Updated on 07-Jan-2026

Product Feature Related Queries

What are NeuCoins?
NeuCoins are an exclusive Rewards Points metric system created by Tata Neu.

How do I earn NeuCoins on Tata Neu Infinity HDFC Bank Credit Card?

- ***NeuCoins*** will be earned as per the following table:

Type of Spends	NeuCoins
Non-EMI Retail Spends on partner Tata Brands	5% back as NeuCoins
Non-EMI Retail Spends on Non-Tata Brands	1.5% back as NeuCoins
Merchant EMI Spends (Any Brand)	1.5% back as NeuCoins
Any UPI Spends on Rupay Credit Card (Including partner Tata Brands)	1.5% back as NeuCoins (max of 500 NeuCoins per calendar month) With effect from 01-Aug-24:- - 0.50% back as NeuCoins for transactions done using any UPI ID (Google Pay, PhonePe, Cred, etc.) - Additional 1% back as NeuCoins if the transaction is done using the Tata Neu UPI ID. - The total NeuCoins earned on eligible UPI transactions are capped to 500 NeuCoins per month

- **5% back as NeuCoins (Non-EMI)** will be calculated as 1.5% base NeuCoins + 3.5% additional NeuCoins on partner TATA Brands transactions. For list of eligible partner brands click here.

- NeuCoins will be calculated and posted on nearest round down integer, for example Rs 220 transaction will be calculated as (220*1.5% = 3.3 NeuCoins = 3 NeuCoin (round to nearest integer). Fractional NeuCoins will not be accrued.

- For Detailed Calculation and Terms and Conditions on earning of NeuCoin on **Tata Neu Infinity HDFC Bank Credit Card**, refer the 'Feature Section' of the Product Page

What are the Exclusion Categories for Accrual of NeuCoins?
Following are the Exclusion Categories for Any type of NeuCoins, *NeuCoins* will not be accrued for the following spends/transactions on the card:-

- Fuel Spends | Wallet loads / Gift or Prepaid Card load/ Voucher purchase
- Cash Advances | Payment of Outstanding Balances
- Payment of card fees and other charges | Smart EMI / Dial an EMI transaction
- Rental and Government related transactions
- With effect from 1st Sep 2024, NeuCoins will not be accrued for Education payments made through third-party apps like (but not limited to) CRED, Cheq, MobiKwik, and others. However, education payments made directly through college/school websites, or their POS machines will earn NeuCoins.
- With effect from 1st July 2025, NeuCoins will not be earned on Online Skill-Based Gaming transactions (MCC-5816)

How do I redeem the NeuCoins accrued on my Tata Neu HDFC Bank Credit Card?

Your monthly statement will give breakup of NeuCoins as following:

- NeuCoins accrued and available with the Bank
- NeuCoins transferred to Tata Neu during the Statement Cycle

To redeem/utilize the NeuCoins transferred to Tata Neu, download the Tata Neu App.

NeuCoins can be utilized at the rate of 1 NeuCoin = ₹1, as following:-

(NeuCoins can only be used on eligible transactions as defined by the individual brands)

REDEMPTION ON MOBILE APP / WEBSITE	
How to redeem?	***Applicable Brands***
via Tata Pay **1.** Select 'Tata Pay' as payment option on payments page **2.** Redeem desired amount of 'NeuCoins' on Tata Pay	**1.** Tata Neu **2.** Air India Express **3.** bigbasket **4.** Croma **5.** IHCL hotels
via 'NeuCoins' / 'Use my NeuCoins'/ 'Loyalty Points' **1.** Select 'NeuCoins' / 'Use my NeuCoins' / 'Loyalty Redemption' option on order page / payments page **2.** Redeem the desired amount of NeuCoins	**1.** Tata Cliq **2.** Tata 1mg **3.** Only via Tata Neu for **Titan/Tanishq**

REDEMPTION AT STORES	
How to redeem?	***Applicable Brands***
At Point of Sale / Cashier Desk **1.** Voice out your Tata Neu Registered Mobile number to the cashier **2.** The cashier will confirm the NeuCoins balance on your Tata Neu account **3.** Confirm the amount of NeuCoins to be redeemed **4.** Cashier will trigger an OTP to your registered mobile number to initiate redemption **5.** Voice out the OTP to the cashier to complete your purchase using NeuCoins	**1.** Croma **2.** IHCL hotels **3.** Westside

**Currently, NeuCoins redemption option is not available on Air India, Tata Play, and Bill Payment on Tata Neu*

Here's how you can check your NeuCoins balance:

- Look for your NeuCoins balance on the Tata Neu homepage
- For credit card specific points go to Tata Neu>>Credit Card>>NeuCoins earned

If you have any query related NeuCoins usage/burn, please reach out to the Tata Digital customer service:

i. Tata Neu customer care email address - customercare@tataneu.com

What is the validity of NeuCoins accrued on my credit card?

- Starting 01-Aug-25, NeuCoins earned on your Tata Neu HDFC Bank Credit Card will have a validity of 12 months (including lock period) from the end of the month in which they're credited to your Tata Neu Account. Example:
  - If NeuCoins are credited on 05-Aug-25, they will be valid until 31-Aug-26.
  - If NeuCoins are credited on 31-Aug-25, they will be valid until 31-Aug-26.

Validity of Existing NeuCoins balance

- Non-Promotional NeuCoins: The validity of your existing balance of Non-Promotional NeuCoins (earned before 01-Aug-25) will be set as 31-Jul-26 in your Tata Neu Account, this activity will start from Jul'25 and will be completed by Aug'25 in a phased manner.
- Promotional NeuCoins/Welcome Benefit: NeuCoins earned during special promotions or as Welcome Benefit will continue to follow the expiry terms communicated at the time of issuance. For details on Redemption and Validity on NeuCoins, please click here

When my NeuCoins will be transferred to Tata Neu?

The Bank will calculate and accrue reward points for the statement cycle. Post generation of the statement within 7 working days your points will be transferred to Tata Neu App as NeuCoins.

What are the applicable capping of the Accrual of the NeuCoins?

Capping of NeuCoins Accrued as per the Transaction Settlement date: -

- Grocery Transactions: - 2,000 NeuCoins per month
- Insurance Transactions: - 2,000 NeuCoins per month
- Utility Transactions: - 2,000 NeuCoins per month
- Telecom&Cable Transactions: - 2,000 NeuCoins per month
- UPI transactions: - 500 NeuCoins per month
- NeuCoins on the partner Tata Brand Transactions is governed by the fair usage policy (Click Here)

How will a cardholder get NeuCoins on EMI spends on Tata Neu Infinity HDFC Bank Credit Card?

- Cardholder will be getting 1.5% back as **NeuCoins** on the below type of EMI's
  - Merchant/EasyEMI
  - Aggregator EMI
  - Brand EMI
- SmartEMI/Dial an EMI (DAE) is not considered under this feature.
- Only EMI principal amount will be rewarded with **NeuCoins**. Interest & processing fees amounts will not be eligible for **NeuCoins**.

Cardholder did a transaction in partner Tata Brand Merchant and didn't get NeuCoins as per the 5% feature?

- **5% back as NeuCoins** will be calculated basis the Merchant IDs (MIDs), Terminal IDs (TIDs) shared by the respective merchant partners. If in case the MID, TID is not available in the set-up, such transactions will not qualify for the benefit.
- Also, if you have completed your transaction using UPI (applicable for RuPay Variant only), then such transaction will not qualify for this benefit.
- Also, if the variant of your Tata Neu HDFC Bank Card has been recently changed (which includes Infinity variant to Plus variant or vice versa, and/or RuPay to VISA franchise conversion or vice versa), then accelerated NeuCoins on the unbilled transactions done on the previous card will not be posted.

Details on Accrual of NeuCoins

Type of Transactions	***Process of NeuCoins Credit in the Credit Card Account***
NeuCoins on UPI Transactions	Up to 1.5% NeuCoins (max of 500 NeuCoins per calendar month) **- 0.50% NeuCoins for transactions done using any UPI ID (Google Pay, PhonePe, Cred, etc.)** 0.5% NeuCoins on eligible UPI transactions (on Tata Neu Infinity CC), are posted in the credit card account on the next day of the settlement of the transaction, however it may take up to 5 working days for the NeuCoins to reflect in your credit card account. For example, for the transactions settled on 15-Jan, NeuCoins will reflect in your credit card account latest by 21-Jan. **- Additional 1% NeuCoins if the transaction is done using the Tata Neu UPI ID, this is directly posted in your Tata NeuPass Account.** The total NeuCoins earned on eligible UPI transactions are capped to 500 NeuCoins per month, NeuCoins will **not be accrued** for exclusion categories. **What is the Tata Neu UPI ID and how can I get it?** The Tata Neu UPI ID is a unique UPI identifier provided by Tata Neu. You can create your Tata Neu UPI ID through the Tata Neu app. Simply follow the instructions in the app to set it up and link it to your Tata Neu HDFC Credit Card.
NeuCoins on Grocery/Insurance/ Utility/ Telecom&Cable ***(Non-UPI Transactions)***	1.5% NeuCoins on the eligible Grocery/Insurance/Utility/Telecom&Cable transactions (on Tata Neu Infinity CC), are posted in the credit card account on the next day of the settlement, however it may take up to 5 working days for the points to reflect in your credit card account. For example, for the transactions settled on 15-Jan, NeuCoins will reflect in your credit card account latest by 21-Jan. ***Capping of NeuCoins Accrued as per the Transaction Settlement date:-*** Grocery Transactions: - 2,000 NeuCoins per month Insurance Transactions: - 2,000 NeuCoins per month Utility Transactions: - 2,000 NeuCoins per month Telecom&Cable Transactions: - 2,000 NeuCoins per month
NeuCoins on other Eligible (Non-UPI Transactions)	1.5% NeuCoins on the other eligible transactions (on Tata Neu Infinity CC), are posted in the credit card account on settlement of the transactions. NeuCoins will **not be accrued** for exclusion categories.

Additional NeuCoins on Partner Tata Brands (Non-UPI Transactions)	• Till 25-Dec-25, 3.5% Additional NeuCoins (on Tata Neu Infinity CC) on eligible partner brand transactions, were posted once in the month for the transactions settled in previous calendar month.
	  ○ For example, for eligible transactions settled (as per posting date) between 1-Nov to 30-Nov, NeuCoins were posted in the credit card account by 3-Dec.
	• From 26-Dec-25, 3.5% Additional NeuCoins (on Tata Neu Infinity CC) on eligible partner brand transactions will be posted in the credit card account on the next day of the settlement, however it may take up to 5 working days for the points to reflect in your credit card account.
	  ○ For example, for the transactions settled on 15-Jan, NeuCoins will reflect in your credit card account latest by 21-Jan.
	• Fair Usage Policy is applicable, NeuCoins will **not be accrued** for exclusion categories.

How do I get additional 5% NeuCoins via NeuPass Membership?

- NeuPass is your access to a power-packed membership programme where you shop, order food, book your travel and a lot more, while being rewarded for it.
- NeuPass rewards you with additional 5% NeuCoins on selected categories on Tata Neu. Each brand may provide additional NeuCoins for transactions on respective brand web & app as per their policy.
- W.e.f 15-Jan-25 this benefit will be applicable for transactions done only via Primary Card Holder Mobile Number Account (as per credit card application) on Tata Neu using the Tata Neu HDFC Bank credit card. Click here for details. For details on the NeuPass, please click here

What is the welcome benefit on the Tata Neu Infinity HDFC Bank Credit Card?

Welcome Benefit of 1,499 ***NeuCoins (as reversal of 1st Year Membership Fees)*** will be given to the cardholder by Tata Digital Private Limited inside Tata Neu App. Welcome Benefit is applicable on 1st Transaction done within 30 days of card issuance and will be available to claim inside Tata Neu App within 60 days of such transaction.

Note: For eligible customers, option to claim the Welcome Benefit will be available inside Tata Neu App for 180 days from statement date of the eligible transaction. The validity of the NeuCoins given against Welcome Benefit will be 365 days from the claim date. Lifetime Free or First Year Free Cards will not be eligible for the Welcome Benefit

What are the other benefits on the Tata Neu Infinity HDFC Bank Credit Card?
For details of other product feature on the card, visit the product page on HDFC Bank website.
Click here to go to the product webpage

Fees and Charges Related Queries

What is the FCY mark-up fee on Tata Neu Infinity HDFC Bank Credit Card?
Tata Neu Infinity HDFC Bank Credit Card has a 2% FCY mark-up on any credit card transactions made outside India.

What is the interest rate applicable on Tata Neu Infinity HDFC Bank Credit Card?
Interest rate applicable on **Tata Neu Infinity HDFC Bank Credit Card** is 3.75% per month.

What is the Membership fee / renewal annual applicable on Tata Neu Infinity HDFC Bank Credit Card?
Membership fee/ Renewal fee of Rs 1,499 + Applicable Taxes is applicable on **Tata Neu Infinity HDFC Bank Credit Card**.

What is the Spends based condition for membership fee reversal on Tata Neu Infinity HDFC Bank Credit Card?
Membership fee for the next year will be waived of on spends of Rs 3 lakh in the previous anniversary year

What are the other fees and charges levied on Tata Neu Infinity HDFC Bank Credit Card?
For all fees and charges, please refer MITC on HDFC Bank website.
Click here to go to the product MITC

General Queries

How do I generate PIN for my Credit Card?
You will need to generate the PIN to activate your card, you can use any of the following ways mentioned below-
a. By calling 1860 266 0333
b. By using Net Banking
c. By using Mobile Banking App
d. By using ATM

How do I activate my Credit Card for online, contactless and/or international transactions?

1. Using HDFC Bank MyCards:
    1. Log in to https://mycards.hdfc.bank.in/using your registered mobile number
    2. Enter the OTP configured to your registered mobile number
    3. Click on “Card Control” service under Credit Cards.
    4. You can set and customise your credit card usage/limits
    5. Enter OTP configured to your registered mobile number to successfully make these changes.

2. Or HDFC Bank Mobile Banking – Credit Card Section

3. Or HDFC Bank Net Banking – Credit Card Section

How do I get Credit card statement?
Once the credit card statement is generated, it will be sent to your registered email address. You can also view and download the credit card statement by logging into HDFC Bank NetBanking or HDFC Bank MyCard App or HDFC Bank Mobile App online.

My Tata Neu HDFC Bank Credit Card is lost/stolen. What should I do?
In case your card is lost or stolen, please block your card immediately to avoid it from being misused. To block your card either:

- Call HDFC Bank PhoneBanking Number (**1800 1600 / 1800 2600)** or
- Log onto HDFC Bank NetBanking and block your card using the 'Hotlisting' option