

Dear Cardmember,

Greetings from HDFC Bank!

You chose the **HDFC Bank BizPower Credit Card** because your business spends deserve clarity, value and convenience, delivered in a way that supports real business needs.

We are introducing updates that strengthen core benefits and simplify how you earn, track and maximise rewards.

At a Glance

- **Core reward earning:** 5 Reward Points per ₹200 spent
- **Quarterly milestone:** ₹5,000 voucher on spends of ₹2.5 lakh or more
- **Accelerated Rewards:** Up to 7,500 RP per billing cycle across key categories
- **Domestic lounge access:** Now milestone-based
- **Fair usage alignment:** On GST & IT payments

What Gets Better

1) Core Reward Points Structure

Earn **5 Reward Points for every ₹200 spent** on all spends excluding fuel, wallet, education, rent and EMI categories.

(Effective 15th May 2026)

2) Greater Accelerated Reward Potential

Your accelerated earning structure now delivers **1.5X value**.

Earn **5X Reward Points (up to 7,500 RP per billing cycle)** on making **₹25,000 or more non-tax spends** (excluding IT and GST spends) in a statement cycle.

Once unlocked, **GST/Advance Tax spends also earn accelerated rewards**, as per program terms.

Accelerated categories remain unchanged:

- IT and GST payments
- Bill payments via PayZapp & SmartPay
- Flights & hotel bookings on MMT MyBiz (via SmartBuy Biz Deals)
- Business productivity tools via Nuclei on SmartBuy Biz Deals
- Google Ads and Meta Ads
- Reliance Digital spends

Effective from the statement cycle starting 15th May 2026

3) Upgraded Lounge & Travel Experience

Travel benefits now offer more convenience and flexibility:

- **2 domestic airport lounge visits per calendar quarter**
- **1 Flight cancellation insurance voucher (MakeMyTrip) per calendar quarter***

These benefits unlock when you spend **₹75,000 or more in the previous calendar quarter**.

Effective from the calendar quarter starting 1st July 2026

Example: Benefits for Jul–Sep 2026 will unlock based on spends made during Apr–Jun 2026. For more details on the flight cancellation benefit, please refer to the T&C link below.

What Continues – With a Few Refinements

4) Fair Usage Cap on GST & Advance Tax Payments

To safeguard BizPower rewards for meaningful business usage:

- Reward Points (5 RP per ₹200 spends) will be awarded on the **first 2 Income Tax transactions and first 2 GST transactions per billing cycle**.
- Any additional transactions beyond these will **not earn Reward Points. Effective from the statement cycle starting 15th May 2026**

These refinements are designed to keep BizPower simple, rewarding, and aligned with real business utility, so your card continues to deliver strong, sustainable value over time.

Need Help?

We are always happy to assist you. Call us on the number at the back of your card, visit <https://www.hdfc.bank.in/> or visit your nearest HDFC Bank branch.

Thank you for continuing to choose the **HDFC Bank BizPower Credit Card**.

Click here to [know more](#).

Warm Regards,
HDFC Bank