

HDFC Bank Millennia Credit Card – Product Feature existed till 31st Oct'2021

Key Features:

- 5% CashBack on Amazon, Flipkart, Flight & Hotel bookings on shopping via PayZapp and SmartBuy (minimum transaction size of ₹2000, Max ₹1000 CashBack per calendar month in first 6 months, Max ₹ 750 CashBack post 6 months from card issuance)
- 2.5% CashBack on all online spends (minimum transaction size of ₹2000, maximum CashBack = ₹750 / calendar month)
- 1% CashBack on all offline spends and Wallet reloads (Minimum transaction size of ₹100, maximum CashBack = ₹750 / calendar month)

Additional Features:

- **Zero Lost card liability:** In the unfortunate event of losing your HDFC Bank Millennia 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.
- **Interest Free Credit Period:** Up to 50 days of interest free period on your HDFC Bank Millennia Credit Card from the date of purchase (subject to the submission of the charge by the Merchant)
- **Revolving Credit:** Available at a nominal interest rate on your HDFC Bank Millennia Credit Card. Please refer to Fees and Charges section to [know more](#).

Lounge Access

8 Complimentary Domestic Lounge Access per calendar year (2 in a quarter. ₹2 will be charged per swipe on your Millennia credit Card towards Lounge access)

For MasterCard Lounge Program [Click here](#)

For Visa Lounge Program [Click here](#)

Diners Club International Lounge Program(2 in a quarter. ₹2 will be charged per swipe on your Millennia credit Card towards Lounge access)

Fuel Surcharge Waiver

1% fuel surcharge waiver at all fuel stations across India (on minimum transaction of ₹400. Max CashBack of ₹250 per statement cycle)

Launch Offer

₹1000 worth gift vouchers on spends of ₹1,00,000 and above in each calendar quarter, for the first year only.

Welcome Benefit

1000 Cash Points (applicable only on payment of membership fee)

Milestone Benefit

Spend ₹30000 & above in the first 90 days and get first year membership fee waived off.

Renewal Offer

Renewal membership fee waived off by spending ₹1,00,000 and above in the first year

Smart EMI

HDFC Bank Millennia Credit Card comes with an option to convert your big spends into EMI after purchase. To know more [click](#)

All CashBack benefits are also applicable on EMI transactions.

Contactless Payment

The HDFC Bank Millennia Credit Card is enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets.

To see if your Card is contactless, look for the contactless network symbol on your Card.

(Please note that in India, payment through contactless mode is allowed for a maximum of ₹5000 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 ₹5000, the Card holder has to enter the Credit Card PIN for security reasons)

Reward Point/CashBack Redemption & Validity

CashBack Accrual:

CashBack will be given in the form of CashPoints, which 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 CashPoint = ₹1
- The minimum CashPoint balance required for redemption against the statement balance is 2500 CashPoints.
- 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 = Upto ₹0.30.
- Unredeemed CashPoints will expire/lapse within 1 year of accumulation
- Flights and Hotels redemption information, Credit Card members can redeem up to a maximum of 50% of the booking value through Reward Points. Rest of the transaction amount will have to be paid via the Credit Card limit
- Redeem CashPoints at the conversion rate of 1 CashPoint = ₹0.30
- For further details, on the process to redeem CashPoints, [Click here](#)

*Please check important Terms and Conditions for CashBack accrual and redemption.

Product	Cost per Point (in Rs)			Airmiles (1RP = Airmiles)
	Product Catalogue	Unified SmartBuy (Flights/Hotels)	Cash back	
Millennia	upto 0.30	0.30	1	0.30 airmiles

CashPoint validity:

- CashBack as per product features will be credited in the form of Cash Points. Cash Points are valid only for 1 years from the date of accumulation e.g., if you receive CashPoints in May 2020, same will expire in May 2021.

Eligibility

HDFC Bank Millennia Credit Card Eligibility:

For Salaried

Indian national

Age: Min 21 yrs & Max 40 Yrs,

Income: Gross Monthly Income > ₹35,000

For Self Employed

Indian national

Age: Min 21 yrs & Max 40 Yrs, Income: ITR > ₹6.0 Lakhs per annum

FEES & CHARGES

Joining/Renewal Membership Fee – ₹1,000/- + Applicable Taxes

Spend ₹1,00,000 or more in a year, before your Credit Card renewal date and get your renewal fee waived off.

FAQ'S - HDFC Bank Millennia Credit Card – Product Feature existed till 31st Oct'2021

A) What are the key features of the Millennia Credit Card?

- 5% CashBack on shopping via PayZapp and SmartBuy*
- 2.5% CashBack on all online spends*
- 1% CashBack on all offline spends* and Wallet re-loads (not applicable on Fuel transactions)

*T&C apply. Please refer section C to know more

B) What are the Welcome and Milestone benefits on the Millennia Credit Card?

- Launch offer of Rs. 1000 worth gift vouchers on spends of Rs. 1,00,000 and above in each calendar quarter (This is a first year benefit only)
- You will receive a Welcome Benefit/Renewal Benefit of 1000 CashPoints (applicable only on payment of membership fee)
- Your first year's membership fee will be waived off if you spend Rs. 30,000 and above in the first 90 days
- Your renewal membership fee will be waived off if you spend Rs. 1,00,000 and above in the first year

C) How can a customer earn cashback on the Millennia Card?

1. Feature 1: Earn 5% cashback on spends done via PayZapp and SmartBuy

- As a launch offer, the maximum CashBack that can be accrued on your spends/shopping via Payzapp and Smartbuy will be Rs. 1000 per month for the first six months post issuance of the card
- Cashback will be capped at Rs 750 per month after 6 months
- Minimum transaction value to avail the cashback is Rs 2000

2. Feature 2: Earn 2.5% cashback on Online Spends

- Earn cashback up to a maximum of Rs 750 per month on all online shopping/ spends done on other websites/apps.
- Minimum transaction value to avail the cashback is Rs 2000

3. Feature 3: Earn 1% cashback on Other spends

- Earn 1% CashBack on offline spends, Wallet re-loads, point-of-sale spends and other swipes
- Maximum CashBack of Rs.750 per month (*Not applicable on fuel transactions*)
- Minimum transaction value to avail the CashBack is Rs 100

All Cashback benefits are also applicable on EasyEMI transactions

D) How can a customer use the cashback earned?

- CashBack will be given in the form of CashPoints, which can be redeemed by the customer against the statement balance (on request only)
 - The redemption against the statement balance will be at the rate of 1 CashPoint = Re.1, and can be done via Net Banking login, Phone Banking, or physical redemption form.
 - The minimum CashPoint balance required for redemption against the statement balance is 2500 CashPoints, redeemable in multiples of Rs. 500 only
- 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 = 0.30 (Rupee symbol)
 - Unredeemed CashPoints will expire/lapse within 1 year of accumulation

E) What are the other benefits on the Millennia Credit Card?

- **1%Fuel Surcharge Waiver**
 - 1% Fuel Surcharge waived off on fuel transactions (Minimum transaction of Rs. 400, Maximum CashBack of Rs. 250 per statement cycle)
 - **Complimentary MasterCard/Visa Lounge Access Program**
 - For Lounge visits within India, Millennia Primary Cardholders can avail 8 complimentary lounge access per calendar year (twice in a quarter) through Millennia MasterCard/Visa Credit Card Lounge program.
 - Swipe the Millennia Credit Card to avail the complimentary lounge access.
 - A transaction of Rs. 2 will be charged to the Credit Card for the Lounge Access
 - **Exclusive Dining Privileges**
 - Experience the Good Food Trail Dining program at premium restaurants across top cities

F) What are the Fees and Charges applicable on the Millennia Credit Card?

First Year Membership Fee – Rs. 1000/- + Applicable Taxes, Renewal Membership Fee – Rs. 1000/- + Applicable Taxes

Spend Rs. 1,00,000 in 12 Months and get Renewal Fee waived for next renewal year.

Goods and Services Tax (GST)

Effective 1st July 2017, Goods & Services Tax (GST) is applicable on all Fees, Charges and Interest transactions.

The applicable GST would be dependent on place of provision (POP) and place of supply (POS). If POP and POS is in the same state then applicable GST would be CGST and SGST/UTGST else, IGST.

GST For FEE & Charges / Interest transactions Billed on statement date will reflect in next month statement.

GST levied will not be reversed on Any dispute on Fee & Charges / interest.

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