

HDFC Bank Credit Cards Usage Guide

(Applicable for Titanium, Platinum Plus, Signature, World, Titanium Edge, MoneyBack, Solitaire, Teacher's Platinum, Superia, Doctor's Superia, ALLMILES Card, Bharat CashBack, Freedom)



We understand your world

HDFC BANK CREDIT CARD

Dear Esteemed Customer,

Welcome to the world of privilege par excellence. At HDFC Bank, it is our endeavour to understand the changing world and create solutions suitable to it. HDFC Bank Credit Card is one such solution.

This unique card possesses the convenience and privileges that suit the lifestyle you are accustomed to. We trust that you will enjoy the many exclusive offerings of this card.

HDFC Bank Credit Card comes to you with a host of benefits. Please take a few minutes to familiarize yourself with it. Do skim through the usage guide to make full use of this card.

Wishing you many safe and memorable moments with the HDFC Bank Credit Card. Yours sincerely,



Parag Rao

Country Head - Card Payment Products, Merchant Acquiring Services & Marketing

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HDFC BANK CREDIT CARD

TAKING CARE OF YOUR CARD

1. Before signing or using your card, please make sure that you read the 'Cardmember Agreement'. This will help you understand your card better and make the best use of it. Please refer HDFC Bank website for more details.
2. Please make sure that you do not bend or expose your card to Electronic devices, gadgets or sunlight. Also make sure that you do not scratch your card's magnetic strip and the chip or expose it to magnets and magnetic fields such as handbag clasps, TV sets, speakers, etc.
3. This card is for your exclusive use. Do not surrender your card to anyone even if they claim to represent the Bank.
4. Do not disclose your Personal Identification Number (PIN) to anyone. Once you receive your PIN through mail, memorise it and destroy it as soon as possible. We recommend that you change your PIN to a number of your choice at any one of our ATMs, at the earliest.
5. Always carry the telephone numbers of our 24-Hour Customer Call Centres, in case of an emergency.
6. To replace or terminate your HDFC Bank Credit Card, please send a written request to The Manager – Customer Services, HDFC Bank Cards Division along with your destroyed Credit Card. Please destroy by cutting the card diagonally at least once through the magnetic strip.
7. Please quote your 16-digit card number in all your letters to us. You can address them to The Manager-Customer Services, HDFC Bank Credit Cards Division, P.O. Box No: 8654, Thiruvananthapuram P.O., Chennai 600 041.

Secured Online Transactions

A. Authentication using Verified by VISA | MasterCard SecureCode. Verified by Visa | MasterCard SecureCode is a service from Visa MasterCard with HDFC Bank that lets you shop online securely.

How to register for Verified by VISA | MasterCard SecureCode

1. Visit www.hdfcbank.com
2. Select Verified by Visa | MasterCard SecureCode, click on "Register"
3. Click on New User Register on Netsafe page
4. Enter Card number & Expiry date
5. Enter Date of birth, CVV2 OR Credit Card ATM Pin and registered mobile number & registered email id
6. OTP (one time password) will be sent to your registered mobile number & registered email id,
7. Do not close the page, check your mobile or email id for the OTP and enter the OTP
8. Create a permanent password of 6-10 Characters (eg. ABC 123)

HDFC BANK CREDIT CARD

Remember your password and use it for online transactions

B. Authentication Using OneTime Password (OTP)

Transacting online using HDFC Bank Credit Card is now more convenient using OTP Checkout option.

OTP Checkout is an easy and secure online payment service from HDFC Bank that enhances the security of online purchase that you Make..

How to complete an Online transaction?

1. Select the products/services on merchant website, enter your card details and proceed to check out page
2. On the secure page there are two options to authenticate

A. Verified by Visa/MasterCard SecureCode password, enter your permanent password (eg. ABC123)

B. One Time Password (OTP)-click on generate OTP, OTP will be sent to your registered mobile number. Enter the OTP on the secure page and complete the transaction

- i. Select OTP option and click on Generate OTP
- ii. OTP will be sent to your registered mobile number
- iii. Enter the OTP on the secure page and complete the transaction

Smartbuy

Exclusive to HDFC Bank customers, Smartbuy is an online portal that offers you an extensive range of products and round-the-year deals. You just won't feel the need to shop anywhere else.

Features:

- Great Deals | offers available through your Credit card
- Book your Travel tickets | hotels | holidays
- Great deals on Online Shopping
- Pay your utility bill For Non-stop deals visit right away.

USING YOUR CARD

1. The chargeslip generated contains the amount that will be billed to your card. if you wish to leave a tip or any extra charge, you can do so, on the same chargeslip.
2. Please check and confirm that the details filled in the chargeslip are correct and that it is totalled to prevent any alteration.
3. Never sign an incomplete chargeslip. Make sure that your card is always in your presence during the transaction. Sign in the space provided on the chargeslip or on the bill (in some cases).
4. Your signature on the chargeslip must match the signature on the reverse of your card.
5. After signing, the merchant will give you a copy of the bill(s) and the chargeslip. Re-check the amounts and do not forget to collect your card before leaving the Merchant Establishment.
6. Remember to retain the bill and check the amount in the chargeslip against the amounts mentioned in your card billing statement.
7. If you suspect any fraud, contact us at our 24-Hour Customer Call Centre immediately.

HDFC BANK CREDIT CARD

8. If your card is an International enabled card, the card can be used in India and around the world, except for foreign currency transactions in India, Nepal and Bhutan. If you make any transactions outside India, it should be in accordance with the Exchange Control Regulations of the Reserve Bank of India. If you violate any of these regulations, you will be liable for action under the Foreign Exchange Management Act of 1999 (FEMA).

9. PIN validation of a EMV/Chip+PIN card in overseas location is a function of acquiring bank infrastructure and/ or the regulatory guidelines prevailing in the country that the customer is/would be travelling and using the card.

10. If your card is an International disabled card, your card can only be used in India. All International transactions - POS, E Com & ATM will be blocked.

11. Your Credit Limit is the total limit assigned to your Card Account for usage, including the usage of Add-on Cards, if any.

12. While making the payment of your statement balance, please ensure that the clear funds are credited to HDFC Bank Card Account on or before the Payment Due Date.

Terms used in the Monthly Statement

Cardmember's Name and Number: Your name as it appears on the Card Along with your exclusive 16-digit Credit Card number.

Statement Date: The date on which your monthly statement was generated.

Payment Due Date: The date by which payment needs to be received by the Bank.

Purchase and Debits: This is the sum total of all retail/cash transactions incurred by you during your statement period. This also includes the fees.

Finance Charges: This is the charge that is applicable to Cash Advances and Revolving Credit Facility.

Payments/Credits: These are the details of payments made by you/credits received during the month prior to the statement date.

Minimum Amount Due: This indicates the minimum payment amount that you need to make on your Card Account. The Minimum Amount Due is calculated at 5% of your total dues with a minimum payment criterion of Rs.200. Please note that you have the option to pay any amount higher than the minimum amount up to an amount equal to total dues. It also includes the amount in excess of the Credit Limit in case of over limit accounts and amount past due if any.

Credit Limit: This is the maximum amount that you can avail on your Credit Card Account.

Available Credit Limit: This is the amount available for purchases as on statement date.

Available Cash Limit: This is the amount available for cash withdrawal as on statement date.

Goods and Services Tax (GST): *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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Transaction Details: All purchases that have taken place in India and abroad are listed in this section. It covers the date on which the transaction took place, the name/reference of the Merchant Establishment, the city in which the transaction took place and the transaction amount. The statement will also show the currency in which the transaction took place in case of a transaction done in foreign currency. Please check your chargeslips against the amounts appearing in your statement and report any discrepancies immediately to us.

Opening Balance: This refers to the amount, which has been carried forward from the previous months.

PAYING YOUR CREDIT CARD BILLS

For HDFC Bank Account Holders:

NetBanking: Register yourself for the HDFC Bank NetBanking Facility and make Credit Card payments online.

ATM Funds Transfer: You can transfer funds from your Savings / Current Account to your Credit Card Account,

Standing Instructions: You can submit a written instruction to automatically debit a pre-determined portion of your monthly outstanding from your Savings/Current Account to your Credit Card Account.

Mobile App: Login to HDFC Bank App using your Customer ID. Choose credit card payment and pay using your HDFC Bank savings account.

For All Customers:

Drop Box Option: You can make your Credit Card payment by cheque, quoting your 16-digit Credit Card Number, and drop the cheque at any of our drop boxes in your city.

NetBanking - Registration and Features If you are an existing HDFC Bank account holder and have already registered for NetBanking then you can register for the Online Credit Card service

Steps to Register for NetBanking

Step 1: Login into NetBanking with your Customer ID and password

Step 2: Click on "Credit Cards" Tab

Step 3: Click on the "Register New Card" link on the left hand side.

Step 4: Enter your Credit Card number, expiry date and ATM PIN and click on "Submit"

If you do not hold a HDFC Bank account, you can still register yourself for NetBanking, using your credit card ATM PIN through a separate section in the NetBanking login page.

Features

Enquiry

View your account information

View your unbilled transactions

View your Credit Card Statements (up to 6 months)

HDFC BANK CREDIT CARD

Request

International enable | disable
Modify international limit Credit Card
ATM PIN Duplicate statement
Loan Details
Credit Card Limit Enhancement (LE) (Only for HDFC Bank account holders)
Card upgrade with LE (Only for HDFC Bank account holders)
Dial a n EMI (Only for HDFC Bank account holders)
Cash on Call (Only for HDFC Bank account holders)
Personal loan on Credit Card (Only for HDFC Bank account holders)
Transfer Card registration.
Credit Card Hotlisting

Payments

Credit Card Payments (Only for HDFC Bank account holders)
Autopay Register/De-register (Only for HDFC Bank account holders)
Register New Card
De-register Card
Redeem Reward Points

Petrol Surcharge Waiver

Superia , Doctors Superia, AllMiles, - Fuel Surcharge Waiver capped at Rs.500 every billing cycle (GST applicable).Platinum, Platinum Edge, Titanium Edge, Titanium, Signature World, MoneyBack Fuel Surcharge Waiver capped at Rs.250 every billing cycle (GST applicable). Effective 15th April 2016, Reward Points will not be accrued on fuel transactions. Goods Services Tax charged on fuel surcharge is non-refundable.

Interest-Free Credit Period*

Enjoy up to 50 days interest-free credit on your purchases.

*Subject to Terms and Conditions of the 'Cardmember Agreement'.

Zero Lost Card Liability

In c a s e you lose your card, please do not panic. The first thing to do is, call us at any of our 24-Hour Customer Call Centres and report the loss. We will immediately block all transactions on your card and deliver a new card at a nominal charge. Any fraudulent transaction after reporting the loss will be covered. Kindly make sure to file an FIR for the LosVStolen Card at the nearest police station and send us the acknowledgement copy, along with a written confirmation to: The Manager - Customer Services, HDFC Bank Credit Cards Division, P.O.Box No.8654, Thiruvannmiyur P.O., Chennai - 600 041 . If you happen to recover the card after having reported it lost, please do not use it. Cut it into 4 pieces, with at least once through the magnetic strip and chip, and return it to us with a letter.

Cash at your Fingertips

In a situation where you need cash, just step into any one of our ATMs or member ATMs and withdraw cash up to 40% of your Credit Limit at a very nominal charge (please refer to the Schedule of Charges enclosed with this card usage guide).

Cards for your Entire Family

Being a Primary HDFC Bank Credit Cardholder, you can avail up to 3 Add-on HDFC Bank Credit Cards for your spouse, parents, siblings, son and/or daughter (over 18 years).

HDFC BANK CREDIT CARD

FREEDOM

CashBack Credit Card

Enjoy Spending on Your Freedom Credit Card with 5 % Cash back on Movies / Dining / Super Market / Bill Payment / Taxi.

Max Cash Back - Rs 150 per billing cycle

Additionally enjoy 5% Cash back on Easy EMI / Payzapp / Smart Buy

Max Cash Back - Rs 150 per billing cycle.

Cash back will be retained as points to be posted on customer request.

BHARAT CASHBACK

CashBack Credit Card

Enjoy Spending on Your Bharat CashBack Credit Card with 5 % Cash back on IRCTC / Bill Payment / Fuel

Max Cash Back - Rs 150 per billing cycle

Additionally enjoy 5% Cash back on Easy EMI / Payzapp / Smart Buy

Max cap on feature 2 Cash Back - Rs 150 per billing cycle.

Cash back will be retained as points to be posted on customer request.

TITANIUM

Exclusive Rewards Program*

Enjoy the benefits of our Unique Rewards Programme. Earn 2 Reward Points for every Rs. 150 spent on your HDFC Bank Titanium MasterCard Credit Card. For incremental spends above Rs. 35,000 in a Statement cycle earn 50% more Reward Points i.e. 3 Reward Points per Rs. 150. You can accumulate the Reward Points and redeem them at a later date, for exciting gifts and offers. *Cash Advance and other fees and charges do not qualify for Reward Points.

PLATINUM PLUS

Exclusive Rewards Program*

Enjoy the benefits of our Unique Rewards Programme. Earn 2 Reward Points for every Rs. 150 spent on your HDFC Bank Platinum Plus Credit Card. For incremental spends above Rs. 50,000 in a Statement cycle earn 50% more Reward Points i.e. 3 Reward Points per Rs. 150. You can accumulate the Reward Points and redeem them at a later date, for exciting gifts and others *Cash advance, non-retail spends and fee & charges do not qualify for Reward Points.

TEACHER'S PLATINUM Exclusive Rewards Program*

Enjoy the benefit of our unique Teacher's Platinum Rewards Program.

Earn 2 Reward Points on every Rs. 150 spent on your card, and get many more benefits as below:

1 Weekend Bonanza - Earn 3 times the Reward Points on every Rs.150 spent on weekends i.e. 6 Reward Points per Rs. 150. (Weekend includes Saturday & Sunday)

2 Teacher's Day Special - Earn 500 Reward Points on Teacher's Day (Sept. 5th) every year as a special gift. *Cash Advance and other fees and charges do not qualify for Reward Points.

HDFC BANK CREDIT CARD

Signature Rewards

All yours with a powerful Rewards Program Earn 2 Reward Points for every Rs.150 spent on your card and 50% more Reward Points (i.e total 3 Reward Points) for every Rs.150 spent above Rs. 75,000 per statement cycle*. Experience the power of the HDFC Bank Visa Signature Credit Card. Experience the delight.

EXCLUSIVE BENEFITS OF HDFC BANK TITANIUM EDGE CREDIT CARD I PLATINUM EDGE CREDIT CARD

Edge Rewards

Enjoy spending on your HDFC Bank Titanium Edge Credit Card I Platinum Edge Credit Card with 2 Reward Points for every Rs. 150 spent. (100 Reward Points = Rs. 10) You can also redeem your Reward Points for exciting gifts and Airmiles from an exclusive Rewards Catalogue, at the applicable redemption rate. Please note only retail purchases qualify for Reward Points. Cash Advance, fees and other charges do not qualify for Reward Points. Transaction amount less than Rs.150 will not earn Reward Points

Power Dining

Your HDFC Bank Titanium Edge Credit Card I Platinum Edge Credit Card gives more reasons to dine out...

Enjoy 50% more Reward Points* on all your Dining spends.

*50% More Reward Points are offered to the Cardholders only on those transactions which are classified under the 'Restaurant' Merchant Category Code (MCC) as defined by VISA MasterCard.

Restaurants within Hotels, Shopping malls and departmental Stores will not qualify for 50% More Reward Points as they are not classified under 'Restaurant' Merchant category Code (MCC).

MoneyBack Card

Enjoy spending on your HDFC Bank MoneyBack Credit Card with 2 Reward Points for every Rs. 150 spent. Redeem Reward points against Credit Card outstanding (100 Reward Points = Rs. 20) You can also redeem your Reward Points for exciting gifts and Airmiles from an exclusive Rewards Catalogue, at the applicable redemption rate. Please note only retail purchases qualify for Reward Points. Cash Advance, fees and other charges do not qualify for Reward Points. Transaction amount less than Rs.150 will not earn Reward Points.

Online spends Enjoy 2 times Reward points (4 points per Rs.150) on all your Online spends.

SOLITAIRE LIFESTYLE REWARDS

Solitaire Shopping Benefits: Earn Shoppers Stop voucher worth Rs. 1000 on total spends of Rs. 75,000 within 6 months.**

You are eligible for one voucher every 6 months on spends of Rs. 75,000 within that 6 months period only. The voucher will be dispatched to your registered mailing address within 30 days from the time you reach the specified expenditure mark.

Solitaire Lifestyle Reward Points:

Earn 3 Reward Points on every Rs. 150 spent on your card. Get 50% more Reward Points on Dining & Grocery spends.*

Redeem your reward points for exciting gifts from an exclusive rewards catalogue or against air miles /air vouchers of leading domestic Airlines, at the applicable redemption rate.

HDFC BANK CREDIT CARD

50% More Reward Points are offered only on transactions classified under the 'Restaurant'/'Grocery' Merchant Category Code (MCC) as defined by VISA/MasterCard. Transactions at grocery outlets and restaurants (within Hotels, Shopping Malls and Departmental Stores) will not qualify for the same. Only retail purchases qualify for Reward Points. Transaction amount less than Rs. 150 will not earn Reward Points.

SUPERIA TRAVEL CLUB BENEFITS

1. International Miles - Enjoy Reward Points redemption against over 20 international airlines through KrisFlyer - Singapore Airline's Frequent Flyer Program.

2. India Miles - Enjoy Reward Points redemption against Jet Airways, and Air India. What's more, you can also redeem your Reward Points against Air Vouchers of other leading domestic airlines.

Superia Rewards

Enjoy spending on your HDFC Bank Doctor's Superia Credit Card with 3 Reward Points for every Rs. 150 spent. You can accumulate Reward Points and redeem them at a later date against Airmiles on more than 20 international airlines or against all the major domestic airlines.

You can also redeem your Reward Points for exciting gifts from an exclusive rewards catalogue, at the applicable redemption rate. Please visit for further details.

Please note only retail purchases qualify for Reward Points. Cash Advance, fees, and other charges do not qualify for Reward Points. Transaction amount less than Rs. 150 will not earn Reward Points.

Power Dining

Your HDFC Bank Doctor's Superia Credit Card gives you more reasons to dine out. Enjoy 50% more Reward Points* on all your Dining spends. Now every meal, be it a business lunch or dinner with family, will be more rewarding.

50% More Reward Points are offered to the Cardholders only on those transactions which are classified under the 'Restaurant' Merchant Category Code (MCC) as defined by Visa | MasterCard. Restaurants within Hotels, Shopping malls and Departmental Stores will not qualify for 50% More Reward Points as they are not classified under 'Restaurant' Merchant category Code (MCC)

HDFC BANK CREDIT CARD

ALLMILES Card

Enjoy spending on your HDFC Bank ALLMILES Credit Card with 3 Reward Points for every Rs. 150 spent. You can accumulate Reward Points and redeem them at a later date against Air Miles on more than 20 international airlines or against all the major domestic airlines. (100 Reward Points = 25 Air Miles/Rs.25 Air Vouchers)

Also enjoy access to an exclusive website for ALLMILES cardholders at www.hdfcbankallmiles.com. Contact HDFC Bank AllMiles Travel Concierge on 1860-425-1188 for queries related to voucher redemption.

You can redeem your Reward Points for exciting gifts from an exclusive rewards catalogue, at the applicable redemption rate. Please visit www.hdfcbank.com for further details.

Please note only retail purchases qualify for Reward Points. Cash Advance, fees and other charges do not qualify for Reward Points. Transaction amount less than Rs. 150 will not earn Reward Points.

Earn More on Travel

Your HDFC Bank ALLMILES Credit Card gives you more reasons to Travel.

Enjoy 2 times Reward Points* on all your spends on Air Tickets / Travel booking / ALLMILES website.

*2 times Reward Points is offered to the Cardholders only on those transactions which are classified under the 'Air/Travel' Merchant Category Code (MCC) as defined by Visa / MasterCard.

HDFC BANK CREDIT CARD

PhoneBanking Numbers

Ahmedabad / Bengaluru / Chennai / Delhi & NCR / Hyderabad / Kolkata /
Mumbai / Pune - 6160 6161

Chandigarh / Kochi / Indore / Jaipur / Lucknow - 6160 616

Andhra Pradesh	: 99494 93333	Uttar Pradesh /	
Assam	: 99571 93333	Uttarakhand	: 99359 03333
Gujarat	: 98982 71111	West Bengal / Sikkim /	
Haryana	: 99962 43333	Andaman & Nicobar	: 98310 73333
Karnataka	: 99458 63333	Bihar / Jharkhand /	
Kerala	: 98956 63333	Patna	: 1860 266 6161
Madhya Pradesh /		Jammu & Kashmir /	
Chhattisgarh	: 98936 03333	Himachal Pradesh	
Maharashtra		(Toll-free from BSNL landline) :	1800 180 4333
(except Mumbai)		Meghalaya / Tripura /	
and Goa	: 98906 03333	Nagaland / Mizoram /	
Orissa	: 99379 03333	Arunachal Pradesh /	
Punjab	: 98153 31111	Manipur	
Rajasthan	: 98750 03333	(Toll-free from BSNL landline) :	1800 345 3333
Tamil Nadu /			
Pondicherry	: 98406 73333		

TOLL-FREE NUMBER: 1800-266-4332

Agra / Ajmer / Allahabad / Aurangabad / Bareilly / Bhubaneshwar / Bokaro /
Cuttack / Dhanbad / Dehradun / Erode / Goa / Guwahati / Hissar / Jammu
& Srinagar / Jamshedpur / Jhansi / Jodhpur / Karnal / Kanpur / Madurai /
Mangalore / Mapusa / Margao / Mathura / Meerut / Moradabad /
Muzaffarpur / Mysore / Nagpur / Nasik / Pali / Panjim / Patiala / Ponda /
Rajkot / Ranchi / Rourkela / Salem / Sangli / Shimla / Siliguri / Silvassa /
Surat / Trichy / Udaipur / Varanasi / Vasco

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website: www.hdfcbank.com

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