

## (a) Fees and Charges

i. Joining fees for primary cardholder and for add-on cardholder/s

ii. Annual membership fees for primary and add-on cardholder/s

Card Variant	Joining / Renewal Fee per annum (excl. GST)
Swiggy ORNGE HDFC Bank Credit Card	Rs. 500/-
Swiggy BLCK HDFC Bank Credit Card	Rs. 1000/-

iii. Cash advance fee: 2.5% of amount withdrawn or Rs. 500 whichever is higher

iv. Service Charges levied for transactions:

Fuel Transaction Surcharge	W.e.f 1st Oct 2025, 1% fee will be levied on Fuel transaction exceeding Rs 15,000. Fee capped at Rs 4999 per transaction.
Railway Ticket Purchase Fee	1% of the transaction amount + GST (Refer IRCTC Website for detailed fee structure)
Rent Pay Transactions	W.e.f 1 <sup>st</sup> Jul, 2025, 1% fee on transaction will be levied on rental transactions done on any applicable merchant for the month. Fee capped at Rs. 4999 per transaction
Utility Charges	1% fee will be levied on utility transactions exceeding Rs. 50000 for consumer cards per transaction. Fee will be applied on the total transacted amount. Fee capped at Rs. 4999 per transaction
Education charges	W.e.f 1st Oct 2025, 1% fee will be levied on Education transactions done through third party applications like (but not limited to) CRED, Nobroker, Cheq etc. Fee capped at Rs 4999 per transaction • Education transactions done directly through college / school websites or through POS machines at their premises will not be charged. • International Education transactions

	will not be charged The Card Member can use HDFC Bank International Credit Card to pay bills, fees, and bookings and to shop online or in stores. Sometimes, the member banks that work with these places charge a fee for using your card. This fee may be changed by member banks and added to your bill. HDFC Bank doesn't control these fees, so you must pay them
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v. Interest free (grace) period - illustrated with examples:

- The interest free credit period could range from 20 to 50 days subject to the scheme applicable on the Credit Card
- However, this is not applicable if the Previous month's balance has not been cleared in full or if the Card member has availed of cash from ATM

For instance, the credit cards has an interest free period of up to 50 days. This means that a customer who has a billing date of 4th of the month can spend on his Card from 5th April to 4th May, his bill will be generated on 4th May and his Payment Due Date will be 24th May. Hence, a purchase made on 14th April will have credit free period of 41 days, while a purchase made on 2nd May will have a credit free period of 23 days.

vi. Finance Charges (for both revolving credit & cash advances)

Card Variant	Interest charges (excl. GST)
Swiggy ORNGE HDFC Bank Credit Card	3.75% per month (45% annually)
Swiggy BLCK HDFC Bank Credit Card	3.75% per month (45% annually)

(\*) Cash advance charges will be levied from the next day of the withdrawal made

vii. Charges in case of default:

	Outstanding balance	Late Payment Charges (excl. GST)
Late Payment Charges (Basis Credit Card bill amount)  w.e.f. 1 <sup>st</sup> Oct, 2025	Less than equal to Rs. 100	NIL
	Rs. 101 to 500	Rs. 100
	Rs. 501 to 1,000	Rs. 500
	Rs. 1,001 to 5,000	Rs. 600
	Rs. 5,001 to 10,000	Rs. 750
	Rs. 10,001 to 25,000	Rs. 900

	Rs. 25,001 to 50,000	Rs. 1,100
	More than Rs. 50,000	Rs. 1,300

b) Drawal Limits

i. Credit Limit – HDFC Bank at its sole discretion will determine the Cardmember's Credit Limit and will convey the same upon card issuance

ii. Available Credit Limit – Available Credit Limit is communicated to the card member at the time of card delivery and in the monthly statements. The available credit limit at the time of statement generation is provided as a part of the monthly statement.

iii. Cash withdrawal Limit – Cash withdrawal limit is 40% of the credit limit

c) Billing

i. Billing statements – Periodicity and mode of sending

Periodicity : Monthly on a predetermined date

Mode: Physical/Email Statement as per the customer's choice

ii. Minimum Amount Payable:

w.e.f. 1<sup>st</sup> June, 2025 statement onwards

If Finance charges > ( 5% of Retail Spends + 5% of finance charges) then MAD = Total GST + EMI amount + 100% of Fees/Charges + 100% of Finance Charges + 5% of [Retail Spends + Cash Advance (if any) ] + Overlimit Amount (if any) and rounded to the next higher 10th digit.

If Finance charges < (5% of Retail Spends + 5% of Retail finance charges) then MAD = Total GST + EMI amount + 100% of Fees/Charges + 5% of [Finance Charge (if any) + Retail Spends and Cash Advance (if any)] + Overlimit Amount (if any) and rounded to the next higher 10th digit.

However, in cases where MAD value is calculated as per the aforementioned details falls below or equal to Rs 200, the MAD value will be charged as Rs 200/-

Where statement value of Total Amount Due (TAD) is Rs 200 and lower, MAD will be equal to TAD.

Retail Balance means all purchases of goods or services through store or online from the Credit Card, excluding all Cash Advances, Balance Transfers, Instalment Payment Plans, other credit plans, fees, and charges.

iii. Method of Payment

Payments towards the card account may be made in any of the following ways:

- Net Banking, Mobile Banking, ATM, Auto Debit through Standing Instruction, Cash Payment at Bank Branches, Cheque/Draft, Billdesk using other Bank's NetBanking account, NEFT, RTGS, IMPS,

iv. Billing disputes resolution:

- All the contents of the statement will be deemed to be correct and accepted if the Cardmember does not inform HDFC Bank of the discrepancies within 30 days of the Statement date in writing
- On receipt of such information, HDFC Bank may reverse the charge on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges is to the cardmembers account, the charge will be reinstated in a subsequent statement along with the associated retrieval request charges
- Upon receipt of dispute from customers, within a maximum period of thirty days, Bank would provide necessary documents, wherever applicable and received from the member bank, subject to operating guidelines laid down by the respective franchisee like Visa, Mastercard, Diners Club, etc. GST levied will not be reversed on any dispute on Fee & Charges Interest.

v. Complete Postal Address of HDFC Bank Ltd. Credit Card Division

HDFC Bank Cards Division, PO Box No 8654, Door No 94 SP, Estate Bus Stand, Wavin Main Road, Moggapair West, Chennai 600058

vi. Contact Details of Grievance Redressal Official:

**Contact Particulars:**

The Cardmember can contact HDFC Bank Credit Cards for making any enquiries or for any grievance redressal:

**Through our call centres:**

1800 1600 / 1800 2600 within India / +91 22 6160 6160 from outside India

**Through Mail:**

HDFC Bank Cards Division, PO Box No 8654, Door No 94 SP, Estate Bus Stand,  
Wavin Main Road, Moggapair West, Chennai 600058

**By Email:**

[customerservices.cards@hdfc.bank.in](mailto:customerservices.cards@hdfc.bank.in)

Grievance Redressal Official: 044 6108 4900 between 09:30 AM to 05:30 PM  
Monday to Friday

For any sales queries / complaints, please write to  
[salesqueriescards@hdfcbank.com](mailto:salesqueriescards@hdfcbank.com) or call at 18002583838. Please refer Most  
Important Terms & Conditions (MITC) and card member agreement for further  
details.