HDFC BANK
TOP SPENDER PROGRAM — PIXEL VISA CREDIT CARD

Offer Period: 5th June 2026 – 20th June 2026

1. PROGRAM OVERVIEW

Win Luxury Staycations by spending (Minimum Rs 999) on your HDFC Bank PIXEL VISA Credit Card (Offer / Programme).

Top spenders between 05-06-2026 to 20-06-2026 shall be considered for this offer.

Offer is applicable to all Customers who hold a Valid PIXEL VISA Credit Card of HDFC Bank Ltd (Customers) / (Cardholders).

Intimation or communication on the Offer and means to avail the same will be sent to Cardholders via authorised channels of the Bank.

Top spenders in the offer period shall render the cardholder eligible for consideration only. Customer needs to spend minimum of Rs 999 to be eligible for this offer. It shall not, by itself, confer any rights or entitlement to the reward. HDFC Bank reserves the right to determine the winner's basis spend ranking within the eligible pool, and such determination shall be final and binding.

2. PROGRAM TERMS & CONDITION

I. The Staycation reward shall be provided at a prominent location within India, as determined by the offer provider. The package includes a 2 night stay for a couple at a 5 star hotel, all meals during the stay, exclusive viewing of the Football World Cup match at the hotel, and FIFA merchandise. The package is limited to the staycation experience only. All travel related expenses to and from the destination—including but not limited to flights, trains, road travel, baggage charges, or any other transportation costs—shall be entirely borne by the customer. The offer provider shall not be liable for any such travel or additional expenses incurred by the customer. The staycation rewards are being managed and provided by VISA and Bank is not responsible for or in contract with any arrangement in respect of the Program/Offer.

II. The time of transaction captured in the HDFC Bank Credit system will be considered for evaluating eligibility under this offer. Transactions must be time stamped within the offer period. For example, if a transaction is made on 20th June 2026 at 7 PM but it posts on 21st June 2026, it will not be considered.

III. For Credit Card legitimate transactions in accordance with the Card Member Agreement (CMA) / Most Important Terms and Conditions (MITC) and Terms and Conditions applicable in respect of the card held by the customer. EMI transactions, ATM withdrawal, Wallet transfer transactions, Rent, Utility, Wallet, Education & Telecom transactions are excluded.

IV. Applicable on spends at both physical & online merchants.

V. Any cancellations, refunds, chargeback requests and Pay-in-Parts conversions (EMI transactions) will not be considered as spends.

VI. HDFC Bank Credit transactions done on merchants dealing in Gaming, Betting and Gambling will not be eligible for this offer even if the merchant category is part of the inclusion categories considered under this offer.

VII. Spend exclusion categories shall be determined based on the Merchant Category Codes (MCCs) assigned by the VISA network. Transactions falling under these excluded MCCs will not be considered for spend computation under the offer. The Bank shall not be responsible for the classification or assignment of MCCs by VISA or the merchant.

VIII. Participation in this offer is entirely voluntary, and HDFC Bank customers are under no obligation to take part. Communication regarding the offer will be made on a best effort basis through the Bank's channels.

IX. This offer is non-convertible to either cash or alternate products, not extendable, non-transferable and non-negotiable.

X. In case the customer cancels any transaction(s) due to which he/she has qualified for the offer, then the Customer is not eligible for the offer. For partial refunds in case Customer is no longer a top spender basis the net amount post partial refund then customer will no longer be eligible for the offer.

XI. If the Customer ceases to be the HDFC Bank Visa PIXEL Credit Cardholder at any time during the offer period, all the benefits under the offer shall lapse and shall not be available to the Customer(s).

XII. HDFC Bank shall not be liable in any manner whatsoever if customers transaction fails due to technical issue.

XIII. HDFC Bank reserves the right to disqualify/ exclude any merchant establishment and/or Customer/s from the Program if any fraudulent/ineligible activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Card.

XIV. All queries with regards to the Offer will be valid/open for escalation only up to 15 days from the offer fulfilment date – post which the Bank will not entertain any queries.

XV. This Offer shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated anytime by any statutory authority.

XVI. HDFC Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary any or all of these terms and conditions or to replace, modify or withdraw this Offer.

XVII. Above offers are by way of a special offer for HDFC Bank PIXEL VISA Credit Card and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above offers shall be in addition to and not in derogation of the terms contained in the Card Members Agreement.

XVIII. All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Chennai for Credit Card, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.

XIX. The gift tax, any additional tax, any government charges associated towards the reward to eligible winners of this program will need to be borne by the customers only. HDFC Bank or any service provider or manufacturer or any other party cannot be liable towards the gift tax/charges rising towards the same.

XX. This offer is Valid for Indian Citizens and residents only.

XXI. For the purpose of determining the Top Spender, all eligible transactions completed by the customer during the specified offer period will be aggregated at Card level. In cases where a customer holds multiple cards, only the consolidated spends at the card level shall be considered for computation; account/relationship_level spends will not be evaluated separately. All transactions remain subject to verification, and Bank reserves the right to include or exclude any transactions that are invalid, cancelled, reversed, disputed, or found to be fraudulent. Bank's decision on the final spend calculation and ranking shall be final and binding.

XXII. In the event of a tie the criteria for winner selection will be as follows:

a. Firstly, higher number of transactions shall be considered to declare the winner
b. Secondly, customer with the earliest (basis transaction timestamp in Bank system) to reach the milestone shall be considered as the winner.

XXIII. Top Spenders from this program will be calculated up on or before the 30 business day from end date of the program period. Winners will be intimated via SMS and Email as well.

XXIV. HDFC Bank staff is not eligible to participate in this program.

XXV. Top Spenders will get their rewards within 30 business days of the announcement of the winners, on best effort basis, in the form of packages, goodies and the details for the same shall be communicated to the customer on registered email ID available as per Credit Card system.

XXVI. Any turn around time committed with respect to declaring the result or fulfilment of the gift to the winners for this offer is only indicative & may vary from the actual date; the Bank shall not be liable for any such delay. However, the Bank shall review the customer's query & if eligible, shall ensure fulfilment is completed at the earliest.

XXVII. Customer can win only once during the program period, even if customer is holding multiple Credit cards. Though use of multiple cards during this program period increases chance of winning, a Winner will be determined at a card level and not at account level.

XXVIII. The Offer is extended merely as a complimentary benefit to the customers and shall not be construed as a part of the product feature being offered by the Bank. This Offer is funded and sponsored by Visa for HDFC Bank PIXEL VISA Credit Card customers.

XXIX. Reversed /cancelled transactions, disputed or unauthorized/fraudulent transactions will not be considered for this offer.