

HDFC Bank Millennia Credit Card

1) What are the key features of the Millennia Credit Card?

- 5% CashBack on 10 online merchants (Amazon, BookMyShow, Cult.fit, Flipkart, Myntra, Sony LIV, Swiggy, Tata CLiQ, Uber & Zomato)
- 1% CashBack on other spends (except Fuel, EMI, Wallet, Rent Payments and Govt Related txns)

2) What are the Welcome and Milestone benefits on the Millennia Credit Card?

- Quarterly spend based benefit of ₹1000 worth gift vouchers on spends of ₹1,00,000 and above in each calendar quarter
- You will receive a Welcome Benefit of 1000 Reward Points (applicable only on payment of Joining membership fee)

3) How can a cardholder maximise Reward Points earning on Millennia Credit Card?

Cardholder can maximise Reward Points earning through below ways:

Earn 5% CashBack from 10 Online Merchants.

Earn 1% CashBack even on other spends

4) What is Quarterly Spend Based benefit? How can a cardholder come to know whether he is eligible for ₹1000 gift voucher?

- Cardholder will be getting ₹1000 worth gift voucher on spends of ₹1,00,000 and above in each calendar quarter.
- Spends of 1,00,000 is, Customer initiated Spends minus of reversals in the Calendar Quarter. Fees and Charges levied will not be considered under Milestone program.
- Cardholder can view the spends achievement via Net Banking. Please follow the path to check:
Net banking login → cards → Enquire → Redeem Reward Points → Select Card → My Rewards → Spend Promo Details
Once cardholder is eligible post achieving the target, voucher message will be triggered to registered phone number & email ID within 30 working days.

5) What are Reward Points?

Reward Points are an exclusive Rewards metric system created for our Credit Cardholders. Reward Points can be utilized towards CashBack redemption against the statement at the rate of 1 Reward Point = ₹1 for Millennia Credit Card Holders.

6) How can a customer use the cashback earned?

- CashBack will be given in the form of Reward Points, which can be redeemed by the customer against the statement balance.
 - The redemption against the statement balance will be at the rate of 1 Reward Point = ₹1, and can be done via Net Banking login, Phone Banking, or physical redemption form.
 - The minimum Reward Point balance required for redemption against the statement balance is 500 Reward Points.

- Reward Points can also be used for redemption against travel benefits like Flight & Hotel bookings (1 Reward Point = ₹1) and Rewards Catalogue at the SmartBuy Rewards Portal (1 Reward Point = upto ₹0.30)
- With effect from 1st February 2023, Reward points redemption for CashBack redemption are capped per calendar month to 3000 rewards points
- Flights and Hotels redemption information, Credit Card members can redeem up to a maximum of 50% of the booking value through Reward Points. Rest of the transaction amount will have to be paid via the Credit Card limit.
- With effect from 1st January 2023, Reward points redemption for flights & hotels bookings are capped per calendar month at 50,000.
- With effect from 1st February 2023, cardmembers can redeem upto 70% of product/Voucher value through Reward points on select vouchers/products and pay the remaining amount via Credit card.
- Unredeemed Reward Points will expire/lapse within 2 years of accumulation

7) What are the other benefits on the Millennia Credit Card?

1% Fuel Surcharge Waiver

- 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum CashBack of ₹250 per statement cycle)
- The rate of surcharge may vary depending on the fuel station and their acquiring bank. GST is as applicable.

Exclusive Dining Privileges

Get up to 10 % savings off on all your restaurant bill payments via Swiggy Dineout (20k + restaurants) (Offer inclusive of Restaurant and Swiggy Discount). Offer valid only on payments done via Swiggy App.

8) How is HDFC Bank Millennia Credit Card a one stop solution for all payment needs?

- There is no minimum transaction value for earning Reward Points and cardholder will get an assured reward on all the transactions (except fuel transaction)
- You will get upto 45 days of interest free period to payback the amount.

9) How will a cardholder get cashback on EMI spends?

EMI Spends will not earn Reward Points. (including EMI transaction on the 10 online merchants under 5% Cashback category)

10) As a Cardholder I am not getting Reward Points on all spends, why so?

- CashBack shall not be eligible for the following spends/transactions on the card,
 - Fuel Spends
 - Rent payments and Govt Related transactions
 - Cash Advances
 - Payment of Outstanding Balances
 - Payment of card fees and other charges
 - EMI transactions
- If a cardholder breaches the monthly cycle capping of the product feature of 1,000 Reward Points, then Reward Points shall not be rewarded for the spends done beyond the monthly capping.
- With effect from 1st January 2023, Rent payments and Govt related transactions will NOT earn Reward Points.

11) Is there any capping for Cashback earned on Millenia card Features?

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

- o Maximum capping for 5% cashback on 10 online merchants is 1,000 Reward Points
- o Maximum capping for 1% cashback on other spends is 1,000 Reward Points

12) How does a cardholder calculate Reward Points earned on monthly spends?

Reward Points are calculated on the spends made within the calendar month cycle. Only settled transactions within the calendar month will be considered for Reward Points posting. To check for the Reward Points accrued, refer to current and previous statements received.

For example: Cardholder statement is received on every 18th of the month. The Reward Points accrued for cardholder transactions from 1st of January till 31st of January will be calculated and posted on the 1st of February and the same can be seen when cardholder receive the statement on 18th of February.

For calculating the same on cardholder end, refer to January month statement and February month statement. Table shows an illustration on how to calculate:

No	TRANSACTION DATE	TRANSACTION AT:	AMT (in Rs.)	REWARD POINTS TYPE	REWARD POINTS ACCRUED	COMMENTS
1	21-Dec	Restaurant Bill Payment	900	1% Reward Points	9	Eligible for Reward Points in Dec Calendar Month
2	22-Dec	Rent Payment	10,000		0	Not Eligible for Reward Points
3	01-Jan	Flipkart - Normal Purchase	4,000	5% Reward Points	200	Eligible for Reward Points
4	04-Jan	Merchant EMI Flipkart Principal Amount	6,000		0	EMI Transaction not eligible for Reward Points
5	04-Jan	Merchant EMI Flipkart Interest Amount	400		0	Not Eligible for Reward Points
6	07-Jan	Amazon - Normal Purchase	7,000	5% Reward Points	350	Eligible for Reward Points
7	09-Jan	Fuel Transaction	500		0	Fuel transaction is not eligible for Reward Points
8	10-Jan	Flipkart - Purchase Reversal	4,000	5% Reward Points	-200	Consider under Reversal of Reward Points
9	11-Jan	Myntra Shopping	4,000	5% Reward Points	200	Eligible for Reward Points
10	12-Jan	Amazon Grocery	3,500	5% Reward Points	175	Eligible for Reward Points
11	13-Jan	Zomato	400	5% Reward Points	20	Eligible for Reward Points
12	14-Jan	Swiggy	100	5% Reward Points	5	Eligible for Reward Points
13	Jan Reward Points Earned			Total Points	750	

FEB STATEMENT: Billing Cycle - 18th of every month						
No	TRANSACTION DATE	TRANSACTION AT:	AMT (in Rs.)	REWARD POINTS TYPE	REWARD POINTS ACCRUED	COMMENTS
1	19th Jan	Restaurant Bill Payment	1,000	1% Reward Points	10	Eligible for Reward Points
2	22nd Jan	Bill Payment via PayZapp	1,500	1% Reward Points	15	Eligible for Reward Points
3	24th Jan	Tata Cliq - Normal Purchase	3,000	5% Reward Points	150	Eligible for Reward Points
4	27th Jan	Fuel Transaction	400			Fuel transaction is not eligible for Reward Points
5	12th Feb	Amazon Grocery	3,000	5% Reward Points	150	Eligible for Reward Points in Feb Calendar month
6	13th Feb	Zomato	400	5% Reward Points	20	Eligible for Reward Points in Feb Calendar month
7	14th Feb	Swiggy	400	5% Reward Points	20	Eligible for Reward Points in Feb Calendar month
8	Jan Reward Points earned			Total Points	175	
9	Total Reward points earned for Jan			Total Points	925	Total 925 Reward Points of Jan will be available for redemption post Feb month statement generation

13) How much Reward Points will a cardholder earn if the cardholder does a Prepaid Card / Gift Card /Wallet load and / or Voucher purchase from 10 online merchants?

A cardholder will be eligible for 1% Reward Points on prepaid card/gift Card/ wallet load and / or voucher purchases. All the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks Visa, MasterCard, RuPay and Diners) will be considered under 1% CashPoints.

14) When will the earned Reward Points be posted in the cardholder statement?

The total Reward Points earned in a cycle will reflect in the subsequent statement of the cardholder.

15) How many Reward Points will be earned if a cardholder spends through SmartBuy/PayZapp?

A cardholder will be eligible for 1% Reward Points as per product feature if he/she does a transaction through SmartBuy/PayZapp which includes transaction from 10 online merchants (Transactions on 10 online Merchants via PayZapp / SmartBuy will not be considered under 5% Reward Points category)

All other existing SmartBuy/PayZapp offers will be applicable as per SmartBuy/PayZapp Terms & Conditions.

16) Can contactless transactions be done on the Millennia Credit Card?

The HDFC Bank Millennia Credit Card is enabled for contactless payments, facilitating fast, convenient, and secure payments at retail outlets (Check for the contactless network symbol on the card plastic)

Please note that in India, payment through contactless mode is allowed for a maximum of ₹5,000 for a single transaction where you are not asked to input your Credit Card PIN. However, if the amount is higher than or equal to ₹5,000, the Card holder has to enter the Credit Card PIN for security reasons.

17) Who is eligible for a Millennia Credit Card?

Customer Profile	Criteria
Salaried	Age: Min 21 yrs & Max 40 Yrs, Income: Net Monthly Income > Rs 35,000
Self Employed	Age: Min 21 yrs & Max 40 Yrs, Income: ITR > Rs 6 Lakhs per annum

18) What are the Fees and Charges applicable on the Millennia Credit Card?

First Year Membership Fee – ₹1000/- + Applicable Taxes

Renewal Membership Fee – ₹1000/- + Applicable Taxes

Spend ₹1,00,000 in 12 Months 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.

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