



**Terms & Conditions – HDFC Bank PIXEL Go Credit Card**  
**& Declaration for lien marking of Fixed Deposit**

**Product Terms & Conditions**

**CashPoints Proposition**

- CashPoints will be awarded in the customer's rewards account under the reward points scheme.
- The CashPoints will be processed as per the following table:

<b>Spends on</b>	<b>CashPoints</b>	<b>Maximum CashPoints per cycle</b>
All spends*	1%	Unlimited
5% Cashback on SmartBuy Platform**	5%	500 Points per month
1% Cashback on UPI Spends***	1%	500 Points per month

- \* CashPoints will not be accrued for the following spends/transactions on the card,
  - Fuel Spends
  - Wallet Spends
  - Rent payments
  - Government related transactions
  - EMI Transactions
  - Purchases converted to EMI post facto
  - Cash Advances
  - Payment of Outstanding Balances
  - Payment of card fees and other charges
- \*\*Offer is valid on successful transactions completed on SmartBuy under categories IGP, Flights, Hotels, Bus, Rail, Instant Vouchers, Apple Imagine Tresor.
- \*\*\* Applicable only for PIXEL RuPay Credit card holders.
- For eg: If the cardholder spends ₹20,000 in calendar month cycle with following break up of spends.
  - Spends eligible for CashPoints: ₹15,000 | Excluded Spends: ₹1,000 | Fuel Spends: ₹3,000 | EMI Purchase: ₹1,000
  - Out of these Fuel spends won't be rewarded with CashPoints. But the Cardholder will get 1% Fuel surcharge waiver for the eligible transactions.
  - Thus, the total spends eligible for CashPoints would be only ₹15,000

The CashPoints earned for the month in the above example would be calculated as follows:

1% CashPoints of ₹15,000 = **150**

**1% CashPoints – Terms & Conditions**

- The CashPoints will be posted in the reward points balance once the merchant settles the transaction.
- The transaction settled from the merchant will be eligible for CashPoints, and the settlement/Posting date of the transaction will be considered for points calculation.

- Spends beyond the Cashback capping of 500 shall not be considered for CashPoints posting.
- CashPoints will not be accrued for the following spends/transactions on the card,
  - Fuel Spends
  - Wallet Spends/ Gift or Prepaid Card load/ Voucher purchase\*\*
  - Rent payments
  - Government related transactions
  - EMI Transactions
  - Purchases converted to EMI post facto
  - Cash Advances
  - Payment of Outstanding Balances, card fees and other charges
- CashPoints will be calculated and posted on the lowest rounded integer. For example, Rs 140 transaction will get calculated as  $(140 \times 1\% = 1.4 \text{ CashPoints} = 1 \text{ CashPoint (rounding down towards the lowest integer)})$ . Fractional CashPoints will not get accrued.
- CashPoints is not applicable on transactions less than ₹100.
- The CashPoints for Insurance Spends will be capped at 2,000 CashPoints per day.
- In case the purchase/ transaction is returned/ cancelled/ reversed. Then, the CashPoints accrued on those transactions will be reduced from the overall points balance.
- In case of conversion of a transaction to EMI at a later date, CashPoints earned on such transaction will be reversed from the available CashPoints balance.
- In case the available CashPoints balance is negative for two consecutive statement months. Then, the negative CashPoints will be charged back into the card account at 1 CashPoint = ₹1.
- A cardholder will not be eligible for CashPoints on the prepaid card/gift Card/ wallet load and voucher purchases. i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks Visa) will not be considered.
- The following MCCs have been excluded from CashPoints eligibility (fuel, rental payments, Government related, or any such payments made through following MCCs): 1361, 5172, 5541, 5542, 5983, 9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- The promised CashPoints in the app indicate the tentative points earned for the unsettled transaction. Actual eligible CashPoints will be added to the rewards balance post-settlement of the transaction.

#### **Other Benefits –Terms & Conditions**

- 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum waiver of ₹250 per statement cycle). The surcharge rate may vary depending on the fuel station and their acquiring Bank. Taxes as applicable shall apply further. In any case, the Bank shall only give a maximum waiver of 1%.
- Save up to 25% on restaurant bills using the HDFC Bank PIXEL Go credit card via Dineout Pay. The Cardholder can earn a maximum of ₹300 per month. The stated offer is valid till 31st December 2024.

#### **SmartBuy Spends- Terms & Conditions**

- A cardholder will be eligible for 5% Cashback if he/she does a transaction through SmartBuy (Maximum ₹500 Cashback can be earned in a calendar month). All other existing SmartBuy Terms and conditions will be applicable.
- Spends beyond the capping of 500 Cashpoints shall not be considered for Cashpoint posting.
- Offer is valid on Successful Transactions completed on SmartBuy under categories IGP, Flights, Hotels, Bus, Rail, Instant Vouchers, Apple Imagine Tresor in SmartBuy. This Offer is not valid on offers given by individual merchants under offers section.
- Applicable for Full payment across all categories (on Flights / Hotels / Bus / Rail/ Instant Vouchers / Apple Imagine Tresor in SmartBuy)

- Cashback will be awarded in the customer's credit card account under the cashpoints scheme.
- SmartBuy cashback cannot be clubbed up with the 1% merchant cashbacks being offered on the card.
- Customer will not be eligible for SmartBuy benefit in case of loan pre-closure
- No two programs can be combined or benefits of two programs are combined at any point in time, for transactions done on the SmartBuy website or pages thereof, associated with the program.
- Card Holder/s whose account has been classified as delinquent before or during the Program will not be eligible for cashback.
- Cashback is applicable only if HDFC Bank PIXEL Go Credit card is used to complete payment. Wallet load using HDFC card or Cash on Delivery options are not eligible under this offer.
- Returned purchases, disputed or unauthorized/fraudulent transactions, Smart EMI's and Card Account Fees will not be considered.
- This offer is non-encashable, not extendable and non-negotiable.
- If a card member has more than 1 (one) HDFC Bank Credit Card, spends on the cards cannot be clubbed by the card member in order to qualify for the said offer.
- HDFC Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory service/product provided by any participating parties/sponsors.
- Pictures in the communication are representative and the actual product may differ.
- This offer is non-transferable to any other person.
- Any Government levies/taxes like Sales Tax, TDS, gift tax, road tax, any Local Tax, etc. arising out of the same will be borne by the PIXEL Go Credit card customer.

#### **1% Cashback on UPI Spends**

- This Cashback is only available for the customers holding PIXEL RuPay Credit Card.
- The cashback is applicable only for UPI transactions via PIXEL RuPay Credit Card.
- The Cashback will be awarded in the form of CashPoints in the reward balance account in the Mobile app.
- The transaction settled from the selected merchant will be eligible for CashPoints and the settlement/Posting date of the transaction will be considered for points calculation.
- CashPoints will reflect in the cardholder's available points balance once the transaction is settled by the merchant
- Spends beyond the capping of 500 shall not be considered for CashPoints posting.
- The CashPoints capping will be basis the calendar month, the transaction settled in the system between the 1st to 30/31st of the calendar month will be considered for the capping calculations.
- CashPoints will not be accrued for the following spends/transactions on the card,
  - Fuel Spends
  - Wallet Spends/ Gift or Prepaid Card load/ Voucher purchase\*\*
  - Rent payments
  - Government related transactions
  - EMI Transactions
  - Purchases converted to EMI post facto
  - Cash Advances
  - Payment of Outstanding Balances, card fees and other charges
- \*\*Cardholder will not be eligible for 1% CashPoints 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 RuPay) shall not qualify for CashPoints
- CashPoints will be calculated and posted on the lowest rounded integer. For example, Rs 140 transaction will get calculated as  $(140 \times 1\% = 1.4 \text{ CashPoints} = 1 \text{ CashPoint (rounding down towards the lowest integer)})$ . Fractional CashPoints will not get accrued.
- CashPoints is not applicable on transactions less than ₹100.
- The customer won't be able to make Payment using their HDFC Bank credit PIXEL Go RuPay card on these categories – P2P, P2PM, digital account opening, lending platform, cash withdrawal at merchant, cash

withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other categories (This list is governed by NPCI and is subjected to change from time to time).

- Amount limit per card per day can be up to UPI limit (i.e., 1 lakh per day and 2 lakhs for some special MCC codes i.e., 5960, 6300 & **6529** (**Excludes** the restricted categories merchant in previous Question), however, it will be subject to the available credit limit on your credit card.

To note - Amount limit per day per card is Rs.5,000 for first 24 hrs of linking the card in UPI app.

- The restrictions on the maximum transaction limit/Daily limit/Periodic Limit etc are subject to be changed as per TPAP/Issuing Bank/NPCI.
- There is no Fuel Surcharge applicable on UPI payments. Therefore, no fuel surcharge waiver will be provided.

#### **CashPoints Redemption –Terms & Conditions**

- The redemption of the CashPoints will be at the rate of 1 CashPoint = ₹1 PayZapp Cash points
- The CashPoints will be transferred to the PayZapp Cashpoints account post placing the redemption request in the app.
- The minimum CashPoints balance required for redemption is 500 CashPoints.
- Unredeemed CashPoints will expire/lapse after two years of accumulation.

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](http://www.hdfcbank.com).

- For quick access to Most Important Terms & Condition, please [click here](#)
  - For quick access to Card Member Agreement, please [click here](#)
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## Declaration for lien marking of Fixed Deposit

### From

The applicant of a credit card/ co-branded credit card issued by HDFC Bank Limited (hereinafter referred to as the "**Customer**"), which expression shall, unless repugnant to the context or meaning thereof, be deemed to include his/her legal heirs, administrators and executors).

### In favour of:

**HDFC BANK LIMITED**, a company incorporated under the meaning of the Companies Act, 2013 and licensed as a banking company under the Banking Regulation Act, 1949, having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai-400013 and acting through its branch at No. 8, Lattice Bridge Road, Thiruvanmiyur, Chennai - 600041 (hereinafter referred to as the "**Bank**"), which expression shall, unless it be repugnant to the subject or context thereof, be deemed to include its successors and assigns).

By clicking/ ticking on the check box on the online platform, the Customer hereby irrevocably and unconditionally agrees to and accepts the terms and conditions as hereafter appearing *inter alia* in relation to the lien-marking and also confirms the instructions for the same as under:

1. The Customer hereby irrevocably and unconditionally authorises the Bank to mark a lien on the entire amount or such other amount as has been specified in this regard on the online platform or otherwise, of the fixed deposit placed/ to be placed by the Customer ("**Lien Amount**"), whether such amount is additional to or by way of renewal of or replacement for any amount deposited / to be deposited with the Bank or otherwise, together with, in each case, all and any interest from time to time accruing in respect thereof (all such fixed deposits, to the extent of the Lien Amount, together with all such amounts and interest mentioned above, collectively "**FD**"), as a continuing security for the credit card/ co-branded credit card issued by the Bank being issued to the Customer ("**FD Linked Card**").
2. The Customer hereby agrees and undertakes that the Bank shall have first and exclusive charge on the FD as a continuing security for the repayment of the outstanding dues of the FD Linked Card, along with all interest, fees, commissions (at the rates decided by the Bank from time to time) charges, expenses and all other costs whatsoever due or which may become due and payable under the FD Linked Card to the Bank (collectively "**Outstanding Dues**").
3. The Customer hereby agrees and acknowledges that the Bank is entitled to cancel, suspend or withdraw the FD Linked Card at any time without any notice to the Customer.
4. The Customer hereby irrevocably and unconditionally authorises the Bank to renew, roll-over, re-book or book as new or multiple fixed deposits for such tenure as the Bank may deem fit, as also to liquidate the FD at the Bank's sole discretion any time without requirement of any prior notice to or consent of the Customer and appropriate the proceeds towards Outstanding Dues of the FD Linked Card. The Customer hereby undertakes that the Customer shall not take any actions for which it has authorized the Bank as above, unless specifically required by the Bank.

5. The Customer hereby acknowledges and agrees that, in case the Bank liquidates the FD, that the Bank shall not be held responsible for the loss, charges or costs, if any, to the Customer arising due to liquidation/ withdrawal of the FD (whether premature or otherwise).
6. The Customer hereby agrees that the Bank has right, but not the obligation, to liquidate the FD and that the timing of such liquidation shall be at the sole discretion of the Bank, in accordance with its internal policies. The Customer agrees that the Customer shall in no event take the defence or make a claim that the lien marked in favour of the Bank on the FD acts as a substitute for the Customer's obligation to pay the Outstanding Dues. For clarity, the Customer's obligation to pay the Outstanding Dues including any penal charges, finance charges or similar charges in relation to the FD Linked Card shall exist independently.
7. The Customer hereby warrants that, save to the extent of the rights hereby conferred on the Bank, the Customer is the sole, absolute and beneficial owner of the FD and that the FD is free from any mortgage, pledge, charge (whether fixed or floating), lien or any other form of encumbrance or security interest of any kind whatsoever and howsoever arising (all of which collectively called as the "**Encumbrance(s)**") on or over the FD and that the FD is not linked to any sweep in/ super saver account, save and except the lien marked herein.
8. The Customer hereby undertakes that the Customer shall not at any time assign, transfer, deal with, create, or permit to be created any assignment or transfer of the FD, save as provided herein, or create or attempt to create any Encumbrance over the FD.
9. The Customer hereby agrees and acknowledges that the Bank shall have the right to increase or decrease the credit limit of the FD Linked Card at its sole discretion and the Customer agrees to plan any expenses accordingly and the Customer agrees to not hold the Bank responsible for any losses incurred pursuant to such change or fluctuations in the credit limit.
10. The Customer hereby agrees that the lien shall not affect or limit Bank's any other rights, remedies or security, if any, and the Bank shall be entitled to proceed against the Customer for any reason including the recovery of any of the Outstanding Dues, at any time before or after the exercise of rights in relation to the lien. For avoidance of doubt, it is hereby clarified that even in the event of shortfall post withdrawal/ liquidation of the FD by the Bank (whether premature or otherwise) or in the event of any garnishee or seizure notice or attachment or similar action by any other person or authority in relation to the FD, the Bank shall be entitled to proceed against the Customer to recover the Outstanding Dues of the Bank (in case of withdrawal/ liquidation, if any, to the extent not recovered).
11. The Customer hereby agrees that with effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% less (penalty as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate for resident and NRO Deposit.
12. The Customer hereby agrees that with effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal on NRE/FCNR Deposits will be the rate on the date of deposit booked for the period for which deposit remained with the bank and not at the contracted rate. In case of NRE/FCNR deposit, no interest will be paid if the deposit is prematurely encashed before the minimum tenure of 1 year.