu</p> <p>(For eligible transactions settled on 1st Jul-13th Jul, additional NeuCoins will be</p>

			posted in 13 th Aug statement cycle & will be available for redemption on Tata Neu by 20 th Aug)
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How will a cardholder get NeuCoins on EMI spends on Tata Neu Plus HDFC Bank Credit Card?

- Cardholder will be getting 1% back as **NeuCoins** 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 **NeuCoins**. Interest & processing fees amounts will not be eligible for **NeuCoins**.

What is the capping of NeuCoins on property management services including rent?

- The NeuCoins for property management services including rent will be capped at 500 NeuCoins per month on **Tata Neu Plus HDFC Bank Credit Card**.
- With effect from 1st Jan 2023, NeuCoins will not be accrued for property management services including Rental related transactions

What is the capping of NeuCoins on Grocery Spends?

- With effect from 1-Jan-2023, the NeuCoins for **Grocery Spends** will be capped at 1,000 NeuCoins per month on **Tata Neu Plus HDFC Bank Credit Card**.

What is the capping of NeuCoins on Insurance Spends?

- The NeuCoins for **Insurance Spends** will be capped at 2,000 NeuCoins per day. [W.e.f 1st July'25, NeuCoins accrued for insurance transactions will have a maximum capping 2,000 per month.](#)

What is the capping of NeuCoins on Utility/Telecom and Cable Spends?

- With effect from 1-Sep-2024,
 - NeuCoins earned on Utility transactions will be capped at 2,000 NeuCoins per calendar month.
 - NeuCoins earned on Telecom & Cable transactions will be capped at 2,000 NeuCoins per calendar month.

Will I earn any reward points for UPI spends using Tata Neu Plus HDFC Bank (RuPay) Credit Card?

- W.e.f 01-Aug-24, UPI spends using Credit Card will earn 0.25% reward points including UPI spends on partner Tata Brands. Additional 0.75% back as NeuCoins if the transaction is done using the Tata Neu UPI ID, 0.75% NeuCoins for eligible transactions done via Tata Neu UPI ID will be posted directly in your Tata Neu Account.
- Exclusion categories/transactions as mentioned above will also apply on UPI Spends
- Also, the NeuCoins on UPI spends will be capped at 500 NeuCoins per calendar month

As a Cardholder, I am not getting NeuCoins on all spends, why so?

NeuCoins will not be accrued for the following spends/transactions on the card:

- Fuel Spends
- 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
- Rental and Government related transactions
- With effect from 1st Sep 2024
 - NeuCoins will not be accrued for Education payments made through third-party apps like (but not limited to) CRED, Cheq, MobiKwik, and others. However, education payments made directly through college/school websites or their POS machines will earn NeuCoins.
- With effect from 1st July 2025
 - NeuCoins will not be earned on Online Skill-Based Gaming transactions (MCC-5816)

Cardholder did a transaction in Tata Brand Merchants and didn't get NeuCoins as per the 2% feature?

- **2% back as NeuCoins** will be calculated basis the Merchant IDs (MIDs), Terminal IDs (TIDs) shared by the respective merchant partners. If in case the MID, TID is not available in the set-up, such transactions will not qualify for the benefit.
- Also, if you have completed your transaction using UPI (applicable for RuPay Variant only), then such transaction will not qualify for this benefit.
- Also, if the variant of your Tata Neu HDFC Bank Card has been recently changed (which includes Infinity variant to Plus variant or vice versa, and/or RuPay to VISA franchise conversion or vice versa), then accelerated NeuCoins on the unbilled transactions done on the previous card will not be posted.

What is the welcome benefit on the Tata Neu Plus HDFC Bank Credit Card?

Welcome Benefit of 499 **NeuCoins (as reversal of 1st Year Membership Fees)** will be given to the cardholder by Tata Digital Private Limited inside Tata Neu App. Welcome Benefit is applicable on 1st Transaction done within 30 days of card issuance and will be available to claim inside Tata Neu App within 60 days of such transaction.

Note: For eligible customers, option to claim the Welcome Benefit will be available inside Tata Neu App for 180 days from statement date of the eligible transaction. The validity of the NeuCoins given against Welcome Benefit will be 365 days from the claim date. Lifetime Free or First Year Free Cards will not be eligible for the Welcome Benefit.

How do I get additional 5% NeuCoins via NeuPass Membership?

- NeuPass is your access to a power-packed membership programme where you shop, order food, book your travel and a lot more, while being rewarded for it.
- NeuPass rewards you with additional 5% NeuCoins on selected categories on Tata Neu. Each brand may provide additional NeuCoins for transactions on respective brand web & app as per their policy.
- W.e.f 15-Jan-25 this benefit will be applicable for transactions done only via Primary Card Holder Mobile Number Account (as per credit card application) on Tata Neu using the Tata Neu HDFC Bank credit card. [Click here](#) for details. For details on the NeuPass, please [click here](#)

What are the other benefits on the Tata Neu Plus HDFC Bank Credit Card?

For details of other product feature on the card, visit the product page on HDFC Bank website.

[Click here](#) to go to the product webpage

Fees and Charges Related Queries

What is the interest rate applicable on Tata Neu Plus HDFC Bank Credit Card?

Interest rate applicable on **Tata Neu Plus HDFC Bank Credit Card** is 3.75% per month.

What is the Membership fee / renewal annual applicable on Tata Neu Plus HDFC Bank Credit Card?

Membership fee/ Renewal fee of Rs 499 + Applicable Taxes is applicable on **Tata Neu Plus HDFC Bank Credit Card**.

What is the Spends based condition for membership fee reversal on Tata Neu Plus HDFC Bank Credit Card?

Membership fee for the next year will be waived of on spends of Rs 1 lakh in the previous anniversary year

What are the other fees and charges levied on Tata Neu Plus HDFC Bank Credit Card?

For all fees and charges, please refer MITC on HDFC Bank website.

[Click here](#) to go to the product MITC

General Queries

How do I generate PIN for my Credit Card?

You will need to generate the PIN to activate your card, you can use any of the following ways mentioned below-

- a. By calling 1860 266 0333 or 1800-25-8282-638
- b. By using Net Banking
- c. By using Mobile Banking App
- d. By using ATM

How do I activate my Credit Card for online, contactless and/or international transactions?

1. Using HDFC Bank MyCards:
 1. Log in to <https://mycards.hdfcbank.com> using your registered mobile number
 2. Enter the OTP configured to your registered mobile number
 3. Click on “Card Control” service under Credit Cards.
 4. You can set and customise your credit card usage/limits
 5. Enter OTP configured to your registered mobile number to successfully make these changes.
2. Or HDFC Bank Mobile Banking – Credit Card Section
3. Or HDFC Bank Net Banking – Credit Card Section

How do I get Credit card statement?

Once the credit card statement is generated, it will be sent to your registered email address. You can also view and download the credit card statement by logging into HDFC Bank NetBanking or HDFC Bank MyCard App or HDFC Bank Mobile App online.

My Tata Neu HDFC Bank Credit Card is lost/stolen. What should I do?

In case your card is lost or stolen, please block your card immediately to avoid it from being misused. To block your card either:

- Call HDFC Bank PhoneBanking Number (1800 1600 / 1800 2600 / 1800-25-8282-638) or
- Log onto HDFC Bank NetBanking and block your card using the 'Hotlisting' option

How do I report a transaction dispute incurred using my credit card and what is the time frame?

You can raise the dispute transaction complaint as following:

1. You can report a transaction dispute by visiting: <https://apply.hdfcbank.com/digital/onlinedispute#odrlogin>
2. To report dispute transaction on your Tata Neu HDFC Bank Credit Card please contact HDFC bank Phone Banking from your registered mobile/email.
3. Please note that transaction complaints can be raised only within 30 days from the statement date.