

HDFC Bank Easy EMI CARD.

Live better every day.



A) What are the key features of the EasyEMI Card?

-  Auto EMI conversion on spends of Rs 10,000 and above for a tenure of 9 months
-  5% CashBack on shopping via **EPAY/APP** & **SmartBUY**
-  2.5% CashBack on all online spends*
-  1% CashBack on all offline spends* and Wallet re-loads (not applicable on Fuel transactions)

*T&C apply. Please refer section D to know more

B) What are the Welcome and Milestone benefits on the EasyEMI Card?

- Launch offer of Rs. 1000 worth gift vouchers on spends of Rs. 1,00,000 and above in each calendar quarter (This is a first year benefit only)
- You will receive a Welcome Benefit/Renewal Benefit of 500 CashPoints (applicable only on payment of membership fee)
- Your first year's membership fee will be waived off if you spend Rs. 20,000 and above in the first 90 days
- Your renewal membership fee will be waived off if you spend Rs. 50,000 and above in the first year

C) How can a customer earn cashback on the EasyEMI Card?

FEATURE 1: Auto conversion to EMI on all transactions > Rs 10,000

- The auto conversion will be done for all transactions >Rs 10,000 as below
 - a. Tenure – 9 months
 - b. ROI – 1.67% Per Month
 - c. PF – Rs 99
 - d. All transactions \geq Rs 10,000, other than Gold, jewellery and Fuel, will be converted into EMI



FEATURE 2: Earn 5% cashback on spends done via PayZapp and SmartBuy

- As a launch offer, the maximum CashBack that can be accrued on your spends/shopping via Payzapp and Smartbuy will be Rs. 1000 per month for the first six months post issuance of the card
- Cashback will be capped at Rs 750 per month after 6 months
- Minimum transaction value to avail the cashback is Rs 2000

FEATURE 3: Earn 2.5% cashback on Online Spends

- Earn cashback up to a maximum of Rs 750 per month on all online shopping/ spends done on other websites/apps.
- Minimum transaction value to avail the cashback is Rs 2000

FEATURE 4: Earn 1% cashback on Other spends

- Earn 1% CashBack on offline spends, Wallet re-loads, point-of-sale spends and other swipes
- Maximum CashBack of Rs.750 per month (Not applicable on fuel transactions)
- Minimum transaction value to avail the CashBack is Rs 100

ALL CASHBACK BENEFITS ARE ALSO APPLICABLE ON EASYEMI TRANSACTIONS

D) How can a customer use the cashback earned?

- CashBack will be given in the form of CashPoints, which can be redeemed by the customer against the statement balance (on request only)
- The redemption against the statement balance will be at the rate of 1 CashPoint = Re.1, and can be done via Net Banking login, Phone Banking, or physical redemption form.
- The minimum CashPoint balance required for redemption against the statement balance is 2500 CashPoints, redeemable in multiples of Rs. 500 only
- CashPoints can also be used for redemption against travel benefits like Flight & Hotel bookings and Rewards Catalogue at the SmartBuy Rewards Portal, at a value of 1 CashPoint = 0.30 (Rupee symbol)
- Unredeemed CashPoints will expire/lapse within 1 year of accumulation

E) What are the other benefits on the EasyEMI Card?

1. 1% FUEL SURCHARGE WAIVER

- 1% Fuel Surcharge waived off on fuel transactions (Minimum transaction of Rs. 400, Maximum CashBack of Rs. 250 per statement cycle)

2. EXCLUSIVE DINING PRIVILEGES

- Experience the Good Food Trail Dining program at premium restaurants across top cities

3. ADDITIONAL EASYEMI OFFERS ACROSS 1000+ MERCHANTS



F) What are the other benefits on the EasyEMI Card?

- **First Year Membership Fee: Rs. 500/- + Applicable Taxes, Renewal Membership Fee: Rs. 500/- + Applicable Taxes**
- **Spend Rs. 50,000 in 12 Months & get renewal fee waiver off for next year.**



TERMS & CONDITIONS – EASYEMI CARD

- To know about SmartEMI, visit www.hdfcbank.com/smartemi
- For EMI Calculator and monthly repayment schedule including GST, visit www.hdfcbank.com/emicalc
- All transactions equal to and above the value of Rs 10,000 will be automatically converted to EasyEMI with 9 months tenure by default at 20% Rate of Interest, without any further consent from the customer
- Processing Fee is Rs 99/- (Exclusive of GST for all loan amounts) is applicable for all EasyEMI loan conversions