



Top 5 Credit Cards of HDFC Bank to apply (6 mins read)

Description

HDFC Bank is among the leading private banks in India. Its revenue in the year 2021-22 was more than 1 lakh crores which makes it the second-largest private bank in India. With more than 5 crore customers HDFC is expanding at a great pace in India. Catering to the needs of such a huge base of customers in India, HDFC bank offers more than 10 credit cards, and its credit cards are right there among the [top credit cards in India](#). With so many credit cards on offer, customers often get confused as to which credit card should they go for. But don't worry; WealthDrift has brought to you the Top 5 Credit Card by HDFC bank in India.

After reading this article you will be able to select the best credit card of HDFC that you can apply for. You can get these credit cards by submitting your request online through the [HDFC website](#). You can also track your HDFC bank credit card application status through this [portal](#) or through the toll-free customer care number – 1860 267 6161 / 1800 202 6161.



1. HDFC REGALIA CREDIT CARD

Fit for: For people who want benefits across multiple categories and are big spenders.

Eligibility

- a. For salaried person: Age- 21 yrs to 60 yrs

Net monthly income > INR 1 lakh

- For self-employed: Age- 21 yrs to 65 yrs

ITR > INR 12 Lakhs per annum

Benefits and Rewards

- a. You get 12 complimentary airport lounge access within India and 6 visits outside India.
- b. 10,000 reward points on the annual expenditure of INR 5 lakhs and 15,000 reward points on the annual expenditure of INR 8 lakhs.
- c. Earn 4 reward points on every INR 150 spent on retail stores.
- d.

Reward points on your HDFC Credit Card can be redeemed for

- Flights and hotel bookings via SmartBuy with 1RP = INR 0.5
- Products and vouchers via net banking with 1RP = up to INR 0.35
- Cashback at 1 RP = INR 0.2
- e. Zomato Gold membership for dining out at restaurants for 1 year if your spend INR 75,000 within the first 90 days from card activation.
- f. Accidental air death cover of INR 1 Crore.
- g. Lost card liability cover up to INR 9 Lakhs.

Joining Fee: INR 2,500/- + Applicable taxes

Annual Fee: The annual fee for the HDFC Regalia Credit card is INR 2,500/- + Applicable taxes. However, this fee can be waived if you spend INR 3 Lakhs on your credit card in the previous year.

Rate of interest: 3.6% per month.

Penalties

S.No.	Statement Balance	Late payment charges
1	Less than INR 100	Nil
2	INR 100 – INR 500	INR 100/-
3	INR 501 – INR 5000	INR 500/-
4	INR 5001 – INR 10,000	INR 600/-
5	INR 10,001 – INR 25,000	INR 800/-
6	INR 25,001 – INR 50,000	INR 1100/-
7	More than INR 5000	INR 1300/-

Credit Period: Interest-free period is up to 50 days.

Cash Advance Limit: 40% of the credit limit with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges.

2. HDFC MONEY BACK CREDIT CARD

Fit for: For people who shop online and want a low annual fee card with limited features.

Eligibility

- a. For salaried person: Age- 21 yrs to 60 yrs

Net monthly income > INR 25,000

- For self-employed: Age- 21 yrs to 65 yrs

ITR > INR 6 Lakhs per annum

Benefits and Rewards

- Earn 4 reward points on every INR 150 spent on online shopping.
- Reward point on your HDFC Credit Card can be redeemed at 1 RP = INR 0.2
- You can get 5% cashback in a billing cycle with a maximum cap of INR 250. So you can get the annual fee back in the form of cashback in just two months.
- Zero lost card liability if reported immediately.

Joining Fee: INR 500/- + Applicable taxes

Annual Fee: The annual fee for HDFC Money Back Credit Card is INR 500/- + Applicable taxes. However, this fee can be waived if you spend INR 50,000 on your credit card in the previous year.

Rate of interest: 3.6% per month.

Penalties

S.No.	Statement Balance	Late payment charges
1	Less than INR 100	Nil
2	INR 100 – INR 500	INR 100/-
3	INR 501 – INR 5000	INR 500/-
4	INR 5001 – INR 10,000	INR 600/-
5	INR 10,001 – INR 25,000	INR 800/-
6	INR 25,001 – INR 50,000	INR 1100/-
7	More than INR 5000	INR 1300/-

Credit Period: Up to 50 days.

Cash Advance Limit: 40% of the credit limit with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges.



3. HDFC MILLENIA CREDIT CARD

Fit for: For people who are new to credit cards and do frequent shopping on online platforms like Amazon and Flipkart.

Eligibility

- a. For salaried person: Age- 21 yrs to 40 yrs
Net monthly income > INR 35,000
- For self-employed: Age- 21 yrs to 40 yrs
ITR > INR 6 Lakhs per annum

Benefits and Rewards

- a. You get 5% cashback on [Amazon](#), [BookMyShow](#), [Cult.fit](#), [Flipkart](#), [Myntra](#), [Sony LIV](#), [Swiggy](#), [Tata CLiQ](#), [Uber](#), and [Zomato](#), and 1% cashback on all other spends
- b. You can enjoy 8 complimentary domestic lounge visits per year.
- c. Cashback is given in the form of cash points which can be redeemed in the following ways:
 - Redeem against statement balance at the rate of 1 CP = 1 INR.

- Redeem against flight/hotel bookings via SmartBuy at the rate of 1 CP = INR 0.3

Joining Fee: INR 1000/- + Applicable taxes

Annual Fee: The annual fee for HDFC Millenia Credit Card is INR 1000/- + Applicable taxes. However, this fee can be waived if you spend INR 1 Lakh on your credit card in the previous year.

Rate of interest: 3.6% per month.

Penalties

S.No.	Statement Balance	Late payment charges
1	Less than INR 100	Nil
2	INR 100 – INR 500	INR 100/-
3	INR 501 – INR 5000	INR 500/-
4	INR 5001 – INR 10,000	INR 600/-
5	INR 10,001 – INR 25,000	INR 800/-
6	INR 25,001 – INR 50,000	INR 1100/-
7	More than INR 5000	INR 1300/-

Credit Period: Up to 50 days.

Cash Advance Limit: 40% of the credit limit with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges.

4. HDFC TITANIUM TIMES CREDIT CARD

Fit for: For people who frequently go out for dining and movies.

Eligibility

- For salaried person: Age- 21 yrs to 60 yrs

Net monthly income > INR 25,000

- For self-employed: Age- 21 yrs to 65 yrs

ITR > INR 6 Lakhs per annum

Benefits and Rewards

- Get 25% off on movie tickets on BookMyShow. Max limit of the discount is INR 350 per transaction.
- You also get round-the-year discount offers on this HDFC credit card on dining, shopping, and travel at selected partners.
- Earn 5 reward points for every INR 150 spent on dining on weekdays and 2 reward points on

every other INR 150 spent.

Joining Fee: INR 500 /- + Applicable taxes

Annual Fee: The annual fee for HDFC Titanium Times Credit Card is INR 500/- + Applicable taxes. However, this fee can be waived if you spend INR 1,50,000 on your credit card in the previous year.

Rate of interest: 3.6% per month.

Penalties

S.No.	Statement Balance	Late payment charges
1	Less than INR 100	Nil
2	INR 100 – INR 500	INR 100/-
3	INR 501 – INR 5000	INR 500/-
4	INR 5001 – INR 10,000	INR 600/-
5	INR 10,001 – INR 25,000	INR 800/-
6	INR 25,001 – INR 50,000	INR 1100/-
7	More than INR 5000	INR 1300/-

Credit Period: Up to 50 days.

Cash Advance Limit: 40% of the credit limit with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges.

5. HDFC DINER CLUB PRIVILEGE CREDIT CARD

Fit for: For people who wants benefits across various categories like shopping, dining, travel, etc. Go for this credit card of HDFC if you think you will be able to fully utilize the memberships that come along with this card.

Eligibility

- For salaried person: Age- 21 yrs to 60 yrs

Net monthly income > INR 70,000

- For self-employed: Age- 21 yrs to 65 yrs

ITR > INR 8.4 Lakhs per annum

Benefits and Rewards

- Get complimentary annual membership of Amazon Prime, Zomato Pro, MMT black, and Times Prime.

- b. Get 12 complimentary visits to airport lounges in India and worldwide in a year.
- c. Get vouchers worth INR 500 of any one of the brands like Ola Cabs, Cult.fit live, BookMyShow, TataCliq if you spend more than INR 40,000 in a month.
- d. Earn 4 reward points on every INR 150 spent.
- e. Earn up to 10 times reward points on spending done via SmartBuy and two times reward points on dining on weekdays.
- f. Reward points on your HDFC Credit Card can be redeemed in the following ways:
 - o For booking flight tickets/hotels with 1 RP = INR 0.5
 - o For getting Airmiles with 1 RP = 0.5 Airmiles
 - o For Cashback at 1 RP = INR 0.2
- g. Get air accident insurance cover of INR 1 Cr.

Joining Fee: INR 2,500/- + Applicable taxes

Annual Fee: The annual fee for HDFC Diner Club Privilege Credit Card is INR 2,500/- + Applicable taxes. However, this fee can be waived if you spend INR 3 Lakhs on your credit card in the previous year.

Rate of interest: 3.6% per month.

Penalties

S.No.	Statement Balance	Late payment charges
1	Less than INR 100	Nil
2	INR 100 – INR 500	INR 100/-
3	INR 501 – INR 5000	INR 500/-
4	INR 5001 – INR 10,000	INR 600/-
5	INR 10,001 – INR 25,000	INR 800/-
6	INR 25,001 – INR 50,000	INR 1100/-
7	More than INR 5000	INR 1300/-

Credit Period: Up to 50 days.

Cash Advance Limit: 40% of the credit limit with 2.5% of the amount or INR 500 whichever is higher, as the cash withdrawal charges.

How to make HDFC credit card bill payment online?

- Through HDFC Credit Card [Billdesk](#).
- Through CRED App.
- Through apps like PhonePe, Paytm, etc.
- Through credit card net banking by using HDFC customer Id to [login](#).

So folks, now you know which credit cards are best in HDFC bank. Apply for these credit cards online through the HDFC website and start building your [credit score](#). Be careful while using credit cards and only use them for your benefit. Feel free to share this article with your peers. Follow us on Instagram ([wealth_drift](#))

) for valuable and easy-to-implement tips on personal finance.

Category

1. General

Date Created

June 2022

Author

shvadmin

www.wealthdrift.com