

## Rewards Points Program - Terms and Conditions

1. Only eligible retail purchases qualify for accumulation of reward points
2. Reward points will not be accrued for fuel transactions
3. EasyEMI and e-wallet loading transactions will not accrue reward points
4. Reward points accrued will be reversed if a retail transaction is converted into SmartEMI
5. Effective 16th Jan'26 onwards, Infinia Cardholders will earn 3X Accelerated Reward Points on Brand Voucher purchases from Gyftr via SmartBuy
6. With effect from 1st July 2025, Reward points accrued for Insurance transactions will have a maximum cap of 10,000 reward points per month.
7. Reward points are valid only for 3 years from the date of accumulation. E.g. Reward points received in the month of June, 2015 will expire in June, 2018
8. If the credit card is not used for more than 365 days, reward points accrued will be nullified
9. Smartbuy accelerated reward points program is a limited period offer. The capping of reward points on Smartbuy accelerated reward points program will be governed by the Smartbuy reward points program T&C
10. Redeem up to maximum of 70% on the travel bookings (Flights, Hotel and experiences) using reward points. The balance amount will need to be paid via credit card
11. Redeem up to 70% on Apple products and Tanishq vouchers using reward points. The balance amount will need to be paid via credit card
12. With effect from 23rd July'22 till 31<sup>st</sup> Dec'22, reward points for rental pay transactions, property management services like rent, maintenance, packers & movers, etc will be capped at 2000 reward points per month.
13. With effect from 1st Jan'23,
  - a. Reward points will not be accrued for rental pay transactions, property management services like rent, maintenance, packers & movers, etc and government transactions
  - b. Reward points earned on grocery transaction will be capped at 2000 RP per calendar month
  - c. Redemption of Reward Points for flights & hotel bookings and against airmiles transfer on Smartbuy portal will be capped at 1,50,000 Reward Points per calendar month.
  - d. For rent payments made through third-party merchants, a fee of 1% of the total transaction amount will be levied from the second rental transaction of the calendar month.
  - e. If you conduct a transaction (in-store or online) in Indian currency at an international location or with a merchant located in India but registered overseas, a dynamic & static conversion markup fee of 1% will be charged.
14. Effective 15th Jan'24, 2 Reward Points will be converted to 1 Loyalty Point for Turkish Miles, Accor and Avianca Life Miles
15. With effect from 1st Feb'23, redemption of Reward Points against statement balance (cashback redemption) will be capped at 50,000 Reward Points per calendar month.

16. With effect from 1<sup>st</sup> Sep'24,
  - a. Reward points on utility transactions will be capped at 2000 RPs per month
  - b. Reward points on telecom transactions will be capped at 2000 RPs per month
  - c. Education payments made through third-party apps like (but not limited to) CRED, Cheq, MobiKwik, and others will NOT earn Reward Points. However, education payments made directly through college/school websites or their POS machines will earn Reward Points.
16. With effect from 1<sup>st</sup> Oct'24,
  - a. On the HDFC Bank SmartBuy portal, redemption of Reward Points to get Apple Products is capped to one product for every calendar quarter, effective October 1st, 2024.
  - b. On the HDFC Bank SmartBuy portal, redemption of Reward Points for Tanishq vouchers will be capped at 50,000 Reward Points for every calendar quarter, starting October 1st, 2024
17. The maximum reward points that can be earned in a statement cycle for Infinia/Infinia Metal is 2,00,000.