FREQUENTLY ASKED QUESTIONS

Pine Labs HDFC Bank Credit Card

1. **What is Pine Labs HDFC Bank Credit Card?**
   - Pine Labs HDFC Bank Credit Card is exclusively offered for Pine Labs merchants. Pine Labs in partnership with HDFC Bank is offering the card.

2. **What are the key features of Pine Labs HDFC Bank Credit Card?**
   - Avail 4 Reward Points per Rs.150 for all E-com spends and 2 Reward Points per Rs.150 for all other POS spends (except fuel, wallet load transactions, EMI transactions)
   - Get 5% cashback on business essentials like Utility, Telecom, Government and tax payments. (Capped at Rs.250 per month)

3. **What are the Milestone benefits on the Pine Labs HDFC Bank Credit Card?**
   - Earn 2500 Bonus Reward Points on annual spends of Rs.1.8 Lacs (except fuel, wallet load transactions, EMI transactions)

4. **What are the benefits given to a cardholder for payment done through Pine Labs' vendor payment platform?**
   - 1.25% flat interest is provided to a cardholder on the vendor payment done through Pine Labs' vendor payment platform for Pine Labs HDFC Bank Credit Card for a period of up to 50 days

5. **What are the Launch Offers on Pine Labs HDFC Bank Credit Card?**
   - A cardholder can avail 3% Cashback on all spends (Non-EMI Spends) till 30th September, 2022 on both the credit card variants (capped at Rs.1500 per month).
   - The spend aggregation excludes wallet load, fuel spends and Pine Labs vendor payment platform (Refer section on Supplier Payments below).
   - 1% Cashback on Supplier payments made using the Pine Labs Supplier Payments platform. The offer is valid till 30th September 2022. Cashback can be redeemed in the form of vouchers for a min. if Rs. 10 using the link: https://credit.pinelabs.com/ccc/login
   - A cardholder can also avail a Gift Voucher worth Rs.500 on minimum one transaction of Rs.100 in 30 days from card opened date. The mentioned offer is valid till 30th September, 2022.

6. **What is the credit free period offered on the Pine Labs HDFC Bank Credit Card?**
   - Extended credit free period up to 50 days for all purchases is offered to the cardholder on the Pine Labs HDFC Bank Credit Card.

7. **What is fuel surcharge waiver fees?**

- 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum Cashback of ₹250 per statement cycle).

8. **What is the membership fee for the Pine Labs HDFC Bank Credit Card?**
   - The Pine Labs HDFC Bank Credit Card is **Life Time Free** for the cards sourced till 30th September, 2022.
   - For all the cards sourced after 30th September, 2022, Rs.499 will be levied as annual charges after 90 days of issuance.

9. **What is the Annual fee for the Pine Labs HDFC Bank Credit Card?**
   - For Pine Labs HDFC Bank Credit Card, a cardholder is charged with annual fee of Rs.499 (plus applicable taxes) only after 90 days of issuance.

10. **How can a cardholder waive off the First Year Membership fee for the Pine Labs HDFC Bank Credit Card?**
    - For Pine Labs HDFC Bank Credit Card, First Year Membership fee can be waived off by spending Rs.45,000 (Non-EMI Spends) within the first 90 days.

11. **How can a cardholder waive off the Renewal fee for the Pine Labs HDFC Bank Credit Card?**
    - For Pine Labs HDFC Bank Credit Card, Renewal fee can be waived off upon spending Rs.50,000 (Non-EMI Spends) in a 12 month period.

12. **As a cardholder, I am not getting Reward Points on all spends, why so?**
    - Reward Points shall not be eligible for the following spends/transactions on the credit card -
      - Fuel Spends
      - Wallet Load transactions
      - Cash Advances
      - Payment of Outstanding Balances
      - Payment of card fees and other charges
      - Smart EMI / Dial in EMI transactions

13. **When will the earned Reward Points and Cashback be posted in the cardholder statement?**
    - The total Reward Points and Cashback earned in a monthly cycle will reflect in the subsequent statement of the cardholder.
    - Accumulated reward points can be redeemed for cashback @ 100 reward points = Rs.20. Minimum 2,500 reward points required for cashback redemption.
    - Reward points can also be redeemed for exciting gifts and air miles from an exclusive reward catalogue, at the applicable redemption rate. Reward redemption fee of Rs.99 per request will be applicable on all redemptions.
    - Please follow the given link - https://www.hdfcbank.com/personal/pay/cards/credit-cards/claim-rewards

14. Can contactless transactions be done on the Pine Labs HDFC Bank Credit Card?

- Pine Labs HDFC Bank Credit Card can be enabled for contactless payments, facilitating fast, convenient and secure payments at retail outlets (Look out 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 Cardholder has to enter the Credit Card PIN for security reasons.

15. What are the insurance benefits for the Pine Labs HDFC Bank Credit Cardholder?

- The insurance benefits for the Pine Labs HDFC Bank Credit cardholder consists of the Personal Accident Death Cover.
- Please refer the below table for the insurance benefits.

Cover Type	Insured Amount	Condition to be met
Base Cover	5 Lacs	1 POS/E-COM Transaction in last 30 days
Accelerated Cover I	10 Lacs	1 POS/E-COM Transaction in last 30 days + Spends greater than Rs.25,000
Accelerated Cover II	15 Lacs	1 POS/E-COM Transaction in last 30 days + Spends greater than Rs.50,000
Total Cover	**30 Lacs**	

- Please refer the Insurance document uploaded on the website for more details

16. How does a cardholder generate PIN for both the Pine Labs HDFC Bank Credit Cards?

- A cardholder needs to generate the PIN to activate the Pine Labs HDFC Bank Credit Card. Following ways can be used for activation
  - By using IVR - Call 1800 202 6161/1860 267 6161
  - By using Net Banking
  - By using Mobile Banking App
  - By using ATM

  Please refer to the below link for more information to generate PIN:
  https://www.hdfcbank.com/personal/pay/cards/credit-cards/forgot-card-pin

17. What documents does a cardholder need to submit to the agent for the Pine Labs HDFC Bank Credit Cards?

- The Credit card application process is completely digital. However, if KYC cannot be done online, HDFC Bank representatives will contact the Cardholder to complete KYC.

- A cardholder is required to show the following documents for the Pine Labs HDFC Bank Credit Cards
    - ID proof copy
    - Address proof copy
    - Passport size photograph
- Please note that in case of any discrepancy, a cardholder might be asked for additional document. Certified copy of any Officially Valid Documents (OVD) may be accepted for opening new accounts (as Proof of Identity / Proof of Mailing Address),
    - Proof of possession1 of Aadhaar / printout of e-Aadhaar (not older than 30 days) / e-KYC (Biometric / OTP based)
    - Passport [not expired]
    - Permanent Driving license [not expired]
    - Election /Voter's card issued by Election Commission of India
    - Job card issued by NREGA duly signed by an officer of the State Government
    - Letter issued by the National Population Register containing details of name & address

18. What are the Reward Point redemption categories for the Pine Labs HDFC Bank Credit Card?

- Please refer the below reward point redemption for the different categories as mentioned below:

Reward Redemption Categories	Reward Point equivalent in Rupees
Smartbuy Travel	0.2
Airmiles	0.25
Product Catalogue	Up to 0.25
Cashback	0.2

19. How does a cardholder claim reward points?

- Claiming reward points is easy with HDFC Bank. Once a cardholder has accumulated 500 points they can redeem it for products, gift vouchers and discounts.
- **Through SmartBuy:**
  Redeem reward points on exclusive offers of travel/hotel booking on HDFC Bank Platform SmartBuy.
  SmartBuy link: https://offers.smartbuy.hdfcbank.com/
- **Through Internet Banking:**
  Login to internet banking and select Cards → Credit Cards → Enquire → Redeem Reward Points.
  Please refer to the below link for more information:
  https://www.hdfcbank.com/personal/pay/cards/credit-cards/claim-rewards

20. Can a cardholder avail flexible payment options on the Pine Labs HDFC Bank Credit Card?

- Yes. The flexible payment options of No cost EMI and Low-cost EMI can be availed by a cardholder on both the credit cards.

21. How does a cardholder activate the Pine Labs HDFC Bank Credit Card for online, contactless and/or international transactions?

- The Pine Labs HDFC Bank Credit Card will be disabled for online, contactless and/or international transactions initially to protect against fraud. A cardholder can enable the card through HDFC website.
- For further details on card activation, please visit HDFC Bank website or refer to the leaflets in the welcome kit.

22. How does a cardholder get Pine Labs HDFC Bank Credit Card monthly statement?

- Once the bill is generated, the credit card monthly statement is sent to the cardholder's registered email address. A cardholder can also view and download the bill by logging into HDFC Bank website.

23. How does a cardholder pay the outstanding dues of Pine Labs HDFC Bank Credit Card bill?

- A cardholder can pay the outstanding dues of credit card bill on HDFC Bank website (https://www.hdfcbank.com/personal/pay/bill-payments/hdfc-bank-credit-card-bill-payment) or HDFC Bank MyCards App.

24. What is the interest rate charged per month on the Pine Labs HDFC Bank Credit Card?

- The interest rate of 3.6% is charged on the revolving balance of the credit card.
- MITC Link - https://www.hdfcbank.com/personal/pay/cards/credit-cards/personal-mitc

25. What should a cardholder do in case of credit card being lost/stolen?

- In case of credit card being lost/stolen, a cardholder should login to HDFC Bank online at once and report the lost or stolen credit card in the service requests section in the menu.
https://www.hdfcbank.com/personal/pay/cards/credit-cards/block-loststolen-card

26. How does a cardholder report a transaction report incurred while using the credit card and what is the time frame?

- A cardholder should call HDFC Bank's 24 Hours customer care to report the loss of the credit card and block the same. Please click on the link: https://www.hdfcbank.com/personal/need-help/report-unauthorized-transactions. Transaction dispute needs to be reported in writing within 60 days from the statement date in which the said transaction appears.

27. What are the different types of charges & fees levied on the Pine Labs HDFC Bank Credit Card?

- To know the different type of charges & fees on the credit card, please refer the MITC link in different languages:
https://www.hdfcbank.com/personal/pay/cards/credit-cards/personal-mitc

28. Value Benefit Chart for Pine Labs HDFC Bank Credit Card:

Save up to Rs.9000 on your Business & Personal spends of Rs. 4,00,000 in a year with Pine Labs HDFC Bank Credit Card					
List	**Benefits & Offers**	**Spends per year**	**Cashback/Reward Points**	**Savings per year (in RS.)**	**Assumptions**
Core Benefit	**Reward Points:** Earn 4RPs for all E-com spends and 2 RP for all POS spends on every Rs.150 spent	1,80,000	4000	800	Rs. 15000 spends per month

Business Benefit	5% cashback on business essentials like utility, telecom, IRCTC, Govt. Tax (Capped at Rs.250)	1,20,000	3000	3000	Rs. 10000 spends per month
Launch Offer Benefits	3% Cashback on all spends for first 6 months upto Rs.1500 per month	4,00,000	500	3000	Rs.15000 spends per month
Milestone Benefit	Earn 2.5K Bonus Rps on yearly spend of Rs. 1.8 lacs	1,80,000	2,500	500	
Annual fee waiver Benefit	Annual fee is waived off if non-EMI spends are more than Rs. 45000 in first 90 days of issuance.			499	
Fuel Benefit	1% Fuel Surcharge Waiver Min. transaction 400 (Capped at Rs.250)	1,20,000	1200	1,200	Rs. 10000 spends per month
	Total	**4,00,000**		**8,999**	

Illustration:

Reward Points Offer:

4 Reward Points for all E-com spends and 2 Reward Points for all POS spends on every Rs.150 spent (1 Reward Point = Rs.0.2)

Scenario: Suppose the merchant (cardholder) spends Rs.20000 per month in the E-com category and Rs.10000 per month of POS spends.
Reward Points for E-com Spends = (20000/150)*4 = 533
Reward Points for POS Spends = (10000/150)*2 = 133
Total Reward Points = 533+133 = 666

Cashback Offer:

5% cashback on business essentials like utility, telecom, Govt. Tax (capped at Rs.250)

Scenario 1: Suppose the merchant spends Rs.4000 on business essentials
5% of Rs.4000 = Rs.200
Cashback given to merchant = Rs.200

Scenario 2: Suppose the merchant spends Rs.10000 on business essentials
5% of Rs.10000 = Rs.500
Cashback given to merchant = Rs.250 (Capping at Rs.250)

Milestone Benefits:

2500 Bonus Reward Points on yearly spend of Rs.1.8 lacs

Bonus Reward Points: 2500

Scenario 1: If the merchant does yearly spend of Rs.1.5 lacs, they do not get the bonus reward points.

Scenario 2: If the merchant does yearly spend of Rs.2.2 lacs, they get 2500 bonus reward points.

Supplier Payments FAQs:

29. What is Supplier payment?

- Supplier payment allows you to make third-party payments, such as payments to your suppliers for raw materials, inventory purchases, etc. using your Pine Labs HDFC Bank Credit Card and Pine Labs HDFC Bank Pro Credit Card

30. Who is eligible for Supplier payment?

- All cardholders using either variant of the Pine Labs HDFC Bank credit card can use this facility.

31. What are the documents required for making Supplier payments?

- Making Supplier payments is a completely digital process. All you need are the Beneficiary Mobile Number, Beneficiary Bank Account and GST details of the payee to start making payments.

32. What's the maximum payment amount possible using Supplier payment?

- The maximum amount that can be transferred using Supplier payment is the available Credit Limit on your credit card at the time of making the payment.

33. How can I add a beneficiary?

- You can add a beneficiary from the "Pay Supplier" or "Manage Beneficiaries" sections once you log in to the link (https://credit.pinelabs.com/ccc/login):
    - Tap on "Pay Supplier" or "Manage Beneficiary"
    - If you have clicked the "Manage Beneficiary page", tap on "Add New Beneficiary".
    - Enter the Beneficiary Mobile No, Bank Account No. & IFSC Code.
    - Tap on "Save to Continue"
    - Enter the GST details and click on "Continue" to proceed.
    - The beneficiary will be added.

34. Can I transfer money to my own account?

- No, you cannot transfer money to your own account.

35. What are the details required to add a beneficiary?

The following details are required for adding a beneficiary for Supplier Payment:

- Beneficiary Name
- Mobile Number
- Beneficiary Account Number
- Beneficiary Bank IFSC &

- Beneficiary GST Number

36. How can I delete a beneficiary?

- To delete a beneficiary, go to the "Manage Beneficiary" section.
- Select the particular name and click on the delete icon located at the top right corner of the screen.
- Select "Yes, delete" to remove the account.

37. What are the payment modes available to make Supplier Payments?

- You can make Supplier payments using your Pine Labs HDFC Bank Credit Card or the Pine Labs HDFC Bank Pro Credit Card.
- **Don't have a Pine Labs HDFC Bank Credit Card? Apply Now: https://credit.pinelabs.com/ccc/**

38. Who can I pay using Supplier payment?

- You can pay any registered supplier with a valid GST number.

39. Is GST mandatory for supplier payment?

- Yes, GST of the beneficiary is mandatory. We require the GST of the beneficiary to validate all Supplier payments

40. Can I cancel/refund for a transaction?

- Once a supplier payment is initiated, the request cannot be cancelled.

41. What happens if I am unable to complete a transaction?

- If the money is debited from your credit card and the transaction could not be processed, the amount will be refunded to your credit card in 7 -10 working days.

42. How can I check the status of a transaction?

- The status of the transaction can be viewed in the Recent Transactions section on the home page or by clicking on View All in the same section and then clicking on a particular transaction.

43. How much time do payment transfers take?

- Transfers can take up to 24 hours (not including bank and public holidays) to be credited to the beneficiary.

44. What should you do if the payment is debited to my card, but the status shows failure?

- In such rare cases, the amount will be automatically credited back to you in 7 – 10 working days.

45. What are the charges for each transaction?

- Interest rate of 1.25% will be applicable on the transaction amount for the Pine Labs HDFC Bank Credit Card. This will reflect in your Credit Card statement. We do not levy any other fees or charges.
- For any queries or support on Supplier payments, please call us at: 0120-4033600 or write to us at plutus.support@pinelabs.com.

46. **How do I know if my transaction is successful?**
- Your transaction is considered successful once the money is credited to the beneficiary account. You will receive an SMS when the money is transferred to the beneficiary's account

47.What if money is not credited into the beneficiary account after 1 to 2 days?
- In rare cases, due to technical issues, Banks may take additional time to deposit the payment money into the receiver account.

48.Why was my money deducted for a failed transaction?
- If your money is deducted for a failed payment, there is no need to worry as your money is safe with your bank. The amount is refunded into your account within 8-10 business days from date you made the payment.

49.What does payment initiated mean?
- Payment initiated means that the fund transfer process has been initiated to the beneficiary. However, it may take 1-2 business days for the payment to be credited to the beneficiary account.

50. How long a transaction will remain in initiated state?
- Usually, a transaction remains in initiated state for 1-3 business days before it is changes to either successful or failed. In case of failed status, money deducted will be refunded to the sender's account.

Pine Labs HDFC Bank Pro Credit Card

1. **What is Pine Labs HDFC Bank Pro Credit Card?**
   - Pine Labs HDFC Bank Pro Credit Card is exclusively offered for Pine Labs merchants. Pine Labs in partnership with HDFC Bank is offering the card.

2. **What are the key features of Pine Labs HDFC Bank Pro Credit Card?**
   - Avail 4 Reward Points per Rs.150 for all the spends (except fuel, wallet load transactions, EMI transactions)
   - Get 5% cashback on business essentials like Utility, Telecom, Government and tax payments (capped at Rs.500 per month)
   - 8 complimentary Domestic Airport Lounge visits in a calendar year.

3. **What are the Milestone benefits on the Pine Labs HDFC Bank Pro Credit Card?**
   - Earn 10,000 Bonus Reward Points on annual spends of Rs.5 Lacs (except fuel, wallet load transactions, EMI transactions)
   - Earn 15,000 Bonus Reward Points (or additional 5,000 Bonus Reward Points) on annual spends of Rs.8 Lacs. (except fuel, wallet load transactions, EMI transactions)

4. **What are the benefits given to a cardholder for payment done through Pine Labs' vendor payment platform?**
   - 1% flat interest is provided to a cardholder on the vendor payment done through Pine Labs' vendor payment platform for Pine Labs HDFC Bank Pro Credit Card for a period of up to 50 days.

5. **What are the Launch offers on Pine Labs HDFC Bank Pro Credit Card?**
   - A cardholder can avail 3% Cashback on all spends (Non-EMI Spends) till 30th September, 2022 on both the credit card variants. (capped at Rs.1500 per month)
   - The spend aggregation excludes wallet load, fuel spends and Pine Labs vendor payment platform. (Refer section on Supplier Payments below).
   - Cardholders will also earn 1% cashback on supplier payments through the Pine Labs vendor payment platform. The offer is valid till 30th September 2022. Cashback can be redeemed in the form of vouchers for a min. if Rs. 10 using the link: https://credit.pinelabs.com/ccc/login
   - A cardholder can also avail a Gift Voucher worth Rs.500 on minimum one transaction of Rs.100 in 30 days from card opened date. The mentioned offer is valid till 30th September, 2022.

6. **What is the credit free period offered on the Pine Labs HDFC Bank Pro Credit Card?**
   - Extended credit free period up to 50 days for all purchases is offered to the cardholder on the credit card.

7. **What is fuel surcharge waiver fees?**
   - 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum Cashback of ₹250 per statement cycle)

8. **What is Airport Lounge Access Feature on the Pine Labs HDFC Bank Pro Credit Card?**
   - To make a cardholder travel more comfortably, **Pine Labs HDFC Bank Pro Credit Card** offers complimentary access to airport lounges within India. A cardholder can relax in the comforts of

the lounge while they wait for the flight. Pine Labs HDFC Bank Pro Credit cardholders can avail up to 8 lounge (capped at 2 visits per quarter) access within India in a calendar year.

9. What happens if a cardholder exceeds quarterly/yearly complimentary lounge visits on Pine Labs HDFC Bank Pro Credit Card?

- All the visits exceeding the complimentary quota will be allowed at the discretion of lounge and will also be chargeable by the lounge.

10. What is the membership fee for the Pine Labs HDFC Bank Pro Credit Card?

- The Pine Labs HDFC Bank Credit Card is Life Time Free for the cards sourced till 30th September, 2022.
- For all the cards sourced after 30th September, 2022, Rs.1000 is levied as annual charges after 90 days of issuance only if the customer has not activated.

11. What is the Annual fee for the Pine Labs HDFC Bank Pro Credit Card?

- For Pine Labs HDFC Bank Pro Credit Card, a cardholder is charged with annual fee of Rs.1000 (plus applicable taxes) after 90 days of issuance.

12. How can a cardholder waive off the First Year Membership fee for the Pine Labs HDFC Bank Pro Credit Card?

- For Pine Labs HDFC Bank Pro Credit Card, First Year Membership fee can be waived off by spending Rs.75,000 (Non-EMI Spends) within the first 90 days.

13. How can a cardholder waive off the Renewal fee for the Pine Labs HDFC Bank Pro Credit Card?

- For Pine Labs HDFC Bank Pro Credit Card, Renewal fee can be waived off upon spending Rs.1,00,000 (Non-EMI Spends) in a 12 months' period.

14. As a cardholder, I am not getting Reward Points on all spends, why so?

- Reward Points shall not be eligible for the following spends/transactions on the credit card -
  - Fuel Spends
  - Wallet Load Transactions
  - Cash Advances
  - Payment of Outstanding Balances
  - Payment of card fees and other charges
  - Smart EMI / Dial in EMI transactions

15. When will the earned Reward Points and Cashback be posted in the cardholder statement?

- The total Reward Points and Cashback earned in a monthly cycle will reflect in the subsequent statement of the cardholder.
- Accumulated reward points can be redeemed for cashback @ 100 reward points = Rs.50. Minimum 2,500 reward points required for cashback redemption.
- Reward points can also be redeemed for exciting gifts and air miles from an exclusive reward catalogue, at the applicable redemption rate. Reward redemption fee of Rs.99 per request will be applicable on all redemptions.

- Please follow the given link - https://www.hdfcbank.com/personal/pay/cards/credit-cards/claim-rewards

16. Can contactless transactions be done on the Pine Labs HDFC Bank Pro Credit Card?

- Pine Labs HDFC Bank Pro Credit Card can be 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. What are the insurance benefits for the Pine Labs HDFC Bank Pro Credit Cardholder?

- The insurance benefits for the Pine Labs HDFC Bank Pro Credit Cardholder consists of both the Personal Accident Death Cover and the Permanent Disability Cover.
- Please refer the below table for the insurance benefits.

Cover Type	Insured Amount	Condition to be met
Base Cover	5 Lacs	1 POS/E-COM Transaction in last 30 days
Accelerated Cover I	10 Lacs	1 POS/E-COM Transaction in last 30 days + Spends greater than Rs.25,000
Accelerated Cover II	15 Lacs	1 POS/E-COM Transaction in last 30 days + Spends greater than Rs.50,000
Total Cover	**30 Lacs**	

- Please refer the Insurance document uploaded on the website for more details

18. How does a cardholder generate PIN for both the Pine Labs HDFC Bank Pro Credit Card?

- A cardholder needs to generate the PIN to activate the Credit Card. Following ways can be used for activation
  - By using IVR - Call 1800 202 6161/1860 267 6161
  - By using Net Banking
  - By using Mobile Banking App
  - By using ATM

  Please refer to the below link for more information to generate PIN:
  https://www.hdfcbank.com/personal/pay/cards/credit-cards/forgot-card-pin

19. What documents does a cardholder need to submit to the agent for the Pine Labs HDFC Bank Pro Credit Card?

- The Credit card application process is completely digital. However, if KYC cannot be done online, HDFC Bank representatives will contact the Cardholder to complete KYC.
- A cardholder is required to show the following documents for the Pine Labs HDFC Bank Credit Cards

- ID proof copy
- Address proof copy
- Passport size photograph

- Please note that in case of any discrepancy, a cardholder might be asked for additional document. Certified copy of any Officially Valid Documents (OVD) may be accepted for opening new accounts (as Proof of Identity / Proof of Mailing Address),
    - Proof of possession1 of Aadhaar / printout of e-Aadhaar (not older than 30 days) / e-KYC (Biometric / OTP based)
    - Passport [not expired]
    - Permanent Driving license [not expired]
    - Election /Voter's card issued by Election Commission of India
    - Job card issued by NREGA duly signed by an officer of the State Government
    - Letter issued by the National Population Register containing details of name & address

20. What are the Reward Point redemption categories for the Pine Labs HDFC Bank Pro Credit Card?

- Please refer the below reward point redemption for the different categories as mentioned below:

Reward Redemption Categories	Reward Point equivalent in Rupees
Smartbuy Travel	0.5
Airmiles	0.5
Product Catalogue	Upto 0.35
Cashback	0.2

21. How does a cardholder claim reward points?

Claiming reward points is easy with HDFC Bank. Once a cardholder has accumulated 500 points they can redeem it for products, gift vouchers and discounts.

- **Through SmartBuy:**

  Redeem reward points on exclusive offers of travel/hotel booking on HDFC Bank Platform SmartBuy.

  SmartBuy link: https://offers.smartbuy.hdfcbank.com/
- **Through Internet Banking:**

  Login to internet banking and select Cards → Credit Cards → Enquire → Redeem Reward Points. Please refer to the below link for more information:
  https://www.hdfcbank.com/personal/pay/cards/credit-cards/claim-rewards

22. Can a cardholder avail flexible payment options on the Pine Labs HDFC Bank Pro Credit Card?

- Yes. The flexible payment options of No cost EMI and Low-cost EMI can be availed by a cardholder on the credit card.

23. How does a cardholder activate the Pine Labs HDFC Bank Pro Credit Card for online, contactless and/or international transactions?

- The Pine Labs HDFC Bank Credit Card will be disabled for online, contactless and/or international transactions initially to protect against fraud. A cardholder can enable the card through HDFC website.

- For further details on card activation, please visit HDFC Bank website or refer to the leaflets in the welcome kit.

24. How does a cardholder get credit card monthly statement?
- Once the bill is generated, the credit card monthly statement is sent to the cardholder's registered email address. A cardholder can also view and d
- Download the bill by logging into HDFC Bank website.

25. How does a cardholder pay the outstanding dues of credit card bill?
- A cardholder can pay the outstanding dues of credit card bill on HDFC Bank website (https://www.hdfcbank.com/personal/pay/bill-payments/hdfc-bank-credit-card-bill-payment) or HDFC Bank MyCards App.

26. What is the interest rate charged per month on the credit card?
- The interest rate of 3.6% is charged on the revolving balance of the credit card.

27. What should a cardholder do in case of credit card being lost/stolen?
- In case of credit card being lost/stolen, a cardholder should login to HDFC Bank online at once and report the lost or stolen credit card in the service requests section in the menu. https://www.hdfcbank.com/personal/pay/cards/credit-cards/block-loststolen-card

28. How does a cardholder report a transaction report incurred while using the Pine Labs HDFC Bank Pro Credit Card and what is the time frame?
- A cardholder should call HDFC Bank's 24 Hours customer care to report the loss of the credit card and block the same. Please click on the link: https://www.hdfcbank.com/personal/need-help/report-unauthorized-transactions. Transaction dispute needs to be reported in writing within 60 days from the statement date in which the said transaction appears.

29. What are the different types of charges & fees levied on the Pine Labs HDFC Bank Pro Credit Card?
- To know the different type of charges & fees on the credit card, please refer the MITC link in different languages: https://www.hdfcbank.com/personal/pay/cards/credit-cards/personal-mitc

30. Value Benefit Chart for Pine Labs HDFC Bank Pro Credit Card:

Save up to Rs.52,000 on your Business & Personal spends of Rs. 8,00,000 in a year with Pine Labs HDFC Bank Pro Credit Card					
List	**Benefits & Offers**	**Spends per year**	**Cashback/Reward Points**	**Savings per year**	**Assumptions**
Core Benefit	Reward Points: 4 RP for all Spends (1 RP = Rs.0.5)	3,00,000	8,000	4,000	Rs. 25000 spends per month
Business Benefit	5% cashback on business essentials like utility, telecom, IRCTC, Govt. Tax (capped at Rs.500)	2,40,000	6,000	6,000	Rs. 20000 spends per month

Launch Offer Benefits	3% Cashback on all spends for first 6 months upto Rs.1500 per month	8,00,000	1000	6000	Rs.25000 spends per month
Milestone Benefit	Earn 15K Bonus RPs on yearly spend of Rs. 8 lacs	8,00,000	15,000	7,500	
Travel/lounge Benefits	Complimentary 8 Lounge Access per year			24,000	Rs. 3000 per lounge visit
Annual fee waiver Benefit	Annual fee is waived off if non-EMI spends are more than Rs. 75000 in first 90 days of Card issuance.			1,000	
Fuel Benefit	1% Fuel Surcharge Waiver Min. transaction 400	3,00,000	3,000	3,000	Rs. 25000 spends per month
	Total	**8,00,000**		**51,500**	

Illustration:

Reward Points Offer:

4 Reward Points on every Rs.150 spent for all the spends (1 Reward Point = Rs.0.5)

Scenario: Suppose the merchant (cardholder) spends Rs.40000 per month including all the spends.
Reward Points for all the Spends = (40000/150)*4 = 1066

Cashback Offer:

5% cashback on business essentials like utility, telecom, Govt. Tax (capped at Rs.500)

Scenario 1: Suppose the merchant spends Rs.8000 on business essentials
5% of Rs.8000 = Rs.400
Cashback given to merchant = Rs.400

Scenario 2: Suppose the merchant spends Rs.15000 on business essentials
5% of Rs.15000 = Rs.750
Cashback given to merchant = Rs.500 (Capping at Rs.500)

Milestone Benefits:

Benefit 1: 10,000 Bonus Reward Points on yearly spend of Rs.5 lacs

Benefit 2: 15,000 Bonus Reward Points on yearly spend of Rs.8 lacs (i.e., additional 5000 Bonus Reward Points on yearly spends of Rs.8 lacs)

Scenario 1: If the merchant does yearly spend of Rs.9 lacs, they get 10,000 bonus reward points for qualifying the first condition of 5 lacs and extra 5,000 bonus reward points for qualifying the second condition of 8 lacs. Therefore, the merchant gets total 15,000 bonus reward points.

Scenario 2: If the merchant does yearly spend of Rs.7 lacs, they get 10,000 bonus reward points for qualifying the first condition of 5 lacs but does not get extra 5,000 bonus reward points for qualifying the second condition of 8 lacs. Therefore, the merchant gets total 10,000 bonus reward points.

Scenario 3: If the merchant does yearly spend of Rs.4 lacs, they do not get the bonus reward points as they do not qualify any of the above two conditions.

Supplier Payments FAQs:

31. What is Supplier payment?

- Supplier payment allows you to make third-party payments, such as payments to your suppliers for raw materials, inventory purchases, etc. using your Pine Labs HDFC Bank Credit Card and Pine Labs HDFC Bank Pro Credit Card

32. Who is eligible for Supplier payment?

- All cardholders using either variant of the credit card can use this facility.

33. What are the documents required for making Supplier payments?

- Making Supplier payments is a completely digital process. All you need are the Beneficiary Mobile Number, Beneficiary Bank Account and GST details of the payee to start making payments.

34. What's the maximum payment amount possible using Supplier payment?

- The maximum amount that can be transferred using Supplier payment is the available Credit Limit on your credit card at the time of making the payment.

35. How can I add a beneficiary?

- You can add a beneficiary from the “Pay Supplier” or “Manage Beneficiaries” sections once you log in to the link (https://credit.pinelabs.com/ccc/login):
  - Tap on “Pay Supplier” or “Manage Beneficiary”
  - If you have clicked the “Manage Beneficiary page”, tap on “Add New Beneficiary”.
  - Enter the Beneficiary Mobile No, Bank Account No. & IFSC Code.
  - Tap on “Save to Continue”
  - Enter the GST details and click on “Continue” to proceed.
  - The beneficiary will be added.

36. What are the details required to add a beneficiary?

The following details are required for adding a beneficiary for Supplier Payment:

- Beneficiary Name
- Mobile Number
- Beneficiary Account Number
- Beneficiary Bank IFSC &
- Beneficiary GST Number

37. How can I delete a beneficiary?

- To delete a beneficiary, go to the "Manage Beneficiary" section.
- Select the particular name and click on the delete icon located at the top right corner of the screen.
- Select "Yes, delete" to remove the account.

38. What are the payment modes available to make Supplier Payments?

- You can make Supplier payments using your Pine Labs HDFC Bank Credit Card or the Pine Labs HDFC Bank Pro Credit Card.

Don't have a Pine Labs HDFC Bank Credit Card? Apply Now: https://credit.pinelabs.com/ccc/

39. Who can I pay using Supplier payment?

- You can pay any registered supplier with a valid GST number.

40. Is GST mandatory for supplier payment?

- Yes, GST of the beneficiary is mandatory. We require the GST of the beneficiary to validate all Supplier payments.

41. Can I cancel/refund for a transaction?

- Once a supplier payment is initiated, the request cannot be cancelled.

42. What happens if I am unable to complete a transaction?

- If the money is debited from your credit card and the transaction could not be processed, the amount will be refunded to your credit card in 7 -10 working days.

43. How can I check the status of a transaction?

- The status of the transaction can be viewed in the Recent Transactions section on the home page or by clicking on View All in the same section and then clicking on a particular transaction.

44. How much time do payment transfers take?

- Transfers can take up to 24 hours (not including bank and public holidays) to be credited to the beneficiary.

45. What should you do if the payment is debited to my card, but the status shows failure?

- In such rare cases, the amount will be automatically credited back to you in 7 – 10 working days.

46. What are the charges for each transaction?

- Interest rate of 1% will be applicable on the transaction amount for the Pine Labs HDFC Bank Credit Card. This will reflect in your Credit Card statement. We do not levy any other fees or charges.

For any queries or support on Supplier payments, please call us at: 0120-4033600 or write to us at plutus.support@pinelabs.com.

47. How do I know if my transaction is successful?

- Your transaction is considered successful once the money is credited to the beneficiary account. You will receive an SMS when the money is transferred to the beneficiary's account

48.What if money is not credited into the beneficiary account after 1 to 2 days?

- In rare cases, due to technical issues, Banks may take additional time to deposit the payment money into the receiver account.

49.Why was my money deducted for a failed transaction?

- If your money is deducted for a failed payment, there is no need to worry as your money is safe with your bank. The amount is refunded into your account within 8-10 business days from date you made the payment.

50.What does payment initiated mean?

- Payment initiated means that the fund transfer process has been initiated to the beneficiary. However, it may take 1-2 business days for the payment to be credited to the beneficiary account.

51. How long a transaction will remain in initiated state?

- Usually, a transaction remains in initiated state for 1-3 business days before it is changes to either successful or failed. In case of failed status, money deducted will be refunded to the sender's account.