

HDFC Bank MoneyBack Credit Card Spend Milestone Offer

- The offer “Spend Milestone” is valid only for HDFC Bank MoneyBack credit card holders.
- To be eligible for the offer, MoneyBack credit card holders need to spend the target amount within the program period.
- Target spends to qualify for the program is Rs 50,000 retail spends in a quarter. The effective date of the program is 1st April 2018. Quarter is defined as calendar quarter, e.g. quarter 1 = 1st Apr’18 – 30th Jun’18.
- Eligible MoneyBack credit card holders will get Rs. 500 e-voucher on meeting spends target. MoneyBack credit card holders have to claim the voucher within 60 days from the eligible date.
- Bank will communicate customers offer eligibility at the end of every Quarter. The eligibility will be communicated to MoneyBack credit card holders on their mobile No & email ID registered with the Bank, Via SMS & email.
- The communication will begin 45 days from the end of the quarter. *E.g. Eligible customers for the July-Sep quarter will begin to get notifications from 15th November onwards till 31st December.*
- The spend milestone program is valid for retail transactions only. Cash transactions, cash-on-call, Balance Transfer, Personal Loan on credit card, Fee and Charges levied on the card are not eligible. Transactions which are reversed or cancelled will not be considered for offer eligibility.
- MoneyBack credit card holders will be eligible only once in a quarter at any given point of time, in case MoneyBack credit card holders achieves higher spends during the period, MoneyBack credit card holders will receive the Rs. 500 e-voucher only once.
- In case existing HDFC Bank MoneyBack credit card gets upgraded or downgraded during the program quarter to other card variant
 - MoneyBack credit card holders will qualify for quarterly spend benefit of MoneyBack credit card only if Quarterly spend target is achieved before the date of upgrade/downgrade.
 - Spends calculation for Quarterly spend benefit on the new MoneyBack Credit Card variant will start from date of upgrade/downgrade
- MoneyBack credit card holders classified as delinquent (as per Bank policy) at any time during the promotion or 30 days post the promotion will not be eligible for this program.

- This offer is non-cashable, not extendable and non-negotiable.
- If a MoneyBack credit card holder has more than 1 (one) HDFC Bank Credit Card, spends on the cards cannot be clubbed by the card member in order to qualify for the said offer.
- Returned purchases, disputed or unauthorized/fraudulent transactions, EMI's and Card Account Fees will not be considered for this offer.
- This offer is valid for Indian residents and citizens only.
- HDFC Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add / alter / modify / change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether. Availing of the offer by MoneyBack credit card holders shall be deemed to be acceptance of the Terms and Conditions herein.
- All others terms and conditions as per The Card Member Agreement will be applicable for the Offer.