

## HDFC Bank UPI RuPay Biz Credit Card

### 1) What are the key features of the UPI RuPay Biz Credit Card?

- 3% CashPoints on Groceries, SuperMarket, Dining & all PayZapp transactions
- 2% CashPoints on Utility spends
- 1% CashPoints on other spends\*

\*Except Fuel, Rent Payments, EMI Spends, Education Related Transactions and Wallet/ Gift /PrepaidCard loads & Voucher Purchase transactions.

### 2) What is the minimum transaction amount which is eligible for CashPoints under 3%, 2% & 1% features?

- Minimum transaction amounts of ₹100 & above only are eligible for CashPoints posting for 3%, 2% and 1% features

### 3) Is there any capping for CashPoints earned on UPI RuPay Biz Credit Card?

Please note that there is a calendar month capping on CashPoints accrued on the below mentioned features.

- Maximum capping for 3% CashPoints on Groceries, Super market, Dining & all PayZapp transactions is 500 Points
- Maximum capping for 2% CashPoints on Utility spends is 500 points
- Maximum capping for 1% CashPoints on Other spends is 500 points

### 4) What are CashPoints?

CashPoints are an exclusive Rewards metric system created for our Credit Cardholders. CashPoints can be utilized towards CashBack redemption against the statement at the rate of 1 CashPoint = ₹0.25 for UPI RuPay Biz Credit Card Holders.

Please note that CashPoints will be posted as Reward Points only.

### 5) How can a cardholder use the cashback earned?

- CashBack will be given in the form of CashPoints, which can be redeemed by the cardholder against the statement balance
- The redemption against the statement balance will be at the rate of 1 CashPoint = ₹0.25, and can be done via Net Banking login or physical redemption form.
- The minimum CashPoint balance required for redemption against the statement balance is 2000 CashPoints.
- CashPoints can also be used for redemption against travel benefits like Flight & Hotel bookings and Rewards Catalogue at the SmartBuy Rewards Portal, at a value of 1 CashPoint = ₹0.25
- Flights and Hotels redemption information, Credit Card members can redeem up to a maximum of 50% of the booking value through CashPoints. Rest of the transaction amount will have to be paid via the Credit Card limit.

- Unredeemed CashPoints will expire/lapse within 2 years of accumulation

#### 6) What are the other benefits on the UPI RuPay Biz Credit Card?

- **Interest Free Credit Period:** Avail up to 50 days of interest free period on UPI RuPay Biz Credit Card from the date of purchase (subject to the submission of the charge by the Merchant).
- **Rewards on UPI Spends:** Cardholder can link UPI Credit Card in UPI Apps. Cardholder gets the Convenience of UPI & also earns CashPoints for UPI purchases.

#### 7) How will a cardholder get cashback on EMI spends?

- No. EMI spends shall not earn any CashPoints

#### 8) As a cardholder I am not getting CashPoints on all spends, why so?

- CashBack shall not be eligible for the following spends/transactions on the card,
  - Fuel Spends
  - Cash Advances
  - Payment of Outstanding Balances
  - Payment of card fees and other charges
  - All EMI spends (Merchant EMI/ Smart EMI / Dial an EMI etc)
  - Wallet spends
  - Rent Payments
  - Education related spends
- If a cardholder breaches the monthly cycle capping of the product features, then CashPoints shall not be rewarded for the spends done beyond the monthly capping.

#### 9) Cardholder did a transaction in Groceries, Super market category and didn't get CashPoints as per the 3% cashback feature?

- CashPoints of 3% will be calculated basis the Merchant Category Code (MCC) shared by the RuPay Network. If in case the MCC is not available in the set-up, such transactions will not qualify for the benefit. Only Below mentioned MCCs will be considered for CashPoints posting

Merchant Category	MCC Code
Grocery & Super Market	5411
Dining	5812, 5814

#### 10) Cardholder did a transaction in Utility category and didn't get CashPoints as per the 2% cashback feature?

- CashPoints of 2% will be calculated basis the Merchant Category Code (MCC) shared by the RuPay Network. If in case the MCC is not available in the set-up, such transactions will not qualify for the benefit. Only **4900** Merchant Category code (MCC) as defined by RuPay Card Network is considered under Utility spends

**11) How does a cardholder calculate CashPoints earned on monthly spends?**

- CashPoints are calculated on the spends made within the calendar month cycle and not basis statement cycle. Only settled transactions within the calendar month will be considered for CashPoints posting.

**12) When will the earned CashPoints be posted in the cardholder statement?**

- The total CashPoints earned in a cycle will reflect in the subsequent statement of the cardholder.

**13) How many CashPoints will be earned if a cardholder spends through SmartBuy?**

- Spends done through SmartBuy shall not be eligible for CashPoints

**14) Can the cardholder use UPI RuPay Biz Credit Card for normal credit card Ecomtransactions?**

- Yes, cardholders can use this card for normal Ecom purchases as well as UPI purchases.

**15) Will the cardholder get any surcharge waiver on fuel purchases done using UPI RuPay Biz Credit Card via UPI mode?**

- There is no Fuel Surcharge applicable on UPI payments. Therefore, no fuel surcharge waiver will be provided

**16) What are the Fees and Charges applicable on the UPI RuPay Biz Credit Card?**

First Year Membership Fee – ₹250/- + Applicable Taxes,

Renewal Membership Fee – ₹250/- + Applicable Taxes

Spend ₹25,000 in 12 Months (Annual year) and get Renewal Fee waived for next renewal year.

**Goods and Services Tax (GST)**

Effective 1st July 2017, Goods & Services Tax (GST) is applicable on all Fees, Charges and Interest transactions.

The applicable GST would be dependent on place of provision (POP) and place of supply (POS). If POP and POS are 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.

### 17) Can UPI RuPay Biz Credit Card be availed as a standalone or Fresh Credit Card?

- No, UPI RuPay Biz Credit Card will be issued as additional floater card only and not as a standalone card or fresh Credit Card.

### 18) How can the cardholder know the delivery status of the UPI RuPay Biz Credit Card?

- Since UPI RuPay Card is a Virtual only Card, no physical card will be card. An SMS will be triggered to cardholder once the UPI RuPay Biz Credit Card is auto-setup in MyCards and cardholder can view the complete card details in MyCards platform.

### 19) Where can the cardholder view the UPI RuPay Biz Credit Card details?

- Cardholder can view the UPI RuPay Biz Credit Card in MyCards platform. Cardholder can login to MyCards application through registered mobile number and can view the Card details like 16-digit credit card number, CVV & Date of Expiry.

Note: The UPI RuPay Biz Credit Card will be Auto-Registered in MyCards platform after the application is processed.

### 20) How to setup PIN for HDFC Bank UPI RuPay Biz Credit Card?

- Cardholder can set up PIN for UPI RuPay Biz Credit Card by calling IVR Toll number 1860266 0333

#### **Steps for IVR:**

- Please call IVR Toll number 1860 266 0333 from your registered mobile number:
- Step 1: Enter Last 4 digits of Cardholder credit card followed by hash (#)
- Step 2: Dial 1 to generate Credit card Pin
- Step 3: Again Dial 1 when prompted to "Generate a One Time Password" (OTP) to Cardholder mobile as an SMS.
- Step 4: Type the OTP (6 digit)
- Step 5: On successful entry of OTP, the IVR will confirm successful validation and ask cardholder to set the 4 digit PIN followed by the hash(#) key. If cardholder get disconnected at step# 4:- Redial the Toll number, after Step2 ...."Dial2 to enter the 6 digit OTP

### 21) How to link/Register HDFC Bank UPI RuPay Biz Credit Card in UPI Apps?

Step 1: Download/Open UPI apps

Step 2: Register UPI RuPay Biz Credit Card in UPI apps by using credit card details & PIN. Step 3: Make UPI Payments using UPI RuPay Biz Credit Card & Enjoy Credit Card benefit even on UPI payments

**Note:** Cardholder need to setup credit card PIN before linking/registering the card in UPI Apps.

To Know more about UPI transactions on HDFC Bank UPI RuPay Credit, Refer link - <https://www.hdfcbank.com/personal/rupay-cc-on-upi>

**22) Will the cardholder get cashpoints for UPI Purchases done Via UPI RuPay Biz Credit Card?**

- Yes, Cardholder will earn CashPoints for both UPI spends as well normal credit card Ecom spends ( As per the maximum cashpoints capping mentioned in Question 1)

**23) Can the cardholder opt for Physical HDFC Bank UPI RuPay Biz Credit Card?**

- No, UPI RuPay Biz Credit Card will be issued only as virtual card and no physical card will be issued.