

Terms & Conditions – HDFC Bank PIXEL Go Credit Card

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:

Spends on	CashPoints	Maximum CashPoints per cycle
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.
- 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 $(140 * 1\% = 1.4 \text{ CashPoints} = 1 \text{ CashPoint})$ (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.

- 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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