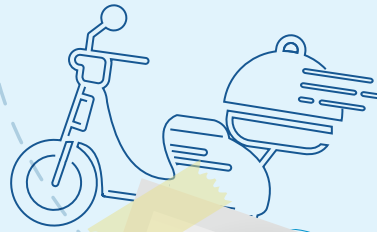






PRESENTING HDFC BANK  
**MILLENNIA  
 CREDIT CARD.**

*Inspired living. Ready for you.*



#### A) What are the key features of the Millennia Credit Card?

-  5% CashBack on shopping via **PAYZAPP** & **SmartBUY**
-  2.5% CashBack on all online spends
-  1% CashBack on all offline spends and wallet reloads
-  8 Complimentary lounge access in a calendar year

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

#### B) What are the Welcome and Milestone benefits on the Millennia Credit 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 1000 CashPoints (applicable only on payment of membership fee)
- Your first year's membership fee will be waived off if you spend Rs. 30,000 and above in the first 90 days
- Your renewal membership fee will be waived off if you spend Rs. 1,00,000 and above in the first year

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

##### 1. Feature 1: 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

*All Cashback benefits are also applicable on EasyEMI transactions*

## 2. Feature 2: 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

## 3. Feature 3: 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)

*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.
- 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 Millennia Credit Card?

- **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)
- **Complimentary MasterCard/Visa Lounge Access Program**
  - For Lounge visits within India, Millennia Primary Cardholders can avail 8 complimentary lounge access per calendar year (twice in a quarter) through Millennia MasterCard/Visa Credit Card Lounge program.
  - Swipe the Millennia Credit Card to avail the complimentary lounge access.
  - A transaction of Rs. 2 will be charged to the Credit Card for the Lounge Access
- **Exclusive Dining Privileges**
  - Experience the Good Food Trail Dining program at premium restaurants across top cities

### F) What are the Fees and Charges applicable on the Millennia Credit Card?

First Year Membership Fee – Rs. 1000/- + Applicable Taxes,  
Renewal Membership Fee – Rs. 1000/- + Applicable Taxes

Spend Rs. 1,00,000 in 12 Months and get Renewal Fee waived for next renewal year.

