

Terms and Conditions - Swiggy HDFC Bank Credit Card

1.1 Definitions

For the Swiggy HDFC Bank Credit Card, the following terms, unless the context otherwise changes, shall have the following meanings:

- **Principal Cardholder** - the customer who has been issued credit card by a card-issuer and on whose name the card account has been opened.
- **Renewal Year Fee** - The fee to be paid by cardholder each year, equivalent to joining fees, to renew the card member agreement annually.
- **Billing Cycle/Billing Period** - The regular length of time between closing dates of two consecutive bills raised by the card-issuer. HDFC Bank will send the Cardmember a monthly statement showing the payments credited and the transactions debited to the Cardmember's account since the last statement. The Bank will mail a statement of transactions in the card account every month on a pre-determined date, to the mailing address / email ID on record with the bank.

2.1 Customer Value Proposition

- Cashback on Swiggy HDFC Bank Credit Card will be processed as per the following table –

Table 1.1

Type of Spends	Cashback	Capping	Exclusions / Inclusions
Spends on Swiggy App* (Food Delivery, Instamart, Genie & Dineout)	10% cashback	Rs.1500 per billing cycle	<u>Exclusions</u> - Transactions made using Swiggy Money Wallet, Swiggy Liquor, Swiggy Minis, and any other categories (if any) decided later
Spends on online shopping *	5% cashback	Rs.1500 per billing cycle	<u>Inclusions</u> - Refer to Table 1.2 for inclusions
Spends on other categories *	1% cashback	Rs.500 per billing cycle	<u>Exclusions</u> - Fuel, Rent, Jewellery, Govt. spends, EMI & Wallet

* Capping per billing cycle and Exclusions for each cashback category are applicable

- Cashback will not be accrued for the following transactions using Swiggy HDFC Bank Credit Card
 - ❖ Prepaid Card/Gift Card/Wallet
 - ❖ Rent
 - ❖ Government related transactions
 - ❖ Fuel
 - ❖ Jewellery
 - ❖ Smartpay
 - ❖ Smartbuy portal
 - ❖ EMI (all type)
 - ❖ Cash advances, Purchase of travelers' cheques
 - ❖ Purchase of foreign currency and fees
 - ❖ Any other categories as decided from Time to Time

2.2 10% cashback on Swiggy App (Food ordering, Instamart, Genie & Dineout)

- Earning 10% Cashback using Swiggy HDFC Bank Credit Card is applicable only on transaction done on Swiggy Food ordering, Instamart, Genie and Dineout.
- Transactions made on any other Swiggy platform except the above stated platforms won't qualify for the 10% Cashback category
- Please refer to Table 1.1 for capping per billing cycle and exclusions on 10% Cashback category.

Note:

(Please refer to Section 4.2 for more details on cashback redemption)

- 1) 10% Cashback on Swiggy Platform on eligible categories are calculated basis the Merchant IDs (MIDs), Terminal IDs(TIDs) shared by the co-brand partner. If in case the TID is not available in the set-up, such transactions will not qualify for the benefit.

2.3 5% cashback on Online spends

- 5% Cashback will only be accrued on online transactions done on following categories with Swiggy HDFC Bank Credit Card -
Apparels, Electronics, Department Stores, Online Pet Stores and Supplies, Home Décor, Personal Care, Local Cabs, Entertainment, Pharmacies, Discount Stores
- Eligible Merchant Category Codes and Merchants for 5% Cashback on Swiggy HDFC Bank Credit Card are stated as follows in Table 1.2.
- Any other MCC except stated under table 1.2 are not eligible for 5% cashback.
- Only select merchants mapped under the MCCs listed in Table 1.2 are eligible for 5% Cashback.

Table 1.2 *

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CATEGORY	MCC
Apparels	5137,5139,5611,5621,5631,5641,5651,5655,5661,5691,5697,5699,5948
Department Store	5200,5300,5311,5331,5949,5973
Electronics	1731,5045,5046,5065,5099,5722,5732,5734,5946,7372,7622,7623,7629,7631
Entertainment	4411,4899,5193,5992,7032,7033,7333,7832,7911,7922,7929,7933,7991,7996,7997
Home Decor	5198,5211,5231,5251,5712,5713,5714,5718,5719,5950,7641
Pharmacies	5122,5912,5975,8042,8043
Personal Care	5977,7230,7297,7298
Local Cabs	4121,4111,5511,5521,7512 (Ola, Uber, Zoom, ANI Technologies)
Pet Stores & Supplies	5192,5733,5735,5941,5942,5945,5995,7829,7941

Discount Stores	5399 (Flipkart, Amazon, Meesho, Ajio)
Grocery	5411 (Amazon, Flipkart)***

*Only select merchants covered under MCC included under Table 1.2 are eligible for 5% Cashback

** Please note that gift card and grocery purchased on the 5% eligible merchants and MCCs won't earn any cashback

*** Transactions on Amazon and Flipkart registered with MCC 5411 will earn 5% cashback for statements starting 10th May 2025 onwards.

Please note that MCC code is captured by the Merchant, and Bank does not hold any responsibility of crediting cashback if the MCC code is wrongly captured at the merchant end for off us transactions.

2.4 1% cashback on Other spends

- Exclusion for 1% cashback category – Fuel, Rent, Government related transactions, EMI, Wallet and Jewellery
- For capping per billing cycle and more details on exclusions on 1% Cashback categories, please refer to Table 1.1 (stated above)

2.5 Welcome Benefit

- Eligible cardholders are entitled for complimentary Swiggy One Membership for 3 months as welcome benefit. For existing Swiggy One Membership holders, the benefit will be extended by 3 months.
- Cardholder is eligible for welcome benefit on card activation.
Card activation can be done one or more below mentioned ways –
 - making a transaction using the Credit Card,
 - To use the card via OTP or IVR, setting PIN for the card, and enabling card controls such as online transactions, enabling international transactions etc.
- The activation should happen within 37 days of card issuance, to claim complementary Swiggy One membership for 3 months.
- The customers need to claim 'Swiggy One' on Swiggy app post card activation to unlock the benefit. This option will be available on the Swiggy app within 2-3 days of card activation.
- Please click [here](#) for the detailed T&Cs on Swiggy One Membership (available under the section Swiggy One Membership Program Specific Terms) and unlocking the benefit on Swiggy app.
Link: <https://www.swiggy.com/terms-and-conditions>.

Please [Click here](#) for card activation guidelines

***** Limited Period Offer applying via Swiggy app*****

12 Month Complimentary Swiggy One Membership (3 months + 9 months) wherein the *eligible* customers will receive the extra 9 months within 14 days of claiming the 3-month welcome benefit.

Following are the T&Cs for this offer -

- This offer is applicable to users who complete their Swiggy HDFC Bank Credit Card application through the Swiggy app, on or after 22nd May 2025.
- The benefit will be extended only upon successful issuance and activation of the credit card.

- Eligible users will first claim their initial 3-month Swiggy One membership benefit.
- The remaining 9-month extension will be processed and credited within 14 days of redemption of the initial benefit.
- The extension will be fulfilled directly by Swiggy, and no additional action is required from the user once the 3-month benefit is redeemed.
- The Swiggy One welcome benefit can only be claimed after the expiry of any active Swiggy One BLCK membership.
- Claims made while a BLCK membership is active will not be valid and may be cancelled. If a claim is cancelled due to an active BLCK subscription, it can be reclaimed once the BLCK membership has expired.
- Swiggy reserves the right to modify or withdraw the offer at its discretion.
- Customers can reach out to support@swiggy.in in case of any queries or issues.

2.6 Additional Offer during Birthday Week

- Additional 10% discount on Swiggy Dineout upto Rs.500 on minimum order value of Rs. 3000. This is over and above 10% cashback on Swiggy Dineout using the card. For detailed T&Cs on Swiggy Dineout, please refer to the offer terms and conditions at the restaurant booking page
- The offer is applicable for a duration of 7 days (3 days prior and 3 days after the birthday).
For example – Cardholder bank registered Birthday is on 14th Oct. The eligibility of the offer is from 11th Oct to 17th Oct (both days inclusive).
- Birthday date should be as per the bank records while applying for the card will be considered for the offer.
- The offer is applicable once per cardholder.
- Follow below steps on the Swiggy app in order to redeem –
 1. Click on "Claim now" button on Swiggy app main page or Dineout page on Birthday related communication.
 2. Select the restaurant of your choice and book your preferred slot
 3. Apply the coupon "SWIGGYCARDDBDAY" available in the 'Apply Coupon' section while making the payment via Dineout
 4. Make the payment using your Swiggy HDFC credit card on Dineout.
- Cardholder are eligible for this offer only post 30 days after card activation. (Ex – if card activation is done on 1st of November, and DOB is 2nd November, offer is not applicable).
- Offer start date : 21st Oct'24
- Swiggy reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether

3.1 Renewal Year Fee Waiver (Applicable for prized cards)

- Renewal year fee waived off upon spending Rs.2,00,000 and above annually using the Swiggy HDFC Bank Credit Card.
- Exclusions for Spends of Rs. 2,00,000 and above for eligibility of renewal year fee waiver are as follows:
 - Cash on Call
 - Balance Transfer

➤ Cash Withdrawal

4.1 Cashback T&Cs on Swiggy HDFC Bank Credit Card

- The transaction settled from the merchant will be eligible for Cashback and settlement/Posting date of the transaction will be considered for cashback calculation.
- Payments/credits not initiated by the customer such as Merchant refund/cashback/charge reversals etc. received into the credit card account will not be considered as a payment towards the outstanding of the card. However, such credits will be considered to compute the subsequent month's dues.
- In order to earn cashback using Swiggy HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 100 using the card.
 - Cashback can only be earned on eligible transactions as defined by as Table 1.1 (stated above)
 - Cashback earned will be calculated based on all the spends across defined cashback categories minus any returns or refunds
 - For example, Consider a billing cycle from 10th Jan to 9th Feb, overall cashback earned for this billing period is Rs.2000 for the transactions made during this particular billing period. However, on 15th Jan, there was reversal on Amazon transaction amounting to Rs.1000 originally done on 1st Jan (billing cycle 10th Dec to 9th Jan). Due to the reversal in the subsequent statement, cashback of Rs. 50 (5% cashback reversal on Rs. 1000) will be reversed from Rs. 2000, resulting in overall cashback of Rs. 1950 (impact of the reversed on the amount will reflect in the billing cycle 10th Jan to 9th Feb)
 - The principal cardholder will forthwith be disqualified from earning the cashbacks, if Swiggy HDFC Bank Credit Card is terminated at any time for any reason, whether by the primary Cardholder or the Bank.
 - Any remaining Cashback including Cashbacks pending credit into the Swiggy account of the Cardholder shall immediately cease to be valid upon the occurrence of the following:
 - a) The cancellation of the Swiggy HDFC Bank credit card
 - b) In the event of a default i.e., if the Minimum Amount Due is not paid by the Payment Due Date
 - The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business purposes. The Credit Card should be used only for lawful, bonafide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g., for working capital purposes).
 - If the Credit Card is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above, HDFC Bank may, at its sole discretion, exercise its right to cancel the concerned Credit Card and additional/add-on cards thereof and withhold/cancel the Cashback earned, without any notice to the Cardholder. HDFC Bank may enquire you through a phone call or through any other means of formal communication and seek details, information, proofs, etc., about the Credit Card transactions, pattern of usage, etc. Non- satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the Credit Card by HDFC Bank.
 - Since there is no cashback on EMI transactions, once a transaction is converted in to EMI, the customer will not earn any cashback on the transaction even if the customer opts for foreclosure or cancellation of the EMI and pays the full amount on the same.
 - EMI Conversion and transaction reversal in subsequent statement: Cashback will be reversed against EMI conversions and transaction reversal in the subsequent statement irrespective of breaching the capping in the statement cycle respective to the original transaction incurred.

- Illustration:

Billing cycle date 15th of every month

Billing cycle period 16th Jan to 15th Feb

Transaction Date	Transaction Description	Cashback Earned	Explanation
20th Jan	Flipkart Transaction amounting to Rs. 20,000 (EMI Eligible)	Rs.1000	5% Swiggy Cashback
22nd Jan	Myntra Transaction amounting to Rs. 10,000	Rs.500	5% Swiggy Cashback
25th Jan	Amazon Transaction amounting to Rs.1000		Rs.1500 capping reached under 5% cashback category for billing cycle 16th Jan to 15th Feb
30th Jan	Ajio Transaction amounting to Rs.6,000		

Billing cycle period 16th Feb to 15th March

Transaction Date	Transaction Description	Cashback Earned	Explanation
20th Feb	Flipkart transaction dated 20th Jan converted to EMI	-Rs.1000	5% Swiggy Cashback reversal
10th March	Amazon transaction dated 25th Jan reversed	-Rs.50	5% Swiggy Cashback reversal

- Total transactions made during billing cycle from 19th Aug to 18th Sep were worth Rs. 24337 and cashback earned during the period will be Rs. 408. However, due to EMI conversion on Myntra transaction (Rs.4000) from previous statement made on 10th Aug (billing cycle 19th July to 18th Aug), Rs.200 (5% cashback reversal on Rs. 4000) is reversed in this billing cycle statement, resulting in overall cashback earned Rs. 208 (Rs.408 – Rs.200).
- In case of EMI Conversion in the subsequent billing cycle to the transaction, cashback reversal will accordingly reflect in the card account of subsequent statement.
- For example, Total transactions made during billing cycle from 19th Aug to 18th Sep were worth Rs. 24337 and cashback earned during the period will be Rs. 408. However, due to EMI conversion on Myntra transaction (Rs.4000) from previous statement made on 10th Aug (billing cycle 19th July to 18th Aug), Rs.200 (5% cashback reversal on Rs. 4000) is reversed in this billing cycle statement, resulting in overall cashback earned Rs. 208 (Rs.408 – Rs.200).
- There is a separate capping for reversal and accrual transactions under each Cashback category.
- Any cashback related discrepancy needs to be reported in writing within 30 days from the statement generation date in which transaction related to the said cashback appears.
- The cashback will be rounded off to the nearest integer for each individual transaction. For e.g., If for a transaction of Rs. 153, the customer is eligible for a cashback of 10% i.e., $153 * 10\% = Rs. 15.3$. Only Rs. 15 will be credited to the customer for that individual transaction. For a transaction of Rs. 156, Rs. 16 will be credited.
- Cashback will be displayed in form of summary in statements (e-statement, web statement, physical statement & PDF) for all the transaction made during a particular billing cycle. The transaction level details regarding the cashback will be not be displayed in the statements.
- Below is the sample of statements structure –

10% Swiggy Cashback

10% Swiggy Cashback_Reversal

5% Swiggy Cashback

5% Swiggy Cashback_Reversal

1% Swiggy Cashback

1% Swiggy Cashback_Reversal

For e.g., Consider a billing cycle from 15th January to 14th February

Transaction Date	Merchant	Amount	Cashback Earned (in Rs)	Explanation
21 st Jan	Swiggy Food Order	1200	120	10% cashback category
26 th Jan	Online Order on Apparels	5000	250	5% cashback category
31 st Jan	Offline spend at a merchant outlet	1300	13	1% cashback category
31 st Jan	EMI Conversion on Myntra Transaction dated 11 th Jan (billing cycle 15 th Dec to 14 th Jan)	Rs.4000	-200	Cashback reversal due to EMI Conversion. (Rs.4000 will credit in the card account of billing cycle from 15 th Dec to 14 th Jan, however cashback reversal will be recorded in the billing cycle from 15 th Jan to 14 th Feb.)
	Swiggy Instamart Order	187	19	Rounded off to nearest integer
1 st Feb	Rent payment	15000		Excluded MCC, hence no cashback
4 th Feb	Online Order on Electronics	30000	1250	Capping limit for 5% category is Rs. 1500 for the month, taking into account the Rs. 250 posted earlier only Rs. 1250 more can be posted
5 th Feb	Offline spend at a merchant outlet	650	6	6.5 will be rounded down to 6
8 th Feb	Online Order on Entertainment	1000	0	Cashback for 5% category has hit the upper limit for the month
11 th Feb	Reversal on Electronics	30000 (Cr)	(-1250)	Cashback earned on 4 th Feb will be reversed
	Total	Rs. 24337 (excluding Rs.4000 transaction on Myntra in the previous billing cycle)	208(408 - 200)	Total transactions made during the billing cycle were worth Rs. 24337 and cashback earned during the period will be Rs. 408. However, due to EMI conversion on Myntra transaction from previous statement, Rs.200 is reversed in this billing cycle statement, resulting in overall cashback earned Rs. 208 (Rs.408 – Rs.200)

. The cashback will be posted in customer's Swiggy account by 25th February or adjusted against March statement outstanding balance (in accordance with section 4.2)

4.2 Cashback Redemption

Cashback accruals and redemptions have undergone changes as below. (w.e.f 21st June 2024)

4.2.1 T&Cs (Statement generation from 21st June 2024)

- Cashback earned for current billing cycle will be auto redeemed against outstanding amount due for the subsequent cycle. w.e.f 21st June 2024
- For example, cardholder's statement generation date is 21st. The cashback accrued for cardholder transactions from 21st of September till 20th of October will be computed on 21st of October and the same will be adjusted against outstanding balance for 21st November statement.

Note – Cashback will not get adjusted or auto redeemed against Financial Charges accrued. Cashback auto redemption is solely applicable on outstanding balance excluding the Finance charges.

For more details on Finance charges please refer Most Important Terms and Conditions.

- Cashback earned will display 0 value in the cashback summary note for the first generated statement starting 21st June'24. There will be no adjustments against the outstanding balance for the first statement.
- In order to earn cashback using Swiggy HDFC Bank Credit Card, the cardholder should make a minimum transaction of Rs. 100 using the card.
- Cashback can only be earned on eligible transactions as defined by as Table 1.1 (stated above)

4.2.2 T&Cs (Statement generation before 21st June 2024)

- Cashback earned will be posted as Swiggy Money under the Swiggy Money section which is in the Account section. This is available on the Swiggy Application.
- Swiggy Money Cashback program is solely managed by Swiggy (Bundl Technologies Pvt Ltd)
- The cashback will be available for redemption as Swiggy Money within 10 days of statement generation on Swiggy App
- Cashback earned for the purchases during the current billing cycle will be credited in the Swiggy account within 10 days of the statement generation date. i.e., if the statement date is 15th Feb, cashback earned in the Feb month cycle (16th Jan-15th Feb) will be credited by 25th Feb
- Statement will display cashback summary for earned for the previous statement cycle.
- Value of 1 unit of Swiggy Money Cashback is equivalent to 1 INR.
- Cashback is available for redemption on Swiggy account linked with mobile number used for card application.
- Cashback may not be exchanged or utilized by a Swiggy user, either with a Participating Venture or with any individual, for cash, prizes, or credit.

5.1 Swiggy account T&Cs

- Swiggy reserves the right to suspend or terminate Cardmember's Swiggy Account and his/her access to the services on its platform (i) if any information provided during the registration process or thereafter proves to be inaccurate, not current or incomplete; (ii) if it is believed that your actions may cause legal liability for you, other users or Swiggy; and/or (iii) if you are found to be non-compliant with the Terms of Use or other Swiggy policies accessible at <https://www.swiggy.com/terms-and-conditions>"

- Any campaigns that are running on Swiggy app outside of existing product features will only be applicable to the customers applying from Swiggy app.

- For Details on **Frequently Asked Questions** for the card [click here](#)
- For quick access to **Most Important Terms & Conditions and Fees and Charges** [click here](#)
- For quick access to **Card Member Agreement** [click here](#)
- For **Key fact statement**

