



Short Description

Delight with 10X Reward points or 5% Cashback on shopping on SmartBuy

Offer validity 1st May'2020 to 31st May'2020

Offer Details

1. Get 10 times Reward points on HDFC Bank Infinia or Diners Card or Regalia Credit Card.
 - or 5% Cashback on other HDFC Bank Credit Cards.
 - or 5% Cashback on HDFC Bank Debit Card on transacting through Smartbuy.

2. Maximum Reward points that could be earned on Infinia Credit Card is 25000 per calendar month on your credit card.
 - or Maximum Reward points that could be earned on Diners Black Credit card is 15000 per calendar month on your credit card.
 - or Maximum Reward points that could be earned on other Diners variant or Regalia variant Credit card is 5000 per calendar month on your Credit Card.
 - or Maximum Cashback that could be earned on using other HDFC Bank Credit Cards or Debit Cards is of Rs.1000/- per calendar month.

- 3 Reward points or Cashback will be posted within 90 working days from the last date of transaction month.

4. Eligible Cashbacks will be posted only in the customer's PayZapp Wallet. The mobile number registered on the respective card used (Credit / Debit Card) would be considered to verify PayZapp account number.

How to Avail

Flights Categories

1. Go to HDFC Bank SmartBuy page Flights Section.
2. Select your flights Compare Prices and select across merchant Enter details Proceed to Payment.
3. Use HDFC bank Credit Card / Debit Card to avail the offer.

Bus Categories

1. Go to HDFC Bank SmartBuy page Bus Section.
2. Select your Bus. Enter details Proceed to Payment.
3. Use HDFC bank Credit Card / Debit Card to avail the offer.

Rail Categories

1. Go to HDFC Bank SmartBuy page Rail Section.
2. Select your Train. Enter details and login with IRCTC login id Proceed to Payment.
3. Use HDFC bank Credit Card / Debit Card to avail the offer.

Hotels Categories

1. Go to HDFC Bank SmartBuy page Hotels Section.
2. Select your Hotel. Compare Prices and select across merchant. Enter details Proceed to Payment.
3. Use HDFC bank Credit Card / Debit Card to avail the offer.

Instant Vouchers

1. Go to HDFC Bank SmartBuy page Instant Vouchers Section.
2. Select your desired voucher. Sign-in / Sign-up (Same registration of SmartBuy can not be used. A new registration is required)
3. Enter details Proceed to Payment.
4. Use HDFC bank Credit Card / Debit Card to avail the offer.

Flipkart Exclusive store

1. Go to HDFC Bank SmartBuy Flipkart Tab (<https://offers.store.flipkart.com/>)
2. Select your product Checkout.
3. Use HDFC bank Credit Card / Debit Card to avail the offer.

Amazon Exclusive Store

1. Go to HDFC Bank SmartBuy and select Amazon Tab.
2. Enter Mobile number & Last 4 digit card number with which you would want to make the payment.
3. Search for your product and add to the cart on Amazon. Products which are already placed in the cart (even before visiting SmartBuy) will not be considered
4. Use HDFC bank Credit Card / Debit Card to avail the offer.

Compare & Shop

1. Go to HDFC Bank SmartBuy Compare & Shop section.
2. Search for your product. Compare Prices and select the merchant.
3. Enter Mobile number & Last 4 digit card number.
4. Move to the respective merchant and purchase the same product using HDFC Bank Credit / Debit Card.

Terms & Conditions

- The posting of reward points/cash back for all eligible transactions made in Jan 2020 will be delayed by 1 month(tentatively) owing to the current COVID-19 lockdown. Regret the inconvenience caused.
- Offer is valid on Successful Transactions completed on Smartbuy under categories Flights, Hotels, Bus, Rail, Instant Vouchers, Flipkart Store in SmartBuy, Amazon Store in SmartBuy and Compare and Shop section in SmartBuy. This Offer is not valid on offers given by individual merchants under offers section
- Applicable for Full payment across all categories (on flights / Hotels / Bus / Rail/ Instant Vouchers / Flipkart store/ Amazon store / compare and shop section)
- Also applicable on Credit card Easy EMI Transactions (on flights / Hotels / Bus / Instant Vouchers / Flipkart store) on Infinia or Diners or Regalia Credit card only. (Eligible for a Min Transaction of Rs.3000). Bonus RP would be posted every month on the EMI amount levied on that given month
- Also applicable on Debit Card Easy EMI transactions (on flights / Hotels / Bus / Flipkart store) (Eligible only select customers and for a Min Transaction of Rs.5000) The cashback will be computed on the booking value subject to maxcap condition
- Not applicable on EMI transactions on Compare & Shop, and Amazon-exclusive store. Not applicable on EMI transactions on any other Credit Card other than Infinia / Diners / Regalia variants
- Cashback on PayZapp wallet will be posted if and only if the customer is registered on PayZapp at the time of transaction.
- Cashback posting will be eligible only for PayZapp KYC registered and wallet active customers. Customers who are not KYC verified customers and not having an active Payzapp Account will not be eligible to earn Cashback for this offer.
- Diners variant Includes all HDFC Bank Diners Black, Diners Clubmiles, Diners Premium, Diners Privilege, Diners Rewardz only
- Corporate Credit Cards, Commercial Credit Cards, Dealer Credit Cards, Distributor Credit Cards, Value Plus Credit Cards, Virtual cards, Jet Privilege Debit card, and Times Points Debit card. are excluded from the promotion.
- Diners Club Card customers cannot club the 10X benefit with any of the existing programs with the Diners.
- This offer is not applicable to the purchase of jewellery/gold coins or its equivalents.
- This offer is not applicable to the purchase of prepaid cards/gift cards or its equivalents. This offer is not applicable to the purchase of flight bookings done on Flipkart / Amazon store.
- Card Holder/s whose account has been classified as delinquent before or during the currency of the Program, or when the gift is to be collected, will not be eligible for the benefits of the Program.
- This offer is non-encashable, not extendable and non-negotiable.
- If a card member 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.
- Nothing herein amounts to a commitment by HDFC Bank to conduct further, similar or other offers.
- HDFC Bank Cardholders are not bound in any way to participate in this offer. Any participation is voluntary and the offer is being made purely on a "best effort" basis.
- Above offers are by way of a special offer for select HDFC Bank Credit Card and Debit Card members only and nothing contained herein shall prejudice or affect the terms and conditions of the Cardmember agreement. The terms of the above offers shall be in addition to and not in derogation of the terms contained in the Cardmembers Agreement.
- 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.

- No two programs can be combined or benefits of two programs are combined at any point in time, for transactions done on the SmartBuy website or pages thereof, associated with the program.
- Offer is valid only if HDFC Bank Credit/ Debit card is used to complete payment. Wallet load using HDFC card or Cash on Delivery options are not eligible under this offer.
- All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts/tribunals in Chennai only, irrespective of whether courts/tribunals in other areas have concurrent or similar jurisdiction.
- All decisions by HDFC Bank regarding the selection of winners shall be final and binding. No correspondence will be entertained in this connection.
- All valid spends transactions will be eligible for the offer. HDFC Bank will not be responsible for invalid transactions.
- To be eligible for the offer, Cardholder is required to satisfy the condition mentioned in the offer post receipt of the communication.
- Nothing herein amounts as a commitment by HDFC Bank to conduct further, similar or other schemes/offers.
- HDFC Bank reserves the right to extend this offer to selected HDFC Bank Debit Cardholders only.
- HDFC Bank is not responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses that a Cardholder may suffer, sustain or incur due to the offer.
- HDFC Bank shall not be liable for any loss or damage whatsoever or for any personal injury that may be suffered, by an HDFC Bank Debit Card member, directly or indirectly, by use or non-use of products/services availed of under this offer
- In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the promotion, these terms and conditions shall prevail.
- HDFC Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory service/product provided by any participating parties/sponsors.
- Pictures in the communication are representative and the actual product may differ.
- This offer is nontransferable to any other person.
- Any Government levies/taxes like Sales Tax, TDS, gift tax, road tax, any Local Tax, etc. arising out of the same will be borne by the HDFC Bank Debit card customer.