




HDFC BANK CREDIT CARD




Features, Benefits & Application Process

		 NEW LAUNCH	 NEW LAUNCH	 TOP SELLING
		Diners Club Black Metal	Marriott Bonvoy	Swiggy
Card Type	Card Category	Super Premium	Premium	Entry Level
	Benefits	Rewards	Rewards	Cashback
Sourcing Criteria	Age	21 to 60 years		
	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed
	Min Monthly Income (r)	1.75 Lacs / 21 Lacs ITR p.a.	1 Lac / 15 Lacs ITR p.a.	25K / 6 Lacs ITR p.a.
	C4C - OBC Limit (r)	5 Lacs	3 Lacs	50K
Fees	First Year Fee (r)	10,000	3000	500
	Renewal Fee (r)	10,000	3000	500
	Renewal Fee Waiver	On spends of r8 Lacs	-	On spends of r2 Lacs
Complimentary Memberships	Airport Lounge Access	Unlimited complimentary Airport Lounge Access, worldwide for Primary and Add-on customers	Complimentary access to 8 Domestic and 4 International Airport lounge in a year for primary & add-on cardholders	-
	Golf	-	8 Golf games & lessons at leading courses across India and selected courses across the world	-
Welcome Benefits		Complimentary Annual memberships of Club Marriott, Amazon Prime, Swiggy One on spends of r1.5 Lacs within 90 days of card issuance	-	Swiggy one Membership for 3 months on card activation
Rewards & Cashbacks	Usage Benefits	<ul style="list-style-type: none"> • 2X Reward Points on Weekend Dining • 5 Reward Points for every r150 spent 	Marriott Bonvoy Silver Elite Status <ul style="list-style-type: none"> • 2 MB Points for every r150 spent on all other applicable purchases • 4 MB Points for every r150 spent on Travel, Dining & Entertainment (capped at r5 Lacs per month) • 8 MB Points for every r150 spent at hotels participating in Marriott Bonvoy (capped at r10 Lacs/ mo.) 	1% Cashback on other categories. *capped at r500 per billing cycle
	Online Spends	-	-	<ul style="list-style-type: none"> • 10% CB on Swiggy App. (Food ordering, Instamart, Dineout & Genie).* • 5% Cashback on online spends across online merchants* *Capped at 1500 per billing cycle
	Milestone Bonus	10K Bonus Reward Points on spends of r4 lakh every calendar quarter	1 Additional Free Night Award at hotels participating in Marriott Bonvoy on annual spends of r6 Lacs, r9 Lacs & r15 Lacs respectively	-
	Extra Category Benefits	<ul style="list-style-type: none"> • Up to 10X Reward Points via SmartBuy • Lowest foreign currency mark up fee of 2% • 6 Complimentary Golf games every quarter 	<ul style="list-style-type: none"> • 1 Free Night Award at hotels participating in Marriott Bonvoy • 10 Elite Night Credits on Joining/ Annual Membership Fee payment 	-
	Redemption Value	1RP = r1	-	1 Unit of Swiggy Money = r1

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	TATA Neu Plus	MoneyBack Plus	IndianOil
Card Type	Card Category	Entry Level	Entry Level
	Benefits	Cashback	Rewards
Sourcing Criteria	Age	21 to 60 years	
	Employment Type	Salaried / Self Employed	Salaried / Self Employed
	Min Monthly Income (r)	20K / 6 Lacs ITR p.a.	20K / 6 Lacs ITR p.a.
	C4C - OBC Limit (r)	40K	30K
Fees	First Year Fee (r)	499	500
	Renewal Fee (r)	499	500
	Renewal Fee Waiver	On annual spends of r1 L	On annual spends of r50K
Complimentary Memberships	Airport Lounge Access	4 Complimentary Domestic Lounge Access per calendar year (1/ quarter)	-
	Hotels & Restaurants	-	Up to 15% discount on partner restaurants via Dineout
Welcome Benefits	-	500 cashpoints on payment of Renewal fee	-
Rewards & Cashbacks	Usage Benefits	2% back as NeuCoins on Non-EMI Spends on partner Tata Brands	<ul style="list-style-type: none"> • 2 CashPoints on all other spends (Excluding fuel, Wallets loads/Gift or Prepaid Card Loads/ Vouchers) • 5X CashPoints on EMI spends at merchant locations up to 2500/mo.
	Online Spends	-	10X CashPoints on your favourite merchants (BigBasket, BookMyShow, OYO, Swiggy & Uber) up to 2500 cashpoint per month
	Milestone Bonus	-	r500 GV for r50K spends in a calendar quarter
	Extra Category Benefits	<ul style="list-style-type: none"> • 1% Back as NeuCoins on UPI spends via RuPay Credit card* - max 500 NeuCoins /calendar mo. • 5% back as NeuCoins on Tata Neu App/Website, Tata Neu App & registering for Tata NeuPass 	-
	Fuel	1% Fuel surcharge waiver up to r250 per statement cycle	1% Fuel surcharge waiver up to r250 per billing cycle (Transaction between r400 to r5000)

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		Millennia	Freedom	Shoppers Stop	Business Moneyback
Card Type	Card Category	Premium	Entry Level	Entry Level	Entry Level
	Benefits	Cashback, Rewards	Rewards	Shopping	Cashback, Rewards
Sourcing Criteria	Age	21 to 60 years			
	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed	Self Employed
	Min Monthly Income (r)	35K / 6 Lacs ITR p.a.	20K / 6 Lacs ITR p.a.	20K / 6 Lacs ITR p.a.	6 Lacs ITR p.a.
	C4C - OBC Limit (r)	1 Lac	30K	30K	30K
Fees	First Year Fee (r)	1,000	500	Lifetime Free	500
	Renewal Fee (r)	1,000	500	Lifetime Free	500
	Renewal Fee Waiver	On annual spends of r1L	On annual spends of r50K	-	On annual spends of r50K
Complimentary Memberships	Airport Lounge Access	8 Domestic visits / yr	-	-	-
	Hotels & Restaurants	Up to 20% discount on partner restaurants via Dineout	Up to 15% discount on partner restaurants via Dineout	-	Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discount of 300 / card / mo)
Welcome Benefits		1000 cashpoints on payment of Joining fee	500 cashpoints on payment of annual fee	SS voucher worth r500 (on min. shopping of 3,000 on Private Label brands)	-
Rewards & Cashbacks	Usage Benefits	-	1 CashPoints per r150 spent on all other spends (Excluding fuel, Wallets loads / Gift or Prepaid Card Loads / Vouchers)	<ul style="list-style-type: none"> 6 FC Points on r150 spent on Private Label at Shoppers Stop, (capped at 500 FC Points / month) 2 FC Points on all Shoppers Stop brands & other category (except fuel & wallet) FC Points for r150 spent on retail transactions 	<ul style="list-style-type: none"> 5% Cashback on business essentials. Min. spends of r10K on Telecom, Electricity, Government Tax, Railway, Hotels & Dining & Taxi (capped at 250/mo. Only for 1st year) 2 RP/r150 on Retail spends (except petrol, wallet, EMI, rent & education)
	Online Spends	5% CashBack, Up to 1,000 CashPoints/month on 10 online merchants (Amazon, BMS, Cult.fit, Flipkart, Mynt, SonyLIV, Swiggy, Tata CLiQ, Uber & Zomato)	10X CashPoints on Swiggy, BMS, Bigbasket, Uber (up to 2500 cashpoints / mo)	-	<ul style="list-style-type: none"> 4 RPs on e-commerce spends Up to 10% CB on travel & shopping via Smartbuy
	Milestone Bonus	r1000 GV for r1L spent in a calendar quarter	-	2000 First Citizen Points on spending r2 Lacs annually	2500 RPs on annual spends of r1.8 L
	Extra Category Benefits	1% cashback (except fuel) up to r1,000 / mo at all other stores including EMI & wallet transactions	<ul style="list-style-type: none"> 5X CashPoints on EMI spends at merchant locations up to 2500/ mo 0.99% interest rate for first 90 days on Non EMI Spends (Not applicable on Instaloes, InstaJumbo loans, SmartEMI, EasyEMI, Balance transfer or cashtransfer) 	<ul style="list-style-type: none"> PayZapp Offer on select merchants like Swiggy, Zomato, Grofers, Bigbasket, Dominos etc SmartBuy Offer on Travel, Hotels, Shopping. 	<ul style="list-style-type: none"> Double CB on Business essentials for current account holder min. spends of r10K / mo. (capped at 500/mo. in the 1st yr & 250/mo. in 2nd yr onwards) HDFC Bank POS Rental reversal up to r1000 (30K on card, 25K POS volume)
	Fuel	Surcharge Waiver of 1%, on spends of r400 to r5000. (max wavier 250/stmt cycle)	Surcharge Waiver of 1%, on TXN of r400 to r5000. (max wavier 250/stmt cycle)	Surcharge Waiver of 1% (max wavier 250/stmt cycle)	5X RPs on fuel (Max 100 points in a month. Only in 1st year)
	Redemption Value	-	-	1 FC point = r0.6	-

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	IRCTC	Tata Neu Infinity	Diners Club Privilege	6E Rewards XL Indigo	
Card Type	Card Category	Entry Level	Premium	Premium	
	Benefits	Rewards	Cashback	Rewards	
Sourcing Criteria	Age	21 to 60 years			
	Employment Type	Salaried / Self Employed	Salaried / Self Employed	Salaried / Self Employed	
	Min Monthly Income (r)	25K / 6 Lacs ITR p.a.	70K / 8.4 Lacs ITR p.a.	70K / 8.4 Lacs ITR p.a.	
	C4C - OBC Limit (r)	50K	2 Lacs	2 Lacs	
Fees	First Year Fee (r)	500	1,499	2,500	
	Renewal Fee (r)	500	1,499	2,500	
	Renewal Fee Waiver	On annual spends of r1.5 L	On annual spends of r3 L	On annual spends of r3 L	
Complimentary Memberships	Airport Lounge Access	-	• 8 Domestic - 2/quarter • 4 International -1/Quarter	2 lounge access for primary and add-on members. <i>(across world/calendar quarter)</i>	
	Railway Lounge Access	8 access to selected IRCTC Executive Lounge (2/quarter)	-	-	
	Golf	-	-	Golf games across the world (2 per quarter)	
Welcome Benefits	Gift voucher worth r500 on card activation in 1st 37 days	-	Swiggy One & Times Prime annual membership on spends of r75K in 90 days	1 Comp 6E Prime Add-On (Voucher for choice of seat, Comp. meal, Priority checkin, Quicker baggage)*	
Rewards & Cashbacks	Usage Benefits	<ul style="list-style-type: none"> • 1 RP for every r100 spent on all other spends • 5% cashback on train ticket bookings via HDFC Bank SmartBuy 	1.5% back as NeuCoins on Non-Tata Brand Spends, any Merchant EMI Spends* & UPI spends via RuPay Credit card** <i>*(excl. Fuel, Government, Rental, Wallet TXN, Smart EMI)</i> <i>** (max of 500 NeuCoins/mo.)</i>	<ul style="list-style-type: none"> • 4 RPs per r150 spent • 1RP=r0.5 for dining vouchers from Domino's, PizzaHut, Starbucks and more 	<ul style="list-style-type: none"> • 3% 6E Rewards per r100 on spends on Grocery, Dining & Entertainment • 2% 6E Rewards per r100 on other spends (excl. Fuel, wallet re-loads)
	Online Spends	<ul style="list-style-type: none"> • 5 RPs on r100 spent* • 1% TXN charges waiver* (Done on IRCTC ticketing website & Rail Connect App. Max. 1000/mo) 	-	<ul style="list-style-type: none"> • Up to 10X RPs via smartbuy & 2X on weekend dining • 1 out of Tata CliQ/BMS/Ola vouchers worth r500 on spending r40K/mo. 	5% 6E Rewards per r100 on spends done on IndiGo Website & App
	Milestone Bonus	Gift voucher worth r500 on quarterly spends of r30K	-	Quarterly Benefits: r1500 GV* upon spends of r1.5L <i>*(any one of: Decathlon/BBQ Nation/Marriott/O2 Spa/Lakme Salon)</i>	1 Complimentary IndiGo air ticket of r3,000 on min. 3 txns in first 3 months*
	Extra Category Benefits	-	5% back as NeuCoins on selected categories on Tata Neu App/Website, Tata Neu App, registering for Tata NeuPass & on Non-EMI Spends on partner Tata Brands	<ul style="list-style-type: none"> • Complimentary memberships (Annual: Amazon Prime, MMTBLACK, Dineout passport and Times Prime Smart; 1 Month: cult.fit) • Lowest foreign currency mark up fee of 2% on international spends 	-
	Fuel	Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 250/stmt cycle)	1% Fuel Surcharge waiver (max wavier 500/stmt cycle)	-	-

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		Regalia Gold	Business Regalia	CSC Small Business MoneyBack
Card Type	Card Category	Premium	Super Premium	Entry Level
	Benefits	Rewards	Memberships, Rewards	Rewards
Sourcing Criteria	Age	21 to 60 years		
	Employment Type	Salaried / Self Employed	Self Employed	Self Employed
	Min Monthly Income (r)	1 Lac / 12 Lacs ITR p.a.	8.4 Lacs ITR p.a.	6 Lacs ITR p.a.
	C4C - OBC Limit (r)	3 Lacs	2 Lacs	30K
Fees	First Year Fee (r)	2,500	2,500	250
	Renewal Fee (r)	2,500	2,500	250
	Renewal Fee Waiver	On annual spends of r4 Lacs	On annual spends of r3 Lacs	On annual spends of r25K
Complimentary Memberships	Airport Lounge Access	<ul style="list-style-type: none"> Lounge access at over 1000 airports 12 Domestic visits 6 International lounge access in a year via Priority Pass 	<ul style="list-style-type: none"> 12 Select Domestic lounge visits/yr (Max 3 visit quarter) 6 international lounge visits using priority pass (on completion of min. 4 retail transactions) 	-
	Hotels & Restaurants	-	Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discount of 300/card/mo)	Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discount of 300/card/mo)
Welcome Benefits		Complimentary Club Vistara Silver Tier and MMT Black Elite membership	r250 gift voucher on making 1 transaction within 30 days	r250 gift voucher on 1st transaction in 30 days of issuance
Rewards & Cashbacks	Usage Benefits	<ul style="list-style-type: none"> 5X Reward Points on spends at Marks & Spencer, Myntra, Nykaa & Reliance Digital. 4 Reward Points on r150 retail spends. Up to 10X Reward points on MMT, Flight & staying spends via Smartbuy 	<ul style="list-style-type: none"> 4 RP/r150 for all Retail Spends (excl. Petrol, wallet, EMI, Rent and Education) 2 RP/r150 for all other retail spends (except Fuel, Wallet, EMI) 5% cashback* on Business essentials - Min. spends r20K on Utility, Telecom, Govt and Taxes (500 per mo. Applicable only 1st year) Double cashback on Business essentials for current account holders (1000/mo. in 1st yr & 500/mo. 2nd year onwards; min. monthly spends of 20K) 1RP= r0.5 on Flight & Hotel booking 	<ul style="list-style-type: none"> 5% cashback on business essentials like Utility, Telecom, Govt and tax. on monthly spends of r10K, Capped at r250 per month - Applicable only 1st year 2 RP /r150 for all other Retail spends (except petrol, wallet, EMI, rent & education)
	Online Spends	-	4 RP/r150 for all E-com spends	<ul style="list-style-type: none"> 4 RP/r150 for E-com spends. Up to 10% CB on travel & shopping spends via Smartbuy
	Milestone Bonus	-	<ul style="list-style-type: none"> 10K RPs on r5L anniversary spends 5000 RPs on r8L anniversary spends 	1000 bonus reward points on annual spends of r90K
	Extra Category Benefits	Lowest foreign currency mark up fee of 2%	HDFC Bank POS Rental reversal up to r1000 (30K on card 25K POS volume)	-
	Fuel	-	Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 500/stmt cycle)	Surcharge Waiver of 1% on TXN of r400 to r5,000 (max wavier 500/stmt cycle)

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	Diners Club Black	ShopperStop Black	6E rewards Indigo
Card Type	Card Category	Super Premium	Super Premium
	Benefits	Rewards	Shopping
Sourcing Criteria	Age	21 to 60 years	
	Employment Type	Salaried / Self Employed	Salaried / Self Employed
	Min Monthly Income (r)	1.7 Lacs / 21 Lacs ITR p.a.	70K / 8.4 Lacs ITR p.a.
	C4C - OBC Limit (r)	5 Lacs	2 Lacs
Fees	First Year Fee (r)	10,000	4,500
	Renewal Fee (r)	10,000	4,500
	Renewal Fee Waiver	On annual spends of r5 Lacs	-
Complimentary Memberships	Airport Lounge Access	Unlimited Airport lounge access for primary and add-on card members	4 per Qtr - domestic 2 per Qtr - International
	Golf	Golf games across the finest courses in the world (6 per quarter)	-
Welcome Benefits	-	Shoppers Stop vouchers worth r1,500, on min. shopping of r5,000 on Private Label brand	1 Complimentary 6E Prime Add-On (voucher for choice of seat+meal combo+priority check-in+ quicker baggage)*
Rewards & Cashbacks	Usage Benefits	5 Reward Points (RP) per r150 spent	<ul style="list-style-type: none"> • 20 FC Points on r150 spent on Private Label at Shoppers Stop, (capped at 2000 FC Points/mo.) • 15 FC Points on r150 spent on brands of SS including Premium Brands, (capping: 2000 FC Points/mo.) • 5 FC Points for every r150 on other spends, no capping
	Online Spends	<ul style="list-style-type: none"> • 2 out of Tata CliQ, BMS, Olacabs voucher of r500 on spending r80K/mo. • Up to 10X RP on SmartBuy & 2X RP on weekend dining 	-
	Extra Category Benefits	<ul style="list-style-type: none"> • Complimentary memberships (Annual: Club Marriott, Forbes, Amazon Prime, MMTBLACK, Dineout passport and Times Prime Smart; 3 Months: Swiggy One; 1 Month: cult.fit) • Lowest foreign currency mark up fee of 2% on international spends 	<ul style="list-style-type: none"> • Complimentary Shoppers Stop Black membership • Accidental air death cover : r3 Cr • Emergency overseas hospitalization of up to r50 Lacs • Credit liability cover of up to r9 Lacs
	Fuel	-	1% fuel surcharge waiver of up to r500 per statement cycle across all fuel stations in India
	Redemption Value	Redeem each RP for r1 on dedicated travel portal using catalog (RP = r0.5) & airmiles partner (1RP = 1 Mile)	-
			<ul style="list-style-type: none"> • 2% 6E Rewards per r100 on spends on Grocery, Dining & Entertainment • 1% 6E Rewards per r100 on other spends (excl. Fuel, wallet re-loads)
			2.5% 6E Rewards per r100 on spends on IndiGo website & app
			One Complimentary IndiGo air ticket worth r1,500 on making minimum 3 TXNs in first 3 months post card set up*

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