Terms and Conditions

Dear Customer,

Please note the below HDFC Bank BizBlack Metal Credit Card product feature revisions effective as of 21st Dec 2026.

1. Core Reward Points structure

- The Reward Points will be processed as per the following table from 21st Dec 2026:

Spends on	Reward Points	Minimum spends to avail Core Reward Points
Income Tax and GST Payments	4 Reward Points	₹ 200
All Spends excluding IT, GST, fuel, wallet, rent, education, and EMI	5 Reward Points	₹ 150

As per fair usage policy, the maximum Reward Points that can be accrued in a single statement cycle for the BizBlack Metal Credit Card will remain unchanged at **1,50,000 Reward Points**.

2. Milestone Benefit (Calendar Quarterly)

- Earn a voucher worth ₹ 5,000 (Taj Stay/SmartBuy Flight) on spends of ₹ 4 Lakhs (excluding fuel, rent, IT, GST and EMI transactions) & above per calendar quarter.
- Calendar quarter is defined as Jan – Mar, Apr – Jun, Jul – Sep, Oct – Dec.
- This will be effective from 1st January 2027.

3. Accelerated Reward Points Benefit

- The Reward Points will be processed as per the following table:

Spends on	Reward Points	Minimum retail spends to avail Reward Points
a. Bill payments via SmartPay & PayZapp. b. Income Tax/ Advance Tax payment via eportal.incometax.gov.in c. GST payment via payment.gst.gov.in d. Hotel & flight booking on MMT MyBiz powered by SmartBuy BizDeals e. Business software purchase on Nuclei via SmartBuy BizDeals	5X Reward Points (i.e.,1X Core RP, 4X Accelerated RP)	₹ 50,000 per statement cycle excluding IT, GST Spends
Other Spends (excluding petrol, wallet, rent, education, EMI)	5 Reward Points	₹ 150

Accelerated RP revision shall be effective from the billing cycles starting from 21st Dec 2026(i.e. from 21st Dec'26 – 20th Jan'27 cycle)

- Only Settled transactions will be considered for reward points posting.
- Accelerated RP on Business Essential spends is capped at 7,500 RP per statement cycle
- EMI spends are not considered as a part of retail spends.
- The accelerated reward points will be posted in the next billing cycle.

Note: Customer will not be eligible for accelerated RPs, if there are any reversal transaction happening within the statement cycle that brings down the minimum spend of ₹50,000 required for qualifying for accelerated RP.

For example: If the cardholder spends ₹1,00,000 in billing statement cycle with following break up of spends

- Spends on PayZapp : ₹10,000 | GST payment: ₹10,000 | Flight booking on MMT MyBiz Via SmartBuy Biz Deals : ₹20,000 |Payment Wallet load spends: ₹10,000 | other spends: ₹50,000
- Thus, the total spends eligible for Reward Points would be only ₹10,000 + ₹10,000 + ₹20,000 + ₹50,000 = ₹90,000.

The Reward Points earned for the billing cycle in example would be calculated as follows:

- Reward Points on Accelerated RP categories for Spends of ₹40,000
    - (Spends on PayZapp: ₹10,000 |Flight booking via MMT MyBiz: Rs20,000): 3,980 RP
    - (GST payment: ₹10,000): 800 RP
    - Core Reward Points for spends on Accelerated category: 1199 RP (PayZapp:333 RP, Flight booking via MMT MyBiz:666 RP, GST:200 RP)
- Reward Points on other spends of ₹50,000 = 1,665 RP

Thus, the total Reward Points for the example would be 7,644 RP.

- All PayZapp transactions will be eligible for Accelerated Reward Points except spends on Clubs, Housing, Rent, Hospital, Education, Donation, Mutual funds, Loans, Credit Card payments, Wallet Load.
- The transaction settled from the merchant will be eligible for Reward Points and settlement/Posting date of the transaction will be considered for points calculation.
- In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, the corresponding Reward Points will be reversed from next statement cycle Reward Points earnings.
- In case, customer has upgraded/ downgraded to any other card within the statement cycle, Customer will not the eligible for accelerated RP posting on eligible business spends.
- In case the customer changes the billing cycle, the accelerated reward points will be posted for the new billing cycle only.