

**1. Rental Transactions:**

If you use services like (but not limited to) CRED, PayTM, Cheq, MobiKwik, Freecharge, and others to pay rent, a 1% fee will be charged on the transaction amount and capped at ₹3000 per transaction.

Category	Merchant Category Codes (MCC)
Rent	6513

**2. Fuel Transactions:**

**Consumer Cards:** If you spend less than ₹ 15000 per transaction on fuel, no additional fee will be charged. However, if you spend more than ₹15,000 per transaction on fuel, a 1% fee will be charged on the entire amount and capped at ₹3000 per transaction.

**Business Cards:** If you spend less than ₹ 30000 per transaction on fuel, no additional fee will be charged. However, if you spend more than ₹30,000 per transaction on fuel, a 1% fee will be charged on the entire amount and capped at ₹3000 per transaction.

Category	Merchant Category Codes (MCC)
Fuel	1361,5172,5541,5542,5983,9752

**3. Utility Transactions:**

**Consumer Cards:** If you spend less than ₹ 50,000 per transaction on Utilities, no additional fee will be charged. However, if you spend more than ₹50,000 per transaction on utilities, a 1% fee will be charged on the entire amount and capped at ₹3000 per transaction.

**Business Cards:** If you spend less than ₹ 75,000 per transaction on Utilities, no additional fee will be charged. However, if you spend more than ₹75,000 per transaction on utilities, a 1% fee will be charged on the entire amount and capped at ₹3000 per transaction.

Category	Merchant Category Codes (MCC)
Utility	4900

Insurance transactions will not be considered as Utility transactions and hence no charge will be applicable.

**4. Educational Transactions:**

If you make education payments through college/school websites or their POS machines, there will be no fees. International education payments are excluded from this charge. However, on education payments through third-party apps like (but not limited to) CRED, PayTM, Cheq, MobiKwik and others, a 1% fee will be charged and capped at ₹3000 per transaction.

Category	Merchant Category Codes (MCC)
Education	8211,8220,8241,8244,8249,8299

**5. International / Cross Currency Transactions:**

If you make an International / Cross currency transaction, a 3.5% markup fee will be applicable.

**6. Late Payment:**

Our late payment fee structure has been revised as follows:

<b>Outstanding Amount Slab</b>	<b>Revised Charges</b>
Less than or equal to ₹ 100	Nil
₹ 101 - 500	₹ 100
₹ 501 - 1000	₹ 500
₹ 1001 - 5000	₹ 600
₹ 5001 - 10000	₹ 750
₹ 10001 - 25000	₹ 900
₹ 25001 - 50000	₹ 1,100
> ₹ 50000	₹ 1,300

**7. Rewards Redemption towards Statement Credit:**

If you redeem your rewards towards statement credit (CashBack), a ₹50 redemption fee will be charged.

**8. Finance Charges:**

If you avail the revolving credit facility & hence choose to pay an amount less than the total amount due reflected in the monthly billing statement, finance charges of 3.75% (per month) will be applicable from the transaction date till the outstanding balance is paid in full . Applicable to all retail & cash transactions.

**9. Easy-EMI Processing Fee:**

If you avail the Easy-EMI option at any online / offline store, EMI processing fee of up to ₹299 will be charged.

All fees are subject to GST as per government regulations.

The Merchant Category codes are defined by the network (Visa, Master Card, Rupay, Diners). HDFC Bank does not define the merchant category.

If you have any questions or need further information, please contact our HDFC Bank customer service team or visit your nearest HDFC Bank branch.