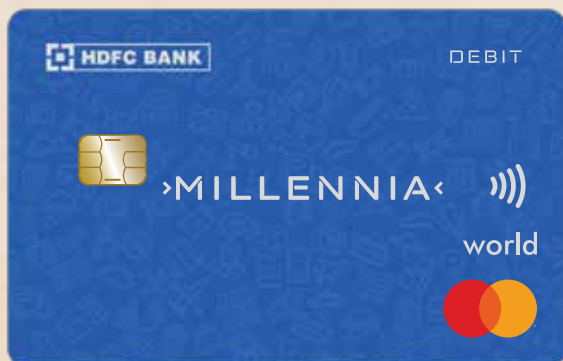






PRESENTING HDFC BANK  
**MILLENNIA  
DEBIT CARD.**

Keep going with Debit.



A) What are the key features of the Millennia Debit Card?

-  Get up to ₹4800 CashBack every year
-  5% CashBack on shopping via **PAYZAPP** & **SmartBUY**
-  2.5% CashBack on all online spends
-  1% CashBack on all offline spends and wallet reloads

\*T&C apply.

B) How can a customer earn CashBack on the Millennia Debit Card?

- CashBack Points can be earned for every transaction greater than ₹400
- Maximum aggregate CashBack Points per card per month is ₹400
- CashBack Points need to be redeemed through NetBanking in multiples of 400
- CashBack Points will be credited in 90 days from the date of transaction
- CashBack Points will be valid for redemption within the next 12 months after which your CashBack Points will lapse.
- No CashBack point for transactions on Fuel, Jewellery & Business Services
- CashBack will be reversed in case the purchase transaction gets reversed/ cancelled
- Please visit <https://www.hdfcbank.com> for detailed terms & conditions for Millennia Debit Cards



### C) How to Redeem CashBack Points?

Login to NetBanking > Cards > Debit Cards > Enquire > CashBack Enquiry and Redemption > Account Number > Continue  
> Input the CashBack amount in multiples of 400

### D) What are the other benefits on the Millennia Credit Card?

- 4 Complimentary Domestic Airport Lounge Access annually
- Accidental insurance cover up to ₹10 lakhs

*Terms & Conditions:*

- Insurance feature can be availed only if the card is used for shopping at least once in last 30 days
- Lounge access can be availed once per calendar quarter

### E) Higher Debit Card Limits

**Unfold something new, every day!**

- Daily Domestic ATM withdrawal limits: ₹50,000
- Daily Domestic Shopping limits: ₹3.5 lakhs
- Daily International Shopping limits: ₹1 lakhs

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

Annual fee per Card ₹500 + applicable taxes

- Replacement/Reissuance Charges for Debit Cards - ₹200 + applicable taxes
- Charge slip retrieval request: 100\*
- Please Note:

There are no charges for using the Debit Card at merchant locations for shopping. However, at railway stations and petrol pumps, transaction charges as per industry practices will be applicable.

