



## Application for Credit Card Upgrade / Limit Enhancement - Version 2.0 (March 2026)

### Acceptance of Reward Points Conversion and Upgrade Terms & Conditions

- Card Upgrade / Limit Enhancement Offer is sanctioned at the sole discretion of HDFC Bank Ltd subject to the customer fulfilling all the necessary and sufficient criteria as decided by the bank at the time of processing. Application for limit enhancement/card upgrade would be declined if my card account is not in regular status at the time of processing. HDFC Bank shall at its sole discretion reserves the right to issue any existing card product in their portfolio
- Only Select HDFC Bank Credit Card Customers are eligible for limit enhancement/card upgrade/both. HDFC Bank reserves the right to decide the eligibility as per internal policy/guidelines. HDFC Bank reserves the right to withdraw the offer to the customer at any time as deemed right by the bank. Bank will scrutinize CIBIL checks wherever it is applicable.
- Skimming Undertaking: Skimming is defined as the compromise of the full data encoded on a genuine credit card, including the CVV, followed by the transfer of this data onto the counterfeit card. I confirm that the Bank has informed me about the various Risks (including but not limited to fraudulent usage, lost card and skimming risk, a/c take over or CNP secured frauds due to customer compromising the credential) associated with high credit limits set on individual cards. I have independently evaluated and understood the risks and have made an informed decision to request the Bank in setting up high credit limit on the individual card. I agree and undertake full and absolute liability on the card keeping in mind the risks as above mentioned.
- Second year Fee waiver is based on Spends Threshold in first 12 months (For details Refer respective product at <https://www.hdfc.bank.in/credit-cards>)
- Business cards are issued only to customers in Self Employed / Proprietors / Partners profile.
- Reward Points on my current credit card will be transferred to the upgraded credit card as per the below conversion ratio. I understand and accept the reward point conversion.

Product Name		Upgrade Card Variant			
		Moneyback+ /Biz Grow	IOCL	Regalia Gold/Biz Power/Diners Privilege	Millennia/Diners Black/Biz Black/Infinia
Existing Card	<i>Silver / Gold / Titanium / Titanium Edge / Platinum Edge / Platinum</i>	40%	50%	20%	10%
	<i>Visa Signature / Mastercard World / Superia / Freedom / Biz First</i>	60%	75%	30%	15%
	<i>Diners Premium/Diners Club Miles/Diners Privilege/Regalia/Regalia Gold/Biz Power/Business Regalia</i>	100%	100%	100%	50%
	<i>Moneyback / Moneyback+ / Business Moneyback / Biz Grow / Solitaire / Solitaire Premium</i>	100%	100%	50%	25%
	<i>Regalia First / Business Regalia First / Diners Rewardz</i>	100%	100%	60%	30%
	<i>Infinia / Diners Club Black / Biz Black / Millennia</i>	100%	100%	100%	100%

- RP transfer won't be applicable if customer is holding Business Gold/Business Platinum cards at present as these cards are Cashback cards and customer doesn't earn/accrued reward points on these cards. I will take the responsibility to communicate the new card number to all third parties who have been given standing instructions for direct debit on my existing card number for any service availed thereon. I will take the responsibility to destroy the existing card along with existing add-on/supplementary cards (if any) on receipt of the upgraded card.
- RP transfer for the cards migrated from higher variant to other variants basis right carding will be restricted to points available in the old card and transfer is applicable on the total points held and not on the value of the points held.
- On card upgrade, the existing card features will become invalid and the features of the upgraded card will apply. **Credit card once upgraded cannot be downgraded / transferred back to the old credit card variant.** Credit card once upgraded with prior customer consent cannot be reinstated to the old credit card number. Once upgraded, transactions done on the old credit card will reflect in the new card statement.
- For Fixed Deposit lien removal, Either customer has to provide latest income docs or close the card to remove the Fixed Deposit lien which is marked for issuance of Credit Card / Limit Enhancement / Upgrade (NR Customers as per the guidelines)
- On card upgrade, the new card will be sent to the address registered as per HDFC Bank Credit Card records. The bank will not be responsible for non-receipt or delay in delivery due to non-availability of the customer at the time of delivery. Nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The words and expressions used herein shall have the same meaning as in the card member agreement. The terms of this offer shall be in addition to and not in derogation of the terms contained in the card member agreement. Card upgrade would be governed by the existing terms and conditions applicable for the current card held by the customer and the terms and conditions mentioned here are over and above the existing terms and conditions. The offer is voluntarily extended by the Bank. Hence request will be entertained only for the "applicable offer pertaining to a customer". HDFC Bank cannot be held responsible for financial/non-financial obligation caused due to withdrawal of offer or non-implementation of upgrade / limit enhancement.
- HDFC Bank reserves the right at any time, without previous notice, to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part this scheme by another offer, whether similar to the offer or not, or to withdraw it all together. I will not hold HDFC Bank responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges, expenses, which a participant may suffer, sustain or incur by the Offer. All disputes, if any, arising out of or in connection with or as result of the Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts/Tribunals in Chennai only.

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- Any curable documents to be submitted along with Application form / Decline letter mandatorily to identify the type of request. If the same is not followed, the Limit Enhancement/ Upgrade request cannot be actioned.
- I/We acknowledge the exercise of authority by the bank is for my/our benefit and service, accordingly I/We waive the privilege of privacy and privity of contract."
- I/We understand that I/we will be registered into XTRAREWARDSTM Program to avail the benefits of reward points (Fuel Points) and redemption thereof on my Indian Oil HDFC Bank Credit Card. I/We understand that, I/we can find a full description of what personal data the Bank collects and the purpose for collection and processing in privacy notice hosted on the Bank's website.
- I/We further agree that the auto debit instruction cannot be withdrawn / cancelled without the written consent to HDFC Bank Ltd., by the account holder. On account of cancellation of auto debit facility, I agree to pay my subsequent bills via other payment modes.

I have read, understood and accept all the card features, fees/charges, reward points conversion and other terms and conditions mentioned above & card member agreement.

Signature (Primary Cardholder): \_\_\_\_\_

Date: \_\_\_\_\_

**This section is applicable and to be filled by Imperia Elite (Govt. Elite) Customers only**

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**To be filled by bank official**

If customer is part of Imperia Elite Program, Bank official to fill this space with the card offering as per eligibility & explain to the customer on renewal fee, waiver on renewal fee basis spends & pricing details.

Cadre/Rank: \_\_\_\_\_ Designation: \_\_\_\_\_ Card Offered: \_\_\_\_\_

I confirm that I have explained the card offer with limit details as per the eligibility of the customer based on Cadre, Rank & Designation under Imperia Elite Program. Customer has been informed about the renewal fee, spend based fee renewal fee waiver and pricing details, post which consent has been taken.

Tick Here	Card Variant	Renewal Fee	Pricing	Spend condition for renewal fee waiver
	Diners Club Black	₹ 10,000	First Year	Spend ₹ 5,00,000 in a year and get renewal fee waiver of ₹ 10,000 + GST
	Infinia	₹ 12,500	Free	Spend ₹ 10,00,000 in a year and get renewal fee waiver of ₹ 12,500 + GST

Bank Official Signature with Emp. Code \_\_\_\_\_

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**To be filled by the customer**

I acknowledge that the bank official has explained on the card offered with the card limit details as per my eligibility based on Cadre, Rank & Designation under Imperia Elite Program. I have been informed about the renewal fee, spend based renewal fee waiver and card pricing details.

Customer Signature: \_\_\_\_\_  
(Only applicable for Govt. Elite customers)