



## **Terms and Conditions related to HDFC Diners Club Black Credit Card's Rewards Program**

- Reward earnings on utility and telecom & cable spends will be capped at 2,000 points each
- Education payments made through third-party apps will not earn any reward points
- Reward points are valid for a period of 3 years from the date of accumulation
- Fuel, EasyEMI, e-wallet loading, rent payments and government-related spends will not accrue any reward points
- Reward points for Insurance transactions have a capping of 5,000 points per day
- 2 Reward Points = 1 Loyalty Point for Turkish Miles, Accor and Avianca Life Miles
- Cardholders can earn a maximum of 75,000 reward points in a statement cycle
- Redemption of reward points against flight/ hotel bookings through SmartBuy portal is capped at 75,000 reward points per month
- Reward points offered on grocery purchases are capped at 2,000 per month
- Redemption of reward points against cashback is capped at 50,000 points per month
- 1% of the transaction amount of rent payments will be charged for payments made through third-party merchants