Application for Credit Card Upgrade / Limit Enhancement - August 2026

Acceptance of Reward Points Conversion and 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.

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

- 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) 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 www.hdfc.bank.in)
- Business cards are issued only to Self Employed / Proprietors / Partners Customers.
- 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.
- RP transfer won't be applicable if customer is holding Business Gold/Business Platinum/Swiggy 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.
- In case of upgrade of Swiggy HDFC Bank Credit Card, cashback applicability for all eligible transactions settled with the bank post new card is issued will be governed by features and benefits of the upgraded card.
- On card upgrades the total value of the existing Reward Points will be the same (except for upgrades from Millennia). Transfer of points will be as per the conversion ratio as per the above table (restricted to 100% points only). Redemption rates are product specific and customer to refer respective product website for details on redemption rates.
- 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 re-instated to the old credit card number. Once upgraded, transactions done on the old credit card will reflect in the new card statement.

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- On card upgrade, the existing card will be disabled once the customer starts using the upgraded card or within 60 days of card upgrade or on the existing card's expiry date, whichever comes earlier.
- On card upgrade, the annual membership fee renewal date will be reset to the date of the card upgrade. The renewal cycle for the upgraded card will henceforth be calculated from the card upgrade date and not from the previous card issuance date.
- 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.
- 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.