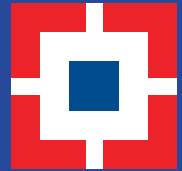





HDFC BANK CREDIT CARDS

Features, Benefits & Application Process

VALID FROM: NOVEMBER 2023



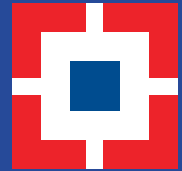
| | | | | |
|---------------------------|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | |  |  |  |
| | | NEW LAUNCH | NEW LAUNCH | TOP SELLING |
| | | Diners Club Black Metal | Marriott Bonvoy | Swiggy |
| Card Type | Card Category | Super Premium | Premium | Entry Level |
| | Benefits | Rewards | Rewards | Cashback |
| Sourcing Criteria | Age | 21 to 60 years | | |
| | Employment Type | Salaried / Self Employed | Salaried / Self Employed | Salaried / Self Employed |
| | Min Monthly Income (₹) | 1.75 Lacs / 21 Lacs ITR p.a. | 1 Lac / 15 Lacs ITR p.a. | 25K / 6 Lacs ITR p.a. |
| | C4C - OBC Limit (₹) | 5 Lacs | 3 Lacs | 50K |
| Fees | First Year Fee (₹) | 10,000 | 3000 | 500 |
| | Renewal Fee (₹) | 10,000 | 3000 | 500 |
| | Renewal Fee Waiver | On spends of ₹8 Lacs | - | On spends of ₹2 Lacs |
| Complimentary Memberships | Airport Lounge Access | Unlimited complimentary Airport Lounge Access, worldwide for Primary and Add-on customers | Complimentary access to 8 Domestic and 4 International Airport lounge in a year for primary & add-on cardholders | - |
| | Golf | - | 8 Golf games & lessons at leading courses across India and selected courses across the world | - |
| Welcome Benefits | | Complimentary Annual memberships of Club Marriott, Amazon Prime, Swiggy One on spends of ₹1.5 Lacs within 90 days of card issuance | - | Swiggy one Membership for 3 months on card activation |
| Rewards & Cashbacks | Usage Benefits | <ul style="list-style-type: none"> • 2X Reward Points on Weekend Dining • 5 Reward Points for every ₹150 spent | Marriott Bonvoy Silver Elite Status <ul style="list-style-type: none"> • 2 MB Points for every ₹150 spent on all other applicable purchases • 4 MB Points for every ₹150 spent on Travel, Dining & Entertainment (capped at ₹5 Lacs per month) • 8 MB Points for every ₹150 spent at hotels participating in Marriott Bonvoy (capped at ₹10 Lacs/ mo.) | 1% Cashback on other categories. *capped at ₹500 per billing cycle |
| | Online Spends | - | - | <ul style="list-style-type: none"> • 10% CB on Swiggy App. (Food ordering, Instamart, Dineout & Genie).* • 5% Cashback on online spends across online merchants* *Capped at ₹1500 per billing cycle |
| | Milestone Bonus | 10K Bonus Reward Points on spends of ₹4 lakh every calendar quarter | 1 Additional Free Night Award at hotels participating in Marriott Bonvoy on annual spends of ₹6 Lacs, ₹9 Lacs & ₹15 Lacs respectively | - |
| | Extra Category Benefits | <ul style="list-style-type: none"> • Up to 10X Reward Points via SmartBuy • Lowest foreign currency mark up fee of 2% • 6 Complimentary Golf games every quarter | <ul style="list-style-type: none"> • 1 Free Night Award at hotels participating in Marriott Bonvoy • 10 Elite Night Credits on Joining/ Annual Membership Fee payment | - |
| | Redemption Value | 1RP = ₹1 | - | 1 Unit of Swiggy Money = ₹1 |




VER 07/11-2023-F&B-CC-PNP-HDFC-BANK-1

HDFC BANK CREDIT CARDS

Features, Benefits & Application Process

VALID FROM: NOVEMBER 2023



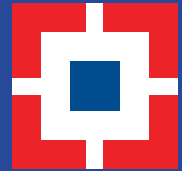
| | |  |  |  |
|---------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | TATA Neu Plus | MoneyBack Plus | IndianOil |
| Card Type | Card Category | Entry Level | Entry Level | Entry Level |
| | Benefits | Cashback | Rewards | Cashback, Rewards |
| Sourcing Criteria | Age | 21 to 60 years | | |
| | Employment Type | Salaried / Self Employed | Salaried / Self Employed | Salaried / Self Employed |
| | Min Monthly Income (₹) | 20K / 6 Lacs ITR p.a. | 20K / 6 Lacs ITR p.a. | 20K / 6 Lacs ITR p.a. |
| | C4C - OBC Limit (₹) | 40K | 30K | 30K |
| Fees | First Year Fee (₹) | 499 | 500 | 500 |
| | Renewal Fee (₹) | 499 | 500 | 500 |
| | Renewal Fee Waiver | On annual spends of ₹1 L | On annual spends of ₹50K | On annual spends of ₹50K |
| Complimentary Memberships | Airport Lounge Access | 4 Complimentary Domestic Lounge Access per calendar year (1/ quarter) | - | - |
| | Hotels & Restaurants | - | Up to 15% discount on partner restaurants via Dineout | - |
| Welcome Benefits | | - | 500 cashpoints on payment of Renewal fee | - |
| Rewards & Cashbacks | Usage Benefits | 2% back as NeuCoins on Non-EMI Spends on partner Tata Brands | <ul style="list-style-type: none"> • 2 CashPoints on all other spends (Excluding fuel, Wallets loads/Gift or Prepaid Card Loads/ Vouchers) • 5X CashPoints on EMI spends at merchant locations up to 2500/mo. | <ul style="list-style-type: none"> • 5% of spends as FP on shopping for groceries, utilities & bill payment (Max. 100 FP per month) • 1 FP for every ₹150 spent on other purchases |
| | Online Spends | - | 10X CashPoints on your favourite merchants (BigBasket, BookMyShow, OYO, Swiggy & Uber) up to 2500 cashpoint per month | - |
| | Milestone Bonus | - | ₹500 GV for ₹50K spends in a calendar quarter | - |
| | Extra Category Benefits | <ul style="list-style-type: none"> • 1% Back as NeuCoins on UPI spends via RuPay Credit card* - max 500 NeuCoins /calendar mo. • 5% back as NeuCoins on Tata Neu App/Website, Tata Neu App & registering for Tata NeuPass | - | - |
| | Fuel | 1% Fuel surcharge waiver up to ₹250 per statement cycle | 1% Fuel surcharge waiver up to ₹250 per billing cycle (Transaction between ₹400 to ₹5000) | <ul style="list-style-type: none"> • 5% of spends as Fuel Pts at Indian Oil outlets (Max 250 FP/month for 6 months & Max 150 FP/ Month post 6 month) • 1 % Fuel Surcharge waiver up to ₹250/billing cycle |





VER 07/11-2023-F88-CC-FNP-HDFC-BANK-2

HDFC BANK CREDIT CARDS

Features, Benefits & Application Process

VALID FROM: NOVEMBER 2023

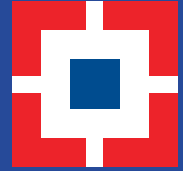






| | | | | | |
|---------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | |  |  |  |  |
| | | Millennia | Freedom | Shoppers Stop | Business Moneyback |
| Card Type | Card Category | Premium | Entry Level | Entry Level | Entry Level |
| | Benefits | Cashback, Rewards | Rewards | Shopping | Cashback, Rewards |
| Sourcing Criteria | Age | 21 to 60 years | | | |
| | Employment Type | Salaried / Self Employed | Salaried / Self Employed | Salaried / Self Employed | Self Employed |
| | Min Monthly Income (₹) | 35K / 6 Lacs ITR p.a. | 20K / 6 Lacs ITR p.a. | 20K / 6 Lacs ITR p.a. | 6 Lacs ITR p.a. |
| | C4C - OBC Limit (₹) | 1 Lac | 30K | 30K | 30K |
| Fees | First Year Fee (₹) | 1,000 | 500 | Lifetime Free | 500 |
| | Renewal Fee (₹) | 1,000 | 500 | Lifetime Free | 500 |
| | Renewal Fee Waiver | On annual spends of ₹1L | On annual spends of ₹50K | - | On annual spends of ₹50K |
| Complimentary Memberships | Airport Lounge Access | 8 Domestic visits / yr | - | - | - |
| | Hotels & Restaurants | Up to 20% discount on partner restaurants via Dineout | Up to 15% discount on partner restaurants via Dineout | - | Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discount of ₹300/card/mo) |
| Welcome Benefits | | 1000 cashpoints on payment of Joining fee | 500 cashpoints on payment of annual fee | SS voucher worth ₹500 (on min. shopping of ₹3,000 on Private Label brands) | - |
| Rewards & Cashbacks | Usage Benefits | - | 1 CashPoints per ₹150 spent on all other spends (Excluding fuel, Wallets loads / Gift or Prepaid Card Loads / Vouchers) | <ul style="list-style-type: none"> 6 FC Points on ₹150 spent on Private Label at Shoppers Stop, (capped at 500 FC Points/ month) 2 FC Points on all Shoppers Stop brands & other category (except fuel & wallet) FC Points for ₹150 spent on retail transactions | <ul style="list-style-type: none"> 5% Cashback on business essentials. Min. spends of ₹10K on Telecom, Electricity, Government Tax, Railway, Hotels & Dining & Taxi (capped at ₹250/mo. Only for 1st year) 2 RP/₹150 on Retail spends (except petrol, wallet, EMI, rent & education) |
| | Online Spends | 5% CashBack, Up to 1,000 CashPoints/month on 10 online merchants (Amazon, BMS, Cult.fit, Flipkart, Myntra, SonyLIV, Swiggy, Tata CLiQ, Uber & Zomato) | 10X CashPoints on Swiggy, BMS, Bigbasket, Uber (up to 2500 cashpoints / mo) | - | <ul style="list-style-type: none"> 4 RPs on e-commerce spends Up to 10% CB on travel & shopping via Smartbuy |
| | Milestone Bonus | ₹1000 GV for ₹1L spent in a calendar quarter | - | 2000 First Citizen Points on spending ₹2 Lacs annually | 2500 RPs on annual spends of ₹1.8 L |
| | Extra Category Benefits | 1% cashback (except fuel) up to ₹1,000 /mo at all other stores including EMI & wallet transactions | <ul style="list-style-type: none"> 5X CashPoints on EMI spends at merchant locations up to 2500/ mo 0.99% interest rate for first 90 days on Non EMI Spends (Not applicable on Instalans, InstaJumbo loans, SmartEMI, EasyEMI, Balance transfer or cashtransfer) | <ul style="list-style-type: none"> PayZapp Offer on select merchants like Swiggy, Zomato, Grofers, Bigbasket, Dominos etc SmartBuy Offer on Travel, Hotels, Shopping. | <ul style="list-style-type: none"> Double CB on Business essentials for current account holder min. spends of ₹10K/mo. (capped at ₹500/mo. in the 1st yr & ₹250/mo. in 2nd yr onwards) HDFC Bank POS Rental reversal up to ₹1000 (₹30K on card, ₹25K POS volume) |
| | Fuel | Surcharge Waiver of 1%, on spends of ₹400 to ₹5000. (max wavier ₹250/stmt cycle) | Surcharge Waiver of 1%, on TXN of ₹400 to ₹5000. (max wavier ₹250/stmt cycle) | Surcharge Waiver of 1% (max wavier ₹250/stmt cycle) | 5X RPs on fuel (Max 100 points in a month. Only in 1st year) |
| | Redemption Value | - | - | 1 FC point= ₹0.6 | - |

HDFC BANK CREDIT CARDS

Features, Benefits & Application Process

VALID FROM: NOVEMBER 2023

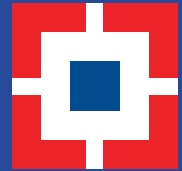





| | |  |  |  |  |
|---------------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Card Type | Card Category | Entry Level | Premium | Premium | Super Premium |
| | Benefits | Rewards | Cashback | Rewards | Cashback, Rewards |
| Sourcing Criteria | Age | 21 to 60 years | | | |
| | Employment Type | Salaried / Self Employed | Salaried / Self Employed | Salaried / Self Employed | Salaried / Self Employed |
| | Min Monthly Income (₹) | 25K / 6 Lacs ITR p.a. | 70K / 8.4 Lacs ITR p.a. | 70K / 8.4 Lacs ITR p.a. | 70K / 8.4 Lacs ITR p.a. |
| | C4C - OBC Limit (₹) | 50K | 2 Lacs | 2 Lacs | 2 Lacs |
| Fees | First Year Fee (₹) | 500 | 1,499 | 2,500 | 1,500 |
| | Renewal Fee (₹) | 500 | 1,499 | 2,500 | 1,500 |
| | Renewal Fee Waiver | On annual spends of ₹1.5 L | On annual spends of ₹3 L | On annual spends of ₹3 L | - |
| Complimentary Memberships | Airport Lounge Access | - | • 8 Domestic - 2/quarter • 4 International -1/Quarter | 2 lounge access for primary and add-on members. (across world/calendar quarter) | 8 Domestic visits / yr (max 2 quarter) |
| | Railway Lounge Access | 8 access to selected IRCTC Executive Lounge (2/quarter) | - | - | - |
| | Golf | - | - | Golf games across the world (2 per quarter) | - |
| Welcome Benefits | | Gift voucher worth ₹500 on card activation in 1st 37 days | - | Swiggy One & Times Prime annual membership on spends of ₹75K in 90 days | 1 Comp 6E Prime Add-On (Voucher for choice of seat, Comp. meal, Priority checkin, Quicker baggage)* |
| Rewards & Cashbacks | Usage Benefits | • 1 RP for every ₹100 spent on all other spends • 5% cashback on train ticket bookings via HDFC Bank SmartBuy | 1.5% back as NeuCoins on Non-Tata Brand Spends, any Merchant EMI Spends* & UPI spends via RuPay Credit card** *(excl. Fuel, Government, Rental, Wallet TXN, Smart EMI) **(max of 500 NeuCoins/mo.) | • 4 RPs per ₹150 spent • 1RP=₹0.5 for dining vouchers from Domino's, PizzaHut, Starbucks and more | • 3% 6E Rewards per ₹100 on spends on Grocery, Dining & Entertainment • 2% 6E Rewards per ₹100 on other spends (excl. Fuel, wallet re-loads) |
| | Online Spends | • 5 RPs on ₹100 spent* • 1% TXN charges waiver* *(Done on IRCTC ticketing website & Rail Connect App. Max. ₹1000/mo) | - | • Up to 10X RPs via smartbuy & 2X on weekend dining • 1 out of Tata CliQ/BMS/Ola vouchers worth ₹500 on spending ₹40K/mo. | 5% 6E Rewards per ₹100 on spends done on IndiGo Website & App |
| | Milestone Bonus | Gift voucher worth ₹500 on quarterly spends of ₹30K | - | Quarterly Benefits: ₹1500 GV* upon spends of ₹1.5L *(any one of: Decathlon/BBQ Nation/Marriott/O2 Spa/Lakme Salon) | 1 Complimentary IndiGo air ticket of ₹3,000 on min. 3 txns in first 3 months* |
| | Extra Category Benefits | - | 5% back as NeuCoins on selected categories on Tata Neu App/Website, Tata Neu App, registering for Tata NeuPass & on Non-EMI Spends on partner Tata Brands | • Complimentary memberships (Annual: Amazon Prime, MMTBLACK, Dineout passport and Times Prime Smart; 1 Month: cult.fit) • Lowest foreign currency mark up fee of 2% on international spends | - |
| | Fuel | Surcharge Waiver of 1% on TXN of ₹400 to ₹5,000 (max wavier ₹250/stmt cycle) | 1% Fuel Surcharge waiver (max wavier ₹500/stmt cycle) | - | - |

HDFC BANK CREDIT CARDS

Features, Benefits & Application Process

VALID FROM: NOVEMBER 2023

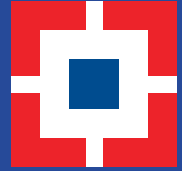





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|---------------------------|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | |  |  |  |
| | | Regalia Gold | Business Regalia | CSC Small Business MoneyBack |
| Card Type | Card Category | Premium | Super Premium | Entry Level |
| | Benefits | Rewards | Memberships, Rewards | Rewards |
| Sourcing Criteria | Age | 21 to 60 years | | |
| | Employment Type | Salaried / Self Employed | Self Employed | Self Employed |
| | Min Monthly Income (₹) | 1 Lac / 12 Lacs ITR p.a. | 8.4 Lacs ITR p.a. | 6 Lacs ITR p.a. |
| | C4C - OBC Limit (₹) | 3 Lacs | 2 Lacs | 30K |
| Fees | First Year Fee (₹) | 2,500 | 2,500 | 250 |
| | Renewal Fee (₹) | 2,500 | 2,500 | 250 |
| | Renewal Fee Waiver | On annual spends of ₹4 Lacs | On annual spends of ₹3 Lacs | On annual spends of ₹25K |
| Complimentary Memberships | Airport Lounge Access | <ul style="list-style-type: none"> Lounge access at over 1000 airports 12 Domestic visits 6 International lounge access in a year via Priority Pass | <ul style="list-style-type: none"> 12 Select Domestic lounge visits/yr (Max 3 visit quarter) 6 international lounge visits using priority pass (on completion of min. 4 retail transactions) | - |
| | Hotels & Restaurants | - | Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discount of ₹300/card/mo) | Up to 20% savings on dining bills via Swiggy-Dineout Pay (Max discount of ₹300/card/mo) |
| Welcome Benefits | | Complimentary Club Vistara Silver Tier and MMT Black Elite membership | ₹250 gift voucher on making 1 transaction within 30 days | ₹250 gift voucher on 1st transaction in 30 days of issuance |
| Rewards & Cashbacks | Usage Benefits | <ul style="list-style-type: none"> 5X Reward Points on spends at Marks & Spencer, Myntra, Nykaa & Reliance Digital. 4 Reward Points on ₹150 retail spends. Up to 10X Reward points on MMT, Flight & staying spends via Smartbuy | <ul style="list-style-type: none"> 4 RP/₹150 for all Retail Spends (excl. Petrol, wallet, EMI, Rent and Education) 2 RP/₹150 for all other retail spends (except Fuel, Wallet, EMI) 5% cashback* on Business essentials - Min. spends ₹20K on Utility, Telecom, Govt and Taxes (₹500 per mo. Applicable only 1st year) Double cashback on Business essentials for current account holders (₹1000/mo. in 1st yr & ₹500/mo. 2nd year onwards; min. monthly spends of ₹20K) 1RP= ₹0.5 on Flight & Hotel booking | <ul style="list-style-type: none"> 5% cashback on business essentials like Utility, Telecom, Govt and tax. on monthly spends of ₹10K, Capped at ₹250 per month - Applicable only 1st year 2 RP /₹150 for all other Retail spends (except petrol, wallet, EMI, rent & education) |
| | Online Spends | - | 4 RP/₹150 for all E-com spends | <ul style="list-style-type: none"> 4 RP/₹150 for E-com spends. Up to 10% CB on travel & shopping spends via Smartbuy |
| | Milestone Bonus | - | <ul style="list-style-type: none"> 10K RPs on ₹5L anniversary spends 5000 RPs on ₹8L anniversary spends | 1000 bonus reward points on annual spends of ₹90K |
| | Extra Category Benefits | Lowest foreign currency mark up fee of 2% | HDFC Bank POS Rental reversal up to ₹1000 (₹30K on card ₹25K POS volume) | - |
| | Fuel | - | Surcharge Waiver of 1% on TXN of ₹400 to ₹5,000 (max wavier ₹500/stmt cycle) | Surcharge Waiver of 1% on TXN of ₹400 to ₹5,000 (max wavier ₹500/stmt cycle) |

HDFC BANK CREDIT CARDS

Features, Benefits & Application Process

VALID FROM: NOVEMBER 2023



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|---------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | |  |  |  |
| | | Diners Club Black | ShopperStop Black | 6E rewards Indigo |
| Card Type | Card Category | Super Premium | Super Premium | Entry Level |
| | Benefits | Rewards | Shopping | Cashback, Rewards |
| Sourcing Criteria | Age | 21 to 60 years | | |
| | Employment Type | Salaried / Self Employed | Salaried / Self Employed | Salaried / Self Employed |
| | Min Monthly Income (₹) | 1.7 Lacs / 21 Lacs ITR p.a. | 70K / 8.4 Lacs ITR p.a. | 20K / 6 Lacs ITR p.a. |
| | C4C - OBC Limit (₹) | 5 Lacs | 2 Lacs | 30K |
| Fees | First Year Fee (₹) | 10,000 | 4,500 | 500 |
| | Renewal Fee (₹) | 10,000 | 4,500 | 500 |
| | Renewal Fee Waiver | On annual spends of ₹5 Lacs | - | - |
| Complimentary Memberships | Airport Lounge Access | Unlimited Airport lounge access for primary and add-on card members | 4 per Qtr - domestic 2 per Qtr - International | - |
| | Golf | Golf games across the finest courses in the world (6 per quarter) | - | - |
| Welcome Benefits | | - | Shoppers Stop vouchers worth ₹1,500, on min. shopping of ₹5,000 on Private Label brands | 1 Complimentary 6E Prime Add-On (voucher for choice of seat+meal combo+priority check-in+ quicker baggage)* |
| Rewards & Cashbacks | Usage Benefits | 5 Reward Points (RP) per ₹150 spent | <ul style="list-style-type: none"> 20 FC Points on ₹150 spent on Private Label at Shoppers Stop, (capped at 2000 FC Points/mo.) 15 FC Points on ₹150 spent on brands of SS including Premium Brands, (capping: 2000 FC Points/mo.) 5 FC Points for every ₹150 on other spends, no capping | <ul style="list-style-type: none"> 2% 6E Rewards per ₹100 on spends on Grocery, Dining & Entertainment 1% 6E Rewards per ₹100 on other spends (excl. Fuel, wallet re-loads) |
| | Online Spends | <ul style="list-style-type: none"> 2 out of Tata CliQ, BMS, Olacabs voucher of ₹500 on spending ₹80K/mo. Up to 10X RP on SmartBuy & 2X RP on weekend dining | - | 2.5% 6E Rewards per ₹100 on spends on IndiGo website & app |
| | Extra Category Benefits | <ul style="list-style-type: none"> Complimentary memberships (Annual: Club Marriott, Forbes, Amazon Prime, MMTBLACK, Dineout passport and Times Prime Smart; 3 Months: Swiggy One; 1 Month: cult.fit) Lowest foreign currency mark up fee of 2% on international spends | <ul style="list-style-type: none"> Complimentary Shoppers Stop Black membership Accidental air death cover : ₹3 Cr Emergency overseas hospitalization of up to ₹50 Lacs Credit liability cover of up to ₹9 Lacs | One Complimentary IndiGo air ticket worth ₹1,500 on making minimum 3 TXNs in first 3 months post card set up* |
| | Fuel | - | 1% fuel surcharge waiver of up to ₹500 per statement cycle across all fuel stations in India | - |
| | Redemption Value | Redeem each RP for ₹1 on dedicated travel portal using catalog (RP = ₹0.5) & airmiles partner (1RP = 1 Mile) | - | - |

Process to Complete HDFC Bank Credit Card applications on the Platform



Enter your customer's details

To get best offers on credit cards, personal loans

Mobile Number
7900033833

PAN
XXXPX0001Z

Validated

Name (As per PAN)
Rakesh Sharma

Pincode of current residence
400059

Mumbai/ Maharashtra

STEP 1: ADVISOR

Enter Customer Mobile Number and PAN.
Check customer's name & enter other details to submit lead.



Complete Bureau Check

Bureau Check link has been sent to <Customer Name>. Please guide using following steps:

1. Click on the link sent on SMS sent by Experian

Customer didn't receive link SMS?

STEP 2: ADVISOR

Guide customer to Complete Bureau Check by clicking on the link sent on SMS

Click on 'Check Status' once customer completes, to continue.

Your Customer's Experian Score

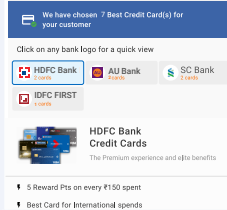


Customer successfully completed

STEP 3: ADVISOR

Once customer completes Bureau check you will see Customer's Bureau Rating.

Click on 'Next' to proceed to offers.



STEP 4: ADVISOR

Recommendation page displays all eligible lenders. From the list of lenders select HDFC bank and proceed ahead.

Validate Customer

Guide the customer to click on the verification link sent on the customer's registered phone.

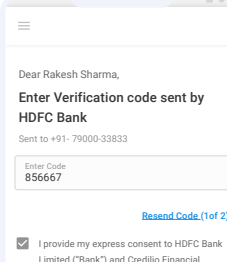
- Complete HDFC Bank declaration by clicking on checkbox
- Submit the OTP sent by HDFC Bank to verify the application.

Didn't receive? [Resend OTP](#)

I confirm that the Customer has been informed about the HDFC Bank Disclaimer.
I provide my express consent to HDFC Bank Limited ("Bank") and Credilio Financial Technologies Private Limited for collecting, disclosing, sharing, displaying and transferring my personal, and demographic

STEP 5: ADVISOR

Get customer verification done, using OTP sent by HDFC bank



STEP 5: CUSTOMER

Customer needs to click on the link received through SMS and enter the code sent by HDFC Bank to complete the verification

Personal Information

Enter your Customer's Personal Information

Personal Information

DOB
20/03/1992

Gender
Male

Personal Email ID
contact@credilio.in

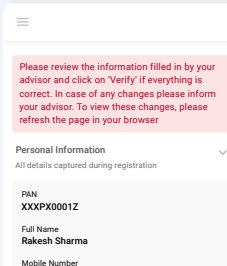
Highest education
Post Graduate

Work Details

Name of company

STEP 6: ADVISOR

Once the customer is verified, Representative has to enter Customer's Personal info, Address details and Additional Information. **For ETB Customers:** Advisor will see address available at bank's record.

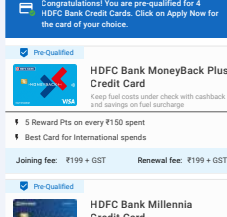
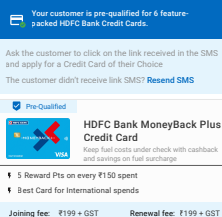


STEP 6: CUSTOMER

Customer can then review the details in his screen. If any change in data entry is required, then customer can convey the same to Advisor.

STEP 7: ADVISOR

Post data verification & Declaration from the customer on details, advisor & customer will be shown eligible HDFC Bank credit cards. Advisor can only guide with card features and pricing



STEP 7: CUSTOMER

Customer can select the desired HDFC Bank Credit card from the list