

HDFC Bank Millennia Credit Card

Inspired Living, Ready for You

You live in the moment; Passion is what drives you; adventure is what you seek.

Yours is an inspired life, Millennia Credit Card is ready for you.

Limited period offer – Till 31st August 2020

Get 2.5% cashback on ALL transactions done using your HDFC Bank Millennia card at BigBasket, BookMyShow, Grofers, Hotstar, IRCTC, Netflix, Ola, Swiggy, Uber & Zomato.

A) What are the key features of the HDFC Bank 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 D to know more

B) How can I maximise my benefits on my HDFC Bank Millennia Credit Card?

MILLENNIA				
Spend category	Annual spends (INR)	Monthly Spends (INR)	Annual benefit (INR)	Monthly benefit (INR)
Home Rent	3,60,000	30,000	3,600	300
Smart shopping on HDFC Bank SmartBuy and	36,000	3,000	3,600	300
Other Online spends - Save everytime you spend	60,000	5,000	1,500	125
Flight & Hotel bookings	24,000	2,000	2,400	200
Groceries	24,000	2,000	1,200	100
Utilities (5% cashback for payments via PayZapp)	24,000	2,000	1,200	100
Other offline spends & wallet loads	48,000	4,000	480	40
Fuel	24,000	2,000	240	20
Total		50,000	14,220	1,185
Airport lounge benefit from Visa/Master/Diners			8,000	
Annual total	6,00,000		22,220	

C) What is RentPay?

RentPay is a facility to pay your monthly rent via your HDFC Bank Credit Card. This service is offered in affiliation with RedGiraffe. Complete a one-time online registration, and your monthly rent payments will get credited to your landlord's bank account on a predetermined date. All this for a very nominal fee. Register at <https://redgiraffe.com/hdfc/>

What is the advantage of using RentPay?

- There is no room to forget your rent payment. **You get 45-60 days of credit while the rent remains in the Savings account and earns you returns**
- **Earn Reward Points on each rent payment.**
- Your points earned on the HDFC Bank Millennia Credit Card can be redeemed as cashback against your credit card statement (1RP = Rs.1)

D) What are the Welcome and Milestone benefits on the HDFC Bank 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

E) How can a customer earn cashback on the HDFC Bank 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

F) 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

G) What are the other benefits on the HDFC Bank 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

H) Who is eligible for a HDFC Bank Millennia Credit Card?

Customer Profile	Criteria
Salaried	Age: Min 21 yrs & Max 60 Yrs, Income: Gross Monthly Income > Rs 25,000
Self Employed	Age: Min 21 yrs & Max 65 Yrs, Income: ITR > Rs 6 Lakhs per annum

I) Can contactless transactions be done on the HDFC Bank Millennia Credit Card?

The HDFC Bank Millennia 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. 2000 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. 2000, the Card holder has to enter the Credit Card PIN for security reasons.

J) What are the Fees and Charges applicable on the HDFC Bank 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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