



Short Description

Delight with exclusive and assured bonus saving on all transactions on SmartBuy.

Starts On: 2020-06-01

Expires On: 2022-01-31

Large Description

1. Get accelerated Reward points on HDFC Bank Infinia or Diners Card or Credit Card or Cashback on other HDFC Bank Credit Cards and all HDFC Bank Debit Card on transacting through Smartbuy as per the structure below.

Category	Offer on HDFC Bank Credit / Debit / Prepaid Card			Exclusive offer on HDFC Bank Infinia & Diners Black credit card
	(not applicable on Infinia/Diners Black credit card)			
	Platform CashBack	Bonanza CashBack	Total CashBack	
MakeMyTrip (Hotels)	5%	5%	10%	10XRP
Flights (via ClearTrip/Yatra)	2.50%	2.50%	5%	10X RP
Hotels (via / ClearTrip)	2.50%	2.50%	5%	10X RP
Bus (via RedBus)	2.50%	2.50%	5%	10X RP
Instant Vouchers	2.50%	2.50%	5%	5X RP
Rail	2.50%	2.50%	5%	5X RP
Amazon	2.50%	2.50%	5%	5X RP
Flipkart	1%	-	1%	3XRP
Apple Tresor	5%	-	5%	5X RP

Note: 10X offer for Smartbuy instant voucher on infinia and Diners Black Credit Card valid till 31st August'2021.

5X offer for Smartbuy instant voucher on infinia and Diners Black Credit Card from 1st September'2021.

2. Additional 5% Cashback upto Rs. 750 on using Millennia Credit Card on Amazon and Flipkart, Via Smartbuy

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3. Please note that 5X Rewards Points /5% Cashback also applicable on all Amazon Credit Card EMI transactions done from 1st October 2020 onwards. Please refer terms and conditions for details.

4. Maximum benefit that could be earned per card in a calendar month is as below.

HDFC Bank Card Type	Maxcap per calendar month
Infinia Credit card	15,000 reward points
Diners Black Credit card	7,500 reward points
Regalia / Diners Privilege Credit card	Rs. 2,000 cashback
Other Credit / Debit card / Prepaid card	Rs. 1,000 cashback

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

6. The eligible Reward point / cashback for credit card / prepaid card will be posted on respective card account. The eligible cashback for debit card transactions will be posted as cashback points. Visit Netbanking to redeem these on card account.

Detailed Terms & Conditions:

- 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 Experience booking and DTH recharge in SmartBuy. This Offer is not valid on offers given by individual merchants under offers section.?
- Offer Valid from 1st Jun'20 to 31st January'2022

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Transaction Eligibility

- Applicable for Full payment across all categories (on flights / Hotels / Bus / Rail/ Instant Vouchers / Flipkart store/ Amazon store / Experience booking and DTH recharge in SmartBuy)
- Also applicable on Credit card Easy EMI Transactions (on flights / Hotels / Bus / Instant Vouchers / SmartBuy Flipkart store only). Bonus RP on Infinia or Diners Credit card and Cashback on other credit cards would be posted every month on the EMI amount levied on that given month
- Offer is applicable on Credit card Easy EMI Transactions on SmartBuy Amazon-exclusive store for transactions done from 1st October `20 onwards
- Customer will not be eligible for SmartBuy benefit incase of loan pre-closure
- Also applicable on Debit Card Easy EMI transactions (on flights / Hotels / Bus / SmartBuy 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
- Offer not applicable on Debit Card Easy EMI transactions on SmartBuy Amazon -exclusive store.
- Offer Applicable on Pay with PayZapp option too. The offer as per the linked card used for completing the transaction would be applicable.
- Only PayZapp card used via pay by PayZapp method will be eligible for offer.
- Transactions done by entering 16 digits of PZ card followed by CVV will not be eligible for offer benefits on SmartBuy.
- Offer is not applicable on Amazon and Flipkart on following categories

1. Flight Bookings, Prepaid / Gift Cards, Bill Payments Insurance & Recharges

2. Purchase of Video Gaming Consoles & Hardware

3. Prime membership

4. Amazon Fresh orders

5. Amazon Pay Balance

6. Amazon for Business

7. Jewelry / Gold coins or its equivalent

Card Variant Eligibility

- Cashback posting will be done for eligible customers on respective credit card & debit card used to complete the transaction.
- 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.
- In Prepaid card – only Millennia Prepaid and PayZapp prepaid card are eligible under this program
- Diners Club Card customers cannot club the 10X benefit with any of the existing programs with the Diners.
- Only Regalia credit card (Regalia first not included) and Diners Privilege credit card will be eligible for a maxcap of Rs.2000 per calendar month.

Amazon T&C

Transaction on Amazon is eligible for SmartBuy benefit only in accordance to Amazon affiliate program.

Transaction is eligible only if

- Customer clicks through Amazon tab on SmartBuy and has not visited any other affiliate in the past 24 hours. If so, customer is required to clear the cache / cookies / cart and reintiate the journey
- During a single Session that the customer adds a Product to his or her shopping cart and places the order for that Product no later than 89 days following the customer's initial click-through;
- The Product is shipped to, and paid for by, the customer.

A “**Session**” Starts when customer clicks through Amazon via SmartBuy and Ends upon the first to occur of the following:

- 24 hours elapses from that click
- The customer places an order for a Product
- The customer clicks on any other affiliate program (of Amazon) other than SmartBuy

Qualifying Purchases exclude, and will not be eligible on any of the following:

- Any product that was already added in Amazon cart (or save later) prior to visiting SmartBuy
- Any Product that, after expiration of the applicable Session, is added to a customer's Shopping Cart, or is streamed or downloaded by a customer, even if the customer previously followed through SmartBuy
- Any Product purchased for resale or commercial use of any kind;
- Any Product order where a cancellation, return, or refund has been initiated; and
- Any Product purchased by a customer who is referred to the Amazon Site through any of the following:

1. a Prohibited Paid Search Placement; or

2. a link to the Amazon Site, including a Redirecting Link, that is generated or displayed on a Search Engine in response to a general Internet search query or keyword (i.e., in natural, free, organic, or unpaid search results), whether those links appear through your submission of data to that site or otherwise.

- Any Product purchased through a SmartBuy in a Mobile Application that was not an Approved Mobile Application by Amazon
- Any Qualifying Purchase, which takes place in India, made through a mobile device or tablet wherein:

1. the mobile application of the Amazon Site is pre-loaded by the original equipment manufacturer ("OEM") on the device or tablet; or

2. the mobile application of the Amazon Site is installed through a maintenance release or firmware update or firmware based notifications sent by the OEM or the notification partner; or

3. the mobile application of the Amazon Site is installed from a source other than Google Play store or iOS App Store

Other Terms & Conditions

- The eligible RP for Infinia & Diners Black credit card will be posted on respective card accounts
- The eligible cashback for other credit card transactions will be posted on respective credit card against outstanding
- The eligible cashback for debit card transactions will be posted as Debit card points on your account. Kindly check Netbanking to redeem the same
- The eligible cashback for PayZapp transactions using PayZapp wallet will be posted on PayZapp account; PayZapp transactions via guest check-out is not eligible.
- The eligible RP / cashback will be posted within 90 working days from end of transaction month. Example as below

Month when transactions is done	Posting will be done by
Nov'20	28th Feb'21
Dec'20	31st Mar'21
Jan'21	30th Apr'21
Feb'21	31st May'21

- 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.
- 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.
- 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.
- 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.
- Returned purchases, disputed or unauthorized/fraudulent transactions, EMI's and Card Account Fees will not be considered for this offer.
- 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.
- 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.
- 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 Card members Agreement.
- 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 non-transferable 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.
- In case of any dispute on offer from other sources - only the offer construct & terms and conditions mentioned here will stand final

[Click here](#) to view SmartBuy offer applicable until May'20

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 Rail. 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 cannot 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/?affid=hdfccobra>)
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. 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
3. Use HDFC bank Credit Card / Debit Card to avail the offer.