

Dear Cardmember,

Greetings from HDFC Bank!

With **HDFC Bank Regalia Gold Credit Card**, your journeys are designed to be seamless, rewarding, and elevated.

We are introducing a **new travel experience benefit – Boarding Edge**, along with a few updates to ensure your card continues to deliver strong and sustainable value over time.

### At a Glance

- **Introducing Boarding Edge:** Enjoy **2 curated travel benefits every calendar quarter**
- **Lounge access:** 3 domestic visits per calendar quarter on spends of **₹60,000 or more** in the preceding calendar quarter
- **Reward Points:** Earn **5 Reward Points per ₹200** on eligible spends

### What's New

#### 1) Introducing Boarding Edge – A Smarter Way to Travel

With the **Regalia Gold Boarding Edge Programme**, you can choose **any 2 benefits** every calendar quarter by simply **uploading your airline boarding pass on HDFC Bank SmartBuy portal**

You will receive **vouchers** for your selected benefits, ready to use across partner brands:

- **Spa access** at participating wellness centers
- **Local Airport transfers** via Uber
- **Dining experiences** at participating hotels
- **Room upgrades** at participating hotels

Choose the experiences that matter to you, every time you travel. (**Effective 15th May, 2026**)

### What Continues – With a Few Updates

#### 2) Lounge Access

- Enjoy **3 domestic lounge visits per calendar quarter** on spends of **₹60,000 or more** in the preceding calendar quarter.  
(Applicable from the calendar quarter starting **1st July 2026**.) **Example:** Access lounge using credit card in Jul–Sep 2026 based on spends made during Apr–Jun 2026.
- **6 international lounge visits per year** via Priority Pass continue unchanged.

### 3) Reward Points

- Earn **5 Reward Points for every ₹200 spent** on eligible categories.  
(Effective 15th May, 2026)

### 4) Dynamic Currency Conversion (DCC) Fee

- The **DCC markup** will be revised to **1.75%** on each international transaction carried out in **Indian currency (INR)** at an international location, or transactions carried out in INR with merchants located in India but registered in a foreign nation. (Effective 15th May, 2026)

### 5) Card Reissuance

- In the event of a **lost, stolen or damaged card**, the re-issuance fee covering secure processing, monitored dispatch and handling will be **₹199**. (Effective 15th May, 2026)

### A Quick Way to Maximize Your Benefits

- Use your **Boarding Edge** benefits on your upcoming trips
- Spend **₹60,000 or more per calendar quarter** to continue enjoying lounge access
- **Earn Reward Points** across all eligible categories and redeem for travel, airmiles, vouchers and more

These updates are designed to ensure that **Regalia Gold** continues to offer an experience that is thoughtful, relevant, and rewarding. Click here to [know more](#).

**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 your continued trust in us. We are committed to serving you better every day.

Warm Regards,  
**Team HDFC Bank**