Classification - Internal

Terms and Conditions - Swiggy Ornge HDFC Bank Credit Card

1. Customer Value Proposition

- Cashback on Swiggy Ornge HDFC Bank Credit Card will be processed as per the following table –

Table 1.1

Type of Spends	Cashback	Capping	Exclusions / Inclusions
Spends on Swiggy App* (Food Delivery, Instamart and Dineout)	5% cashback	Rs.1500 per billing cycle	Exclusions - Transactions made using Swiggy Money Wallet, Swiggy Liquor, and any other categories (if any) decided later
Spends on select Online Merchants and categories like Apparels, Pharmacies, Pet stores, Personal Care, Electronics, Entertainment, Travel, Discount Stores & Local cabs basis eligible list of MCCs**	5% cashback		Inclusions - Refer to Table 2.3 for inclusions
Cleartrip	5% + (6% Instant Discount on Travel and 19% Instant Discount on Hotels)		
Nykaa	5% Cashback + 5% Instant Discount		
Spends on other categories *	1% cashback	Rs.1000 per billing cycle	Exclusions - Fuel, Rent, Jewellery, Govt. spends, Gaming and Education, EMI & Wallet

** Refer section 2.3 on Eligible list of Brands, Categories and MCC
* Capping per billing cycle and Exclusions for each cashback category are applicable

- Cashback will not be accrued for the following transactions using Swiggy Ornge HDFC Bank Credit Card
  - Prepaid Card/Gift Card/Wallet
  - Rent
  - Government related transactions
  - Gaming
  - Education
  - Fuel
  - Jewellery
  - Smartpay
  - Smartbuy portal
  - EMI (all type)
  - Cash advances, Purchase of travelers' cheques
  - Purchase of foreign currency and fees
  - Any other categories as decided from Time to Time

Classification - Internal

Classification - Internal

2.2 5% cashback on Swiggy App (Food ordering, Instamart and Dineout)

- Earning 5% Cashback using Swiggy Ornge HDFC Bank Credit Card is applicable only on transaction done on Swiggy Food ordering, Instamart and Dineout.
- Transactions made on any other Swiggy platform except the above stated platforms won't qualify for the 5% Cashback category
- Please refer Table 1.1 for capping per billing cycle and exclusions on 5% Cashback category.

  Note:

  (Please refer to Section 4.2 for more details on cashback redemption)

  5% Cashback on Swiggy Platform on eligible categories are calculated basis the Merchant IDs (MIDs), Terminal IDs(TIDs) shared by the co-brand partner. If in case the TID is not available in the set-up, such transactions will not qualify for the benefit.

2.3 5% cashback on Online spends

- 5% Cashback will only be accrued on online transactions done on following Brands and categories on certain MCCs with Swiggy Ornge HDFC Bank Credit Card -

** Refer Table 2.1 for detailed list of MCCs

- Eligible Merchant Category Codes and Merchants for 5% Cashback on Swiggy Ornge HDFC Bank Credit Card are stated as follows in Table 2.1
- Any other MCC except stated under table 2.1 are not eligible for 5% cashback.
- Only select merchants mapped under the MCCs listed in Table 2.1are eligible for 5% Cashback.

Table 2.1

Merchant/Category	***MCC***
Apparels	5137, 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5697, 5699, 5948
Pharmacies	5122, 5912, 5975, 8042, 8043
Pet Stores	5192, 5733, 5735, 5941, 5942, 5945, 5995, 7829, 7941
Personal Care	5977, 7230, 7297, 7298
Ola, Zoom, Uber	4111, 4121, 5511, 5521, 7512
Reliance Retail, Vijay Sales, Croma	1731, 5045, 5046, 5065, 5099, 5722, 5732, 5734, 5946, 7372, 7622, 7623, 7629, 7631
Paytm Travel, EaseMyTrip, Ixigo, Yatra, Ibibo	4111, 4112, 4121, 4131, 4722, 7011

Classification - Internal

Classification - Internal

Amazon, Flipkart, Nykaa, ClearTrip, Ajio, Netflix, Hotstar, BookMyShow, Meesho	All online transactions except standard excluded MCCs (refer table 2.5)

*Only select merchants covered under MCC included under Table 1.2 are eligible for 5% Cashback

Please note that MCC code is captured by the Merchant, and Bank does not hold any responsibility of crediting cashback if the MCC code is wrongly captured at the merchant end for off us transactions.

2.4 1% cashback on Other spends

- Exclusion for 1% cashback category – Fuel, Rent, Government related transactions, EMI, Gaming, Education, Gift Card, Wallet and Jewelry

2.5 List of Excluded cashback Categories with Swiggy Ornge HDFC Bank Credit Card

Category	MCC
Fuel	5172
	5541
	5542
	5983
Rent	6513
Wallet	6540
Jewelry	5094
	5944
Govt. related transactions	9211
	9222
	9223
	9311
	9399
	9402
	9405
	9950
Gift Cards	5947
EMI	Multiple MCCs
Gaming	5816
Education	8211, 8220, 8241, 8244, 8249, 8299

- For capping per billing cycle and more details on exclusions on 1% Cashback categories, please refer to Table 1.1 (stated above)

Classification - Internal

Classification - Internal

2.6 Welcome Benefit

- Eligible cardholders are entitled for complimentary Swiggy One Membership for 12 months as welcome benefit. For existing Swiggy One Membership holders, the benefit will be extended by 12 months
- Cardholder is eligible for welcome benefit on card activation. Card activation can be done one or more below mentioned ways –
  1. making a transaction using the Credit Card,
  2. to use the card via OTP or IVR, setting PIN for the card, and enabling card controls such as online transactions, enabling international transactions etc.
- The activation should happen within 37 days of card issuance, to claim complementary Swiggy One membership for 3 months.
- The customers need to claim 'Swiggy One' on Swiggy app post card activation to unlock the benefit. This option will be available on the Swiggy app within 2-3 days of card activation.
- Please click here for the detailed T&Cs on Swiggy One Membership (available under the section Swiggy One Membership Program Specific Terms) and unlocking the benefit on Swiggy app.
- Link: https://www.swiggy.com/terms-and-conditions.
- Below are the terms of membership

Scenarios	Current User membership	Membership issued
1	No membership	Complimentary Swiggy One Membership for 12 Months
3	Existing One Membership	Top up to be done post expiry of the existing Swiggy one membership
4	BLCK Membership	New Swiggy one Membership will be disabled and can be claimed on expiration of the BLCK membership

Please Click here for card activation guidelines

2.7 Additional Offer during Birthday Week

- Additional 10% discount on Swiggy Dineout upto Rs.500 on minimum order value of Rs. 3000. This is over and above 10% cashback on Swiggy Dineout using the card. For detailed T&Cs on Swiggy Dineout, please refer to the offer terms and conditions at the restaurant booking page
- The offer is applicable for a duration of 7 days (3 days prior and 3 days after the birthday).
  For example – Cardholder bank registered Birthday is on 14th Oct. The eligibility of the offer is from 11^{th} Oct to 17^{th} Oct (both days inclusive).
- Birthday date should be as per the bank records while applying for the card will be considered for the offer.
- The offer is applicable once per cardholder.
- Follow below steps on the Swiggy app in order to redeem –

  1. Click on "Claim now" button on Swiggy app main page or Dineout page on Birthday related communication.
  2. Select the restaurant of your choice and book your preferred slot
  3. Apply the coupon "SWIGGYCARDBDAY" available in the 'Apply Coupon' section while making the payment via Dineout
  4. Make the payment using your Swiggy Ornge HDFC Bank credit card on Dineout.

Classification - Internal

Classification - Internal

- Cardholder are eligible for this offer only post 30 days after card activation. (Ex – if card activation is done on 1st of November, and DOB is 2nd November, offer is not applicable).
- Offer start date : 21st Oct'24
- Swiggy reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether

3.1 <u>Renewal Year Fee Waiver (Applicable for priced cards)</u>

- Annual fee of INR 500 + applicable taxes is charged once to enjoy the benefits of Swiggy Ornge HDFC Bank Credit Card
- Annual fee will be levied within 120 days. Renewal year fee of Rs 500 will be charged from second year onwards.
- Renewal Year Fee waiver is applicable on spends of Rs. 1,50,000 and above in the preceding Year

Classification - Internal

Classification - Internal

4.1 Cashback T&Cs on Swiggy Ornge HDFC Bank Credit Card

- The transaction settled from the merchant will be eligible for Cashback and Posting date of the transaction will be considered for cashback calculation.
- For any transaction against which the posting date is recorded under the next statement, Cashback will be posted in the card account statement in accordance to the posting date.
- Payments/credits not initiated by the customer such as Merchant refund/cashback/charge reversals etc. received into the credit card account will not be considered as a payment towards the outstanding of the card. However, such credits will be considered to compute the subsequent month's dues.
- In order to earn 5% Cashback on eligible transactions using Swiggy Ornge HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 249 using the card.
- In order to earn 1% Cashback on eligible transactions using Swiggy Ornge HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 100 using the card.
- Cashback can only be earned on eligible transactions as defined by as Table 1.1 (stated above)
- Cashback earned will be calculated based on all the spends across defined cashback categories during the statement period minus any returns or refunds during the same period.
- The principal cardholder will forthwith be disqualified from earning the cashbacks, if Swiggy Ornge HDFC Bank Credit Card is terminated at any time for any reason, whether by the primary Cardholder or the Bank.
- Any remaining Cashback including Cashbacks pending credit into the Swiggy account of the Cardholder shall immediately cease to be valid upon the occurrence of the following:
  a) The cancellation of the Swiggy Ornge HDFC Bank credit card
  b) In the event of a default i.e., if the Minimum Amount Due is not paid by the Payment Due Date
- The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business purposes. The Credit Card should be used only for lawful, bonafide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g., for working capital purposes).
- If the Credit Card is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above, HDFC Bank may, at its sole discretion, exercise its right to cancel the concerned Credit Card and additional/add-on cards thereof and withhold/cancel the Cashback earned, without any notice to the Cardholder. HDFC Bank may enquire you through a phone call or through any other means of formal communication and seek details, information, proofs, etc., about the Credit Card transactions, pattern of usage, etc. Non- satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the Credit Card by HDFC Bank.
- Since there is no cashback on EMI transactions, once a transaction is converted in to EMI, the customer will not earn any cashback on the transaction even if the customer opts for foreclosure or cancellation of the EMI and pays the full amount on the same.
- Cashback will be reversed for EMI conversion in the subsequent statement irrespective of customer breaching the capping in the statement cycle respective to the EMI transaction.
- Any cashback related discrepancy needs to be reported in writing within 30 days from the statement generation date in which transaction related to the said cashback appears.
- Cashback will be displayed in form of summary in statements (e-statement, web statement, physical statement & PDF) for all the transaction made during a particular billing cycle. The transaction level details regarding the cashback will be not be displayed in the statements.

Classification - Internal

Classification - Internal

- Below is the sample of statements structure –

Posting Description
5% Swiggy Ornge Cashback Rev
5% Swiggy Ornge Cashback
1% Swiggy Ornge Cashback Rev
1% Swiggy Ornge Cashback

Transaction Date	***Posting Date***	***Transaction Narration***	***Transaction Amount***	***Cashback***	***Summary***
19th Jan	20th Jan	Swiggy Transaction	1000	50	transactions on Swiggy will earn 5% cashback
21st Jan		5% Swiggy ORNGE Cashback	50		
21st Jan	22nd Jan	Swiggy Transaction	150	0	transactions on Swiggy less than 249 will not earn 5% cashback
25th Jan	26th Jan	Offline Spends	1800	18	transactions on offline spends earn 1% cashback
27th Jan		1% Swiggy ORNGE Cashback	18		
28th Jan	29th Jan	Online Transaction on Nykaa	2500	125	Two transactions done on the same posting Date will show cumulative cashback
28th Jan	29th Jan	Online Transaction on Croma	20000	1000	
30th Jan		5% Swiggy ORNGE Cashback	1125		
4th Feb	5th Feb	Reversal on Croma	-20000	-1000	Reversal of transactions will reverse equivalent cashback
6th Feb		5% Swiggy ORNGE Cashback Rev	-1000		
10th Feb	11th Feb	Online Transactions on Apparels	30000	1375	Capping for the 5% Cashback accrual 1500
12th Feb		5% Swiggy ORNGE Cashback	1375		
		Total	35450		

Classification - Internal

Classification - Internal

4.2 Cashback Redemption

4.2.1 T&Cs

- Cashback earned for current billing cycle will be auto redeemed against outstanding amount.

  Note – Cashback will not get adjusted or auto redeemed against Financial Charges accrued. Cashback auto redemption is solely applicable on outstanding balance excluding the Finance charges.

  For more details on Finance charges please refer Most Important Terms and Conditions.

- In order to earn 5% Cashback on eligible transactions using Swiggy Ornge HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 249 using the card.
- In order to earn 1% Cashback on eligible transactions using Swiggy Ornge HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 100 using the card.
- Cashback can only be earned on eligible transactions as defined by as Table 1.1 (stated above)

Classification - Internal

Classification - Internal

5.1 Swiggy account T&Cs

- Swiggy reserves the right to suspend or terminate Cardmember's Swiggy Account and his/her access to the services on its platform (i) if any information provided during the registration process or thereafter proves to be inaccurate, not current or incomplete; (ii) if it is believed that your actions may cause legal liability for you, other users or Swiggy; and/or (iii) if you are found to be non-compliant with the Terms of Use or other Swiggy policies accessible at https://www.swiggy.com/terms-and-conditions"
- Any campaign that is running on Swiggy app outside of existing product features will only be applicable to the customers applying from Swiggy app.
- Any offers run on Swiggy app will be specific to the mobile number registered with the Swiggy account where the offer is shown. Users will not be able to avail the offer using a different mobile number.

- For quick access to **Most Important Terms & Conditions and Fees and Charges** click here
- For quick access to **Card Member Agreement** click here
- For **Key fact statement** Click here

Classification - Internal

Terms and Conditions - Swiggy BLCK HDFC Bank Credit Card

1. ***Customer Value Proposition***

- Cashback on Swiggy BLCK HDFC Bank Credit Card will be processed as per the following table –

Table 1.1

Type of Spends	Cashback	Capping	Exclusions / Inclusions
Spends on Swiggy App* (Food Delivery, Instamart and Dineout)	10% cashback	Rs.1500 per billing cycle	Exclusions - Transactions made using Swiggy Money Wallet, Swiggy Liquor, and any other categories (if any) decided later
Spends on online shopping across Famous Merchants and categories like Apparels, Pharmacies, Pet stores, Personal Care, Electronics, Entertainment, Travel, Discount Stores & Local cabs basis eligible list of MCCs**	5% cashback	Rs.1500 per billing cycle	Inclusions - Refer to Table 2.3 for inclusions
Cleartrip	5% + (6% Instant Discount on Travel and 19% Instant Discount on Hotels)		
Nykaa	5% Cashback + 5% Instant Discount		
Spends on other categories *	1% cashback	Rs.1000 per billing cycle	Exclusions - Fuel, Rent, Jewellery, Govt. spends, Gaming and Education, EMI & Wallet

** Refer section 2.3 on Eligible list of Brands, Categories and MCC
* Capping per billing cycle and Exclusions for each cashback category are applicable

- Cashback will not be accrued for the following transactions using Swiggy BLCK HDFC Bank Credit Card
  - Prepaid Card/Gift Card/Wallet
  - Rent
  - Government related transactions
  - Gaming
  - Education
  - Fuel
  - Jewellery
  - Smartpay
  - Smartbuy portal
  - EMI (all type)
  - Cash advances, Purchase of travelers' cheques
  - Purchase of foreign currency and fees
  - Any other categories as decided from Time to Time

2.2 10% cashback on Swiggy App (Food ordering, Instamart and Dineout)

- Earning 10% Cashback using Swiggy BLCK HDFC Bank Credit Card is applicable only on transaction done on Swiggy Food ordering, Instamart and Dineout.
- Transactions made on any other Swiggy platform except the above stated platforms won't qualify for the 10% Cashback category
- Please refer Table 1.1 for capping per billing cycle and exclusions on 10% Cashback category.

  Note:

  (Please refer to Section 4.2 for more details on cashback redemption)

  10% Cashback on Swiggy Platform on eligible categories are calculated basis the Merchant IDs (MIDs), Terminal IDs(TIDs) shared by the co-brand partner. If in case the TID is not available in the set-up, such transactions will not qualify for the benefit.

2.3 5% cashback on Select Online merchant & category spends

- 5% Cashback will only be accrued on online transactions done on following Brands and categories on certain MCCs with Swiggy BLCK HDFC Bank Credit Card -

** Refer Table 2.1 for detailed list of MCCs

- Eligible Merchant Category Codes and Merchants for 5% Cashback on Swiggy BLCK HDFC Bank Credit Card are stated as follows in Table 2.1
- Any other MCC except stated under table 2.1 are not eligible for 5% cashback.
- Only select merchants mapped under the MCCs listed in Table 2.1are eligible for 5% Cashback.

Table 2.1

Merchant/Category	***MCC***
Apparels	5137, 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5697, 5699, 5948
Pharmacies	5122, 5912, 5975, 8042, 8043
Pet Stores	5192, 5733, 5735, 5941, 5942, 5945, 5995, 7829, 7941
Personal Care	5977, 7230, 7297, 7298
Ola, Zoom, Uber	4111, 4121, 5511, 5521, 7512
Reliance Retail, Vijay Sales, Croma	1731, 5045, 5046, 5065, 5099, 5722, 5732, 5734, 5946, 7372, 7622, 7623, 7629, 7631
Paytm Travel, EaseMyTrip, Ixigo, Yatra, Ibibo	4111, 4112, 4121, 4131, 4722, 7011
Amazon, Flipkart, Nykaa, ClearTrip, Ajio, Netflix,Hotstar, BookMyShow, Meesho	All online transactions except standard excluded MCCs (refer table 2.5)

*Only select merchants covered under MCC included under Table 1.2 are eligible for 5% Cashback

Please note that MCC code is captured by the Merchant, and Bank does not hold any responsibility of crediting cashback if the MCC code is wrongly captured at the merchant end for off us transactions.

2.4 1% cashback on Other spends

- Exclusion for 1% cashback category – Fuel, Rent, Government related transactions, EMI, Gaming, Education, Gift Card, Wallet and Jewelry.

2.5 List of Excluded cashback Categories with Swiggy BLCK HDFC Bank Credit Card –

Category	MCC
Fuel	5172
	5541
	5542
	5983
Rent	6513
Wallet	6540
Jewelry	5094
	5944
Govt. related transactions	9211
	9222
	9223
	9311
	9399
	9402
	9405
	9950
Gift Cards	5947
EMI	Multiple MCCs
Gaming	5816
Education	8211, 8220, 8241, 8244, 8249, 8299

- For capping per billing cycle and more details on exclusions on 1% Cashback categories, please refer to Table 1.1 (stated above)

2.6 Welcome Benefit

- Eligible cardholders are entitled for complimentary Swiggy BLCK Membership for 3 months as welcome benefit. For existing Swiggy BLCK Membership holders, the benefit will be extended by 3 months.
- Cardholder is eligible for welcome benefit on card activation.
  Card activation can be done one or more below mentioned ways –
  - making a transaction using the Credit Card,

- To use the card via OTP or IVR, setting PIN for the card, and enabling card controls such as online transactions, enabling international transactions etc.

- The activation should happen within 37 days of card issuance, to claim complementary Swiggy BLCK membership for 3 months.
- The customers need to claim 'Swiggy BLCK' on Swiggy app post card activation to unlock the benefit. This option will be available on the Swiggy app within 2-3 days of card activation.
- Please click here for the detailed T&Cs on Swiggy BLCK Membership (available under the section Swiggy BLCK Membership Program Specific Terms) and unlocking the benefit on Swiggy app.
  Link: https://www.swiggy.com/terms-and-conditions.
- Below are the terms of Membership -

Scenarios	**Existing User membership**	**Membership issued**
1	No membership	Complimentary Swiggy BLCK Membership for 3 Months
2	BLCK Membership	Top up to be done post expiry of existing BLCK membership
3	One Membership	One membership will get cancelled and the refund will be issued. Customer can claim the BLCK Membership.

Please Click here for card activation guidelines

2.7 Additional Offer during Birthday Week

- Additional 10% discount on Swiggy Dineout upto Rs.500 on minimum order value of Rs. 3000. This is over and above 10% cashback on Swiggy Dineout using the card. For detailed T&Cs on Swiggy Dineout, please refer to the offer terms and conditions at the restaurant booking page
- The offer is applicable for a duration of 7 days (3 days prior and 3 days after the birthday).
  For example – Cardholder bank registered Birthday is on 14th Oct. The eligibility of the offer is from 11th Oct to 17th Oct (both days inclusive).
- Birthday date should be as per the bank records while applying for the card will be considered for the offer.
- The offer is applicable once per cardholder.
- Follow below steps on the Swiggy app in order to redeem –

  1. Click on "Claim now" button on Swiggy app main page or Dineout page on Birthday related communication.
  2. Select the restaurant of your choice and book your preferred slot
  3. Apply the coupon "SWIGGYCARDBDAY" available in the 'Apply Coupon' section while making the payment via Dineout
  4. Make the payment using your Swiggy HDFC credit card on Dineout.
- Cardholder are eligible for this offer only post 30 days after card activation. (Ex – if card activation is done on 1st of November, and DOB is 2nd November, offer is not applicable).
- Offer start date : 21st Oct'24
- Swiggy reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether

3.1 Renewal Year Fee Waiver (Applicable for priced cards)

- Annual fee of INR 1000+ applicable taxes is charged once to enjoy the benefits of Swiggy BLCK HDFC Bank Credit Card.
- Joining Fee of Rs. 1000 will be waived on spending Rs.75,000 in the first 90 days. (Applicable for first Year only)
- Annual fee will be levied within 120 days. Renewal year fee of Rs 1000 will be charged from second year onwards.

4.1 ***Cashback T&Cs on Swiggy BLCK HDFC Bank Credit Card***

- The transaction settled from the merchant will be eligible for Cashback and Posting date of the transaction will be considered for cashback calculation.
- For any transaction against which the posting date is recorded under the next statement, Cashback will be posted in the card account statement in accordance with posting date.
- Payments/credits not initiated by the customer such as Merchant refund/cashback/charge reversals etc. received into the credit card account will not be considered as a payment towards the outstanding of the card. However, such credits will be considered to compute the subsequent month's dues.
- In order to earn 10% Cashback on eligible transactions using Swiggy BLCK HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 249 using the card.
- In order to earn 5% and 1% Cashback on eligible transactions using Swiggy BLCK HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 100 using the card.
- Cashback can only be earned on eligible transactions as defined by as Table 1.1 (stated above)
- Cashback earned will be calculated based on all the spends across defined cashback categories during the statement period minus any returns or refunds during the same period.
- The principal cardholder will forthwith be disqualified from earning the cashbacks, if Swiggy BLCK HDFC Bank Credit Card is terminated at any time for any reason, whether by the primary Cardholder or the Bank.
- Any remaining Cashback including Cashbacks pending credit into the Swiggy account of the Cardholder shall immediately cease to be valid upon the occurrence of the following:
  a) The cancellation of the Swiggy BLCK HDFC Bank credit card
  b) In the event of a default i.e., if the Minimum Amount Due is not paid by the Payment Due Date
- The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business purposes. The Credit Card should be used only for lawful, bonafide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g., for working capital purposes).
- If the Credit Card is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above, HDFC Bank may, at its sole discretion, exercise its right to cancel the concerned Credit Card and additional/add-on cards thereof and withhold/cancel the Cashback earned, without any notice to the Cardholder. HDFC Bank may enquire you through a phone call or through any other means of formal communication and seek details, information, proofs, etc., about the Credit Card transactions, pattern of usage, etc. Non- satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the Credit Card by HDFC Bank.
- Since there is no cashback on EMI transactions, once a transaction is converted into EMI, the customer will not earn any cashback on the transaction even if the customer opts for foreclosure or cancellation of the EMI and pays the full amount on the same.
- Cashback will be reversed for EMI conversion in the subsequent statement irrespective of customer breaching the capping in the statement cycle respective to the EMI transaction.
- Any cashback related discrepancy needs to be reported in writing within 30 days from the statement generation date in which transaction related to the said cashback appears.
- Cashback will be displayed in form of summary in statements (e-statement, web statement, physical statement & PDF) for all the transaction made during a particular billing cycle. The transaction level details regarding the cashback will not be displayed in the statements.

- Below is the sample of statements structure –

Posting Description
10% Swiggy BLCK Cashback Rev
10% Swiggy BLCK Cashback
5% Swiggy BLCK Cashback Rev
5% Swiggy BLCK Cashback
1% Swiggy BLCK Cashback Rev
1% Swiggy BLCK Cashback

For e.g., Consider a billing cycle from 15th January to 14th February

Swiggy BLCK HDFC Bank Credit Card

Transaction Date	Posting Date	Transaction Narration	Transaction Amount	Cashback	Summary
19th Jan	20th Jan	Swiggy Transaction	1000	100	transactions on Swiggy will earn 10% cashback
21st Jan		10% Swiggy BLCK Cashback	100		
21st Jan	22nd Jan	Swiggy Transaction	150	0	transactions on Swiggy less than 249 will not earn cashback
25th Jan	26th Jan	Offline Spends	1800	18	transactions on offline spends earn 1% cashback
27th Jan		1% Swiggy BLCK Cashback	18		
28th Jan	29th Jan	Online Transaction on Nykaa	2500	125	Two transactions done on the same posting Date will show cumulative cashback
28th Jan	29th Jan	Online Transaction on Croma	20000	1000	
30th Jan		5% Swiggy BLCK Cashback	1125		
4th Feb	5th Feb	Reversal on Croma	-20000	-1000	Reversal of transactions will reverse equivalent cashback
6th Feb		5% Swiggy BLCK Cashback Rev	-1000		
10th Feb	11th Feb	Online Transactions on Apparels	30000	1375	Capping for the 5% Cashback accrual 1500
12th Feb		5% Swiggy BLCK Cashback	1375		
		Total	35450		

4.2 Cashback Redemption

4.2.1 T&Cs

- Cashback earned for current billing cycle will be auto redeemed against outstanding amount.
  Note – Cashback will not get adjusted or auto redeemed against Financial Charges accrued. Cashback auto redemption is solely applicable on outstanding balance excluding the Finance charges.
  For more details on Finance charges please refer Most Important Terms and Conditions.
- In order to earn 10% Cashback on eligible transactions using Swiggy BLCK HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 249 using the card.
- In order to earn 5% and 1% Cashback on eligible transactions using Swiggy BLCK HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 100 using the card.
- Cashback can only be earned on eligible transactions as defined by as Table 1.1 (stated above)

5.1 Swiggy account T&Cs

- Swiggy reserves the right to suspend or terminate Cardmember's Swiggy Account and his/her access to the services on its platform (i) if any information provided during the registration process or thereafter proves to be inaccurate, not current or incomplete; (ii) if it is believed that your actions may cause legal liability for you, other users or Swiggy; and/or (iii) if you are found to be non-compliant with the Terms of Use or other Swiggy policies accessible at https://www.swiggy.com/terms-and-conditions"
- Any campaign that is running on Swiggy app outside of existing product features will only be applicable to the customers applying from Swiggy app.
- Any offers run on Swiggy app will be specific to the mobile number registered with the Swiggy account where the offer is shown. Users will not be able to avail the offer using a different mobile number.

- For quick access to **Most Important Terms & Conditions and Fees and Charges** click here
- For quick access to **Card Member Agreement** click here
- For **Key fact statement** Click here

Classification - Internal

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