BizBlack Metal Edition Credit Card Reward Points Program

Terms and Conditions

Important condition:

- Reward Points will be awarded in the customer's credit card account under the Reward Points scheme.
- The Reward Points will be processed as per the following table:

Spends on	Reward Points	Minimum spend to avail Reward Points
a. Bill payments via SmartPay & PayZapp. b. Income Tax/ Advance Tax payment via eportal.incometax.gov.in c. GST payment via payment.gst.gov.in d. Hotel & flight booking on MMT MyBiz powered by SmartBuy BizDeals e. Business software purchase via SmartBuy BizDeals – Nuclei	5X Reward Points (i.e., 25 RP)	Rs. 50,000 per statement cycle
Other Spends (excluding petrol, wallet, rent, education, EMI)	5 Reward Points	Rs.150

(For above mentioned spends, only eligible Transactions as per Bank will earn Reward Points.)

Note: Customer will not be eligible for 5X RP, if there are any reversal transaction happening within the statement cycle that brings down the minimum spend of Rs.50,000 required for qualifying for accelerated RP.

For example: If the cardholder spends Rs.1,00,000 in a billing statement cycle with following break up of spends

- Spends on PayZapp: Rs.10,000 | GST Payment: Rs.20,000 | Flight booking via MMT MyBiz : Rs10,000 |Payment Wallet load spends: 10,000 | other spends: Rs. 50,000
- Thus, the total spends eligible for Reward Points would be only Rs.10,000 + Rs.20,000 + Rs.10,000 + Rs.50,000 = Rs.90,000.

The Reward Points earned for the billing cycle in example would be calculated as follows:

- Accelerated 5X Reward Points of Rs.40,000 (Spends on PayZapp: Rs.10,000 | GST Payment: Rs.20,000 | Flight booking via MMT MyBiz : Rs.10,000) = 6,667 RP

Other spends of Rs.50,000 = 1,667 RP. Thus, the total Reward Points for the example would be 8,333 RP. This will be posted in the card account

- Accelerated 5X reward points on eligible business spends will be posted to customer by start of next statement cycle.

- Accelerated 5X Reward Points on Business Essential spends is capped at 7,500 RP per statement cycle. (excluding Wallet Load spends)

- All PayZapp transactions will be eligible for 5X Reward Points except spends on Clubs, Housing, Rent, Hospital, Education, Donation, fastag, Municipal tax, Mutual funds, Loans, Credit Card payments, Wallet Load.

- The transaction settled from the merchant will be eligible for Reward Points and settlement/Posting date of the transaction will be considered for points calculation.

- In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, the corresponding Reward Points will be reversed from next statement cycle Reward Points earnings.

- Incase, customer has upgraded/ downgraded to any other card within the statement cycle, Customer will not the eligible for 5X RP posting on eligible business spends.

Revisions to HDFC Bank BizBlack Credit Card Terms Effective July 1, 2025

Effective July 1, 2025, the following charges will be applicable for HDFC Bank BizBlack Credit Card.

Online skill-based Gaming Transactions:

- If you spend more than ₹10,000 per month on platforms like (but not limited to) Dream11, Rummy Culture, Junglee Games, or MPL, a 1% charge will apply.
- The charge will be applicable on the entire online skill-based gaming spends for the month and will be capped at ₹4,999 per month.
- No Reward Points will be earned on Online Skill-Based Gaming transactions.

Category	**Merchant Category Codes (MCC)**
Online Skill Based Gaming	5816

Wallet Loading Transactions:

- If you load third-party wallets with more than Rs 10,000 per month on platforms like (but not limited to) PayTM, Mobikwik, Freecharge, or Ola Money using your credit card, a 1% charge will apply.

- The charge will be applicable on the entire wallet loading spends for the month and will be capped at ₹4,999 per month.

Category	Merchant Category Codes (MCC)
Wallet	6540

Utility Transactions:

- On spending more than ₹75,000 per month on Utility, a 1% charge will apply.
- The charge will be applicable on the entire Utility spends for the month and will be capped at ₹4,999 per month.
- Insurance transactions won't be considered as utility transactions hence no charge will be applicable.

Category	Merchant Category Codes (MCC)
Utility	4900

Insurance Transactions:

- Rewards Points accrued for Insurance transactions will have a maximum cap of 5,000 per month

<u>Revisions to HDFC Bank BizBlack Credit Card Terms Effective September 1, 2024</u>

Effective September 1, 2024, the following charges will be applicable for HDFC Bank BizBlack Credit Card.

- Reward Points earned on Utility transactions will be capped at 2,000 Reward Points per calendar month.
- Reward Points earned on Telecom & Cable transactions will be capped at 2,000 Reward Points per calendar month.

Category	Merchant Category Codes (MCC)
Utility	4900
Telecom & Cable	4812, 4814, 4899

<u>Revisions to HDFC Bank BizBlack Credit Card Terms Effective August 1, 2024</u> Effective August 1, 2024, the following charges will be applicable for HDFC Bank BizBlack Credit Card.

- **Rental Transactions:**
  - 1% fee on the transaction amount will be levied on all rental transactions done on any merchant like (but not limited to) Cred, PayTM, Cheq, MobiKwik, Freecharge etc. - Fee will be capped at ₹3000 per transaction.
- **Fuel Transactions:**
  - 1% fee will be levied on Fuel spends more than ₹30,000 per transaction.
  - The fee will be charged on the entire transaction amount. Fee will be capped at ₹3000 per transaction.
- **Utility Transactions:**
  - 1% fee will be levied on Utility spends more than ₹75,000 per transaction.
  - The fee will be charged on the entire transaction amount. Fee will be capped at ₹3000 per transaction.
  - Insurance transactions will not be considered as Utility transactions and hence no charge will be applicable.
- **Educational Transactions:**
  - 1% fee will apply to education transactions made through third-party apps (but not limited to) such as CRED, PhonePe, Cheq, MobiKwik, and others. o Fee will be capped at ₹3000 per transaction.
  - Education transactions made directly through college/school websites or through POS machines at their premises will not be charged.
- International education transactions will not be charged.

Reward Points Redemption –Terms & Conditions

- Rewards Points accrued will be reversed if a retail transaction is converted into SmartEMI.
- Rewards Points accrued for Insurance transactions will have a maximum cap of 5,000 per month
- Reward Points accrued for grocery will have a maximum cap of 2,000 Reward Points in a month.
- On the HDFC Bank SmartBuy portal, the redemption of Reward Points for flights & hotel bookings will be capped per calendar month at 75,000 Reward Points
- Redemption of Reward Points against statement balance (Cashback redemption) will be capped per calendar month at 50,000 Reward Points.
- For rent payments made through third-party merchants, a fee of 1% of the total transaction

- If you conduct a transaction (in-store or online) in Indian currency at an international location or with a merchant located in India but registered overseas, a dynamic & static conversion markup fee of 1 % will be charged

For more/latest product information, Most Important Terms & Conditions & Card Member Agreement, always refer to the product page on the bank website https://www.hdfc.bank.in/.

- For quick access to Most Important Terms & Condition, please click here.
- For quick access to Card Member Agreement, please click here