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HDFC Bank Reward Point Proposition:

- HDFC Bank Reward Points will be awarded in the customer's credit card account under the below Reward Points scheme.
- The HDFC Bank Reward Points will be processed as per the following table:

Type of Spends	Reward Points	Cashback
Train ticket booking on IRCTC Website/ IRCTC Rainconnect App	5 Reward Points for every Rs. 100 spends	NIL
Train ticket booking on HDFC Bank Smartbuy portal	5 Reward Points for every Rs. 100 spends	5% Cashback
Other spends	1 Reward Point for every Rs. 100 spends	NIL

- Minimum transaction value to be eligible for reward points is Rs. 100
- 1 Reward Point = INR 1 (for transactions made through Points + Pay on HDFC Bank SmartBuy)
- Reward Points will be awarded against spends in multiples of INR 100 for e.g. A customer transacting INR 150 on Grocery purchase will be rewarded 1 reward point and a customer spending 200 on Grocery will be rewarded 2 points.
- Reward Points will be accrued on the retail spends
- Reward Points will **NOT** accrue for the following spend on the card.
 - Fuel Spends
 - Wallet loads / Gift or Prepaid Card load/ Voucher purchase
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - Government and Rental pay transactions (Property management services like rent, maintenance, packers & movers, etc)
 - Education
 - Smart EMI / Dial an EMI transaction
 - Interest amount of Merchant EMI
- Reward Points will be posted on statement cycle basis.
- The transaction settled from the merchant will be eligible for Reward Points and settlement/Posting date of the transaction will be considered for points calculation.
- **Reward Points** earned will be computed based on transactions settled during the statement period minus any returns or refunds during the same period.
- In case of any cancellation, the **Reward Points** provided for the transaction will be reversed/adjusted.
- In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, then the equivalent **Reward Points** will be reversed/adjusted under the additional Points category in the next statement cycle.
- Only EMI principal amount will be rewarded with **Reward Points**. Interest, processing fees & GST amounts will not be eligible for **Reward Points**.
- A cardholder will not be eligible for **Reward Points** on prepaid card/gift Card/ wallet load and / or voucher purchases. i.e., the transactions carried out through the
- Merchant Category Code (MCC) of 6540 (as defined by card networks Visa, MasterCard and RuPay) will be not considered for **Reward Points** even if it is from these merchants.
- **5X Reward Points** on IRCTC spends will be calculated as 1X base **Reward Points** + 4X additional **Reward Points** on IRCTC spends made through IRCTC Ticketing Website/ Rail Connect App and HDFC Bank SmartBuy
- 5X Reward points on IRCTC merchants is calculated basis the Merchant IDs (MIDs), Terminal IDs (TIDs)

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shared by IRCTC. If in case the TID is not available in the set-up, such transactions will not qualify for the benefit.

- The accrual of the 5X **Reward Points** on partner IRCTC spends is capped maximum at 1000 Reward Points per month and 12000 Reward Points Annually.
- Reward points on UPI transactions will be capped at 500 per calendar month.
- **Reward Points** on grocery is capped maximum at 1000 Reward Points per month and 12000 Reward Points Annually.
- **Reward Points** on other spends is capped maximum at 1000 Reward Points per month and 12000 Reward Points Annually.
- Reward points will be awarded only in the Primary Cardmember's Account.
- If the customer has availed an add-on card for a family member, the Reward points for the add-on card members will be posted in the account of the primary cardmember along with Reward points of the primary cardmember.
- Joining fee of INR 500+ Applicable taxes will be levied on the 45th day from the date of card issuance.

Illustration:

No	Transaction	Merchant	Amount	Reward Points	Base Reward Points	Additional Reward Points	Cash Back
1	1-Mar	Train Ticket purchase on IRCTC Web and App	10,000	5X Reward Point	100	400	0
2	3-Mar	1% Transaction Charges Reversal					100
3	5-Mar	Merchant EMI – Principal Amount	2,000	1X Reward Points	20	0	0
4	7- Mar	Merchant EMI – Interest Amount	2,000	NA	0	0	0
5	8-Mar	Normal Purchase on Grocery Store	2,000	1X Reward Points	20	0	0
6	10-Mar	Normal Purchase on Apparel Store	3,000	1X Reward Points	30	0	0
7	15-Mar	Train Ticket purchase from HDFC Bank SmartBuy	10,000	5X Reward Points & 5% Cash Back	100	400	500
8	18-Mar	Cancellation of Train Ticket purchased on IRCTC App	2,000	5X Reward Point	-20	-80	0
9	20-Mar	Fuel Transactions	1,000	NA	0	0	0
10	22-Mar	1%Fuel Surcharge Waiver					10
		Total	32,000		250	720	610

Rewards Points Accrual

Illustration:

Statement Cycle	Transactions in Statement	HDFC Bank Reward Point	Period of Transaction Considered for Accrual of HDFC Bank Reward Point
13th Jul	Transactions having settlement date	Base Reward Points	For eligible transactions having settlement date between 13th June – 12th July , Base HDFC Bank Reward Points will be posted in 13th July Statement and will be available for redemption.

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between 13th June - 12th July	Accelerated Reward Points	For eligible transactions having settlement date between 13th June–12th July, Additional HDFC Bank Reward Points will be posted in 13st July Statement and will be available for redemption.
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Reward Point Redemptions

- Monthly statement will give breakup of **Reward Points** accrued and available with the Bank.
- Reward Points will be available for redemption only after statement generation.
- **Reward Points** can be used for Train ticket booking via smart buy. Please note, Rewards points can only be redeemed from the HDFC Bank Smartbuy website and also only on Train tickets bookings.
- **Reward Points** may not be exchanged or utilized by another IRCTC Member, either with a Participating Venture or with any individual, for cash, prizes, or credit.
- **Reward Points** will expire in 2 years after customer's last transaction involving an eligible earn or use of HDFC Bank Reward Points (even if it's just one HDFC Bank Reward Points earned or used)

REDEMPTION ON HDFC BANK SMARTBUY	
How to redeem?	Applicable Brands
<p>On HDFC Bank SmartBuy</p> <p><u>Reward point redemption for train ticket booking</u></p> <ul style="list-style-type: none">- Login to HDFC Bank SmartBuy at https://offers.smartbuy.hdfcbank.com/v1/irctc-co-brand and select IRCTC HDFC Bank Credit Card under Privileges.- After entering the details of the journey move to the payment page to make payment- At payment gateway, the customer can see option to pay with Points + Pay with Credit Card or Pay with Credit Card.- On the next payment page, the customer can see the Reward Point Slider which can be used to add the number of reward points for redemption.-	<p>Train Ticket Bookings using reward points via HDFC Bank SmartBuy</p>

- On successful Points redemption HDFC Bank Credit Card will be charged Rs. 99 + GST on the credit card. But this could change subject to HDFC Bank's terms and conditions.
- Customer would need min 100 points to redeem.
- Redemption can be made only against 70% of fare ticket amount on train ticket booking via HDFC Bank SmartBuy, inclusive of fares of all the passengers and service charges levied by IRCTC.

Other benefits

5% Cashback on HDFC Bank SmartBuy

- 5% Additional **Cashback** would be received on IRCTC Train Ticket booking made via HDFC Bank SmartBuy
- 5% **Cashback** on HDFC Bank SmartBuy would be in addition to the 5X **HDFC Bank Reward Points** earned for IRCTC Train ticket booking
- The accrual of the 5% **Cashback** on IRCTC Train Ticket booking made via HDFC Bank SmartBuy is capped maximum at INR 1000 per month and INR 12000 Annually.
- Please note, SmartBuy cashback offers are dynamic and may change in future on the discretion of HDFC Bank.

Welcome Benefit

- **Welcome Gift voucher** will be provided for LTF (Lifetime Free Card) issued **from 1st Oct'25 to 31st Dec'25**, worth INR 500 on card activation by performing 1 transaction of any amount within first 37 days of card issuance.
- For cards issued **till 30th Sep'25**, Welcome benefit will not be provided in case of LTF (Lifetime Free Card) or

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First year free card or if any fee reversal is provided.

- The transaction settled from the merchant will be eligible for calculation of spend and settlement/Posting date of the transaction will be considered for this offer.

Milestone Benefit

- Card issued till 30th Sep'25: **Gift Voucher worth INR 500** on quarterly (every 90 days from the issuance date and **NOT** as per the calendar quarter) spends of INR 30,000 or more.
- Card issued from 1st Oct'25 onwards: **Gift voucher worth INR 500** every calendar quarter on spends of INR 30,000 or more.
- The transaction settled from the merchant will be eligible for calculation on spends in 90 days and settlement/Posting date of the transaction will be considered for this offer.
- In case the purchase/transaction is returned/cancelled/reversed/ disputed/ in between cycle completion, then the spends aggregation for gift voucher will not be considered for this offer.
- The spend milestone program is valid for retail transactions only. Cash transactions, Dial-An EMI, Cash-on-Call, Balance Transfer, Card Account Fee, Personal Loan on Credit Card, etc will not be considered for this offer.

Lounge benefit

- 8 complimentary access to select IRCTC Executive Lounges every year (2 per quarter). IRCTC Executive Lounge Access. To know more about IRCTC Executive Lounges [Click Here](#)

Transaction Charges Waiver

- 1% Transaction surcharge would be reversed on bookings made via IRCTC Website/Mobile App, Railconnect app/website or HDFC Bank smartbuy website. It is capped at maximum INR 1000 per month.
- Please note, waiver is provided basis the ticket transaction amount and reversal of the waiver on ticket cancellation/refund will also be 1% of the refund amount.

Fuel Surcharge Waiver

- 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum waiver of ₹250 per statement cycle).
- Fuel surcharge varies from 1% of fuel transaction amount, the rate of surcharge may vary depending on the fuel station and their acquiring bank. Taxes as applicable shall apply further.
- In any case, Bank shall be giving a maximum waiver of 1% in case of any dispute, subject to applicable limits as mentioned above.

Renewal Fee Waiver

- Renewal fee of INR 500 + GST applicable will be waived of on spends of INR 1,50,000 or more in a year before Renewal Fee date. In case you did not make INR 1,50,000 spends in the previous year, renewal fee will be levied on the card anniversary date.

MITC and Card Member Agreement

For more/ latest product information, Most Important Terms & Conditions & Card Member Agreement, always refer to the product page on the bank website www.hdfcbank.com.

- For quick access to Most Important Terms & Conditions and Fees and Charges, please [click here](#)
- For quick access to Card Member Agreement, please [click here](#).

Fair Usage Policy

As part of bank's fair usage policy, capping and charges will be applicable as per the below.

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Category	Maximum Eligible Spends	Maximum Reward Points
Groceries	1,00,000 per month	$1,00,000 * 0.01 = 1,000$ per month
Insurance	2,00,000 per day (2,00,000 per month effective 1 st July'25)	$2,00,000 * 0.01 = 2,000$ per day (2,000 per day effective 1 st July'25)
UPI spends	50,000 per month	$50,000 * 0.01 = 500$ per month
Utility	2,00,000 per month	$2,00,000 * 0.01 = 2,000$ per month
Telecom	2,00,000 per month	$2,00,000 * 0.01 = 2,000$ per calendar month
Fuel, Wallet, Rent, Government, Online Skill based Gaming	0	No reward points will be awarded

Key update on Charges:

Effective 1st July, 2025,

Online skill-based Gaming Transactions:

- If you spend more than ₹10,000 per month on platforms like (but not limited to) Dream11, Rummy Culture, Junglee Games, or MPL, a 1% charge will apply.
- The charge will be applicable on the entire online skill-based gaming spends for the month and will be capped at ₹4,999 per month.
- No Reward Points will be earned on Online Skill-Based Gaming transactions.

Category	Merchant Category Codes (MCC)
Online Skill Based Gaming	5816

Wallet Loading Transactions:

- If you load third-party wallets with more than Rs 10,000 per month on platforms like (but not limited to) PayTM, Mobikwik, Freecharge, or Ola Money using your credit card, a 1% charge will apply.
- The charge will be applicable on the entire wallet loading spends for the month and will be capped at ₹4,999 per month.

Category	Merchant Category Codes (MCC)
Wallet	6540

Utility Transactions:

- If you spend more than ₹50,000 per month on Utility, a 1% charge will apply.
- The charge will be applicable on the entire Utility spends for the month and will be capped at ₹4,999 per month.
- Insurance transactions won't be considered as utility transactions hence no charge will be applicable.

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Category	Merchant Category Codes (MCC)
Utility	4900

Charges Upper cap Revision:

- The maximum charge per transaction for Rent, Fuel and Education categories is now ₹4,999. Kindly note that the existing charge of 1% will continue to be applicable.
 - On all Rent Transactions
 - Only on Fuel Transactions more than ₹15,000 / ₹30,000 per transaction
 - Only on Education Transactions done via third-party apps. If you make payments through college/school websites or their POS machines, there will be no charges.

Insurance Transactions:

- Insurance transactions will earn Reward Points but capped at per month as per the table below.

Product	Capping (Rps per month)
Infinia, Infinia Metal	10,000
Diners Black, Diners Black Metal, Biz Black Metal	5,000
Rest of the cards	2,000

Please note: For Millennia, UPI, BIZ UPI, Swiggy, BIZ First, Paytm, Paytm Business, Easy EMI Millennia, Best Price Save Smart and Bharat credit cards, the capping as per product feature will continue to be applicable. Marriot Bonvoy cards will have no reward points capping on Insurance transactions.

Category	Merchant Category Codes (MCC)
Insurance	1411, 1235, 5960, 6300, 6381

Please note, the above charges are revised charges effective from 1st July, 2025. Below is the comparison of the current and revised charges.

Summary of Charges to be implemented:

Charges	Current	Proposed
Online Skill based Gaming	-	1% on Cumulative Spends >10K (capped at ₹ 4,999)
Wallet Loading (excluding PayZapp)	-	1% on Cumulative Spends >10K (capped at ₹ 4,999)
Utility spends	1% on ATS >50K (Consumer cards), 1% on ATS >75K (Business cards)	1% on Cumulative spends >50K (Consumer Cards) 1% on Cumulative spends >75K (Business cards)
Utility, Rent, Education, Fuel charges Upper cap revision	₹ 3,000	₹ 4,999

Summary of Reward point changes to be implemented:

Reward Points	Current	Proposed
RP accrual on Online Skill based Gaming Category	As Per Product Construct	No RPs
Monthly Insurance RP capping	Daily Capping	Monthly Capping
	5K - Infinia Metal & Plastic / Diners Black Metal & Plastic / Biz Black	10K - Infinia Metal & Plastic 5K - Diners Black Metal & Plastic / Biz Black
	2K - Rest of the Cards	2K - Rest of the Cards

All fees are subject to GST as per government regulations.

The Merchant Category Codes are established by networks such as Visa, MasterCard, Rupay, and Diners. HDFC Bank does not define these merchant categories.

For more details, kindly refer to [MITC](#) .

If you have any questions or need further information, please contact our customer service team or visit your nearest HDFC Bank branch.