HDFC BANK

UPDATES ON YOUR CREDIT CARD REWARDS, FEES & CHARGES

From **15th May 2026**, the following updates will come into effect across select charges and program features on your **HDFC Bank Credit Card XXXX**.

1) Reward Points Accrual

Earlier, Reward Points were accrued on spends in multiples of **₹150**. This will now be revised to multiples of **₹200** for your credit card across eligible categories. Please find below revised reward point accrual rate for the below cards.

Product	Base Reward Points Accrual	For every Rs spent
All Miles	3	200
Biz Grow	2	200
Biz Power	5	200
Business Freedom	1	200
Business Gold	1	200
Business Moneyback	2	200
Business Platinum	2	200
Business Platinum	2	200
Business Regalia	4	200
Business Regalia First	3	200
CSC Bussiness Moneyback	2	200
Diners Clubmiles	4	200
Diners Premium	4	200
Diners Privilege	4	200
Diners Rewards	3	200
Doctors Superia	3	200
Freedom	1	200
Giga	2	200
Gold	1	200
Money Back Plus	2	200
Moneyback	2	200
Platinum	2	200
Platinum Edge	2	200
Platinum Plus	2	200
Regalia	4	200
Regalia Activ	4	200
Regalia First	3	200

Regalia Gold	5	200
Signature	2	200
Solitaire	3	200
Solitaire Premium	3	200
Superia	3	200
Teachers Platinum	2	200
Times Platinum	3	200
Times Titanium	2	200
Titanium	2	200
Titanium Edge	2	200
Women'S Gold	1	200
World	2	200

There is **no change** to the Reward Points accrual for **Infinia Metal / Infinia, Diners Black Metal / Diners Black, BizBlack.**

Further, there is **no change** in Cashback / Cashpoint accrual rate for cards like like **Millennia, TATA Neu Infinity, TATA Neu Plus, Biz First, UPI, Biz UPI, UPI Super saver, Swiggy, Paytm cards, Phonepe cards, Easy EMI Millennia, Best Price Save smart, Flipkart Wholesale, Bharat cards, Marriott Bonvoy, ShoppersStop, IOCL and other co-brand cards.**

2) Dynamic Currency Conversion (DCC) Fee

The Dynamic Currency Conversion (DCC) markup fee will be **revised to 1.75%** on each International transaction carried out in Indian currency at an international location or transactions carried out in Indian currency with merchants located in India but registered in a foreign nation.

3) Card re-issuance fee

In the event of a lost, stolen or damaged card, the re-issuance fee covering secure processing, monitored dispatch and handling will be:
- **₹199** for non-metal card variants
- **₹3,500** for metal card variants