



CARDADDA

HDFC BANK

HDFC Bank Millennia

CASHBACK

ANNUAL FEE

₹1,000 + GST

Fees & charges

Joining fee	₹1,000 + GST
Annual / renewal fee	₹1,000 + GST
Fee waiver	Waived on ₹1,00,000+ spend in the year before renewal

Why this card

- 5% cashback on Amazon, Flipkart, Myntra, Tata CLiQ, Swiggy, Zomato, Uber, BookMyShow, Sony LIV and Cult.fit
- 1% cashback on all other spends
- ₹1,000 gift voucher or 1 domestic lounge visit on ₹1,00,000+ spend in a calendar quarter — pick one; up to 4 lounge visits a year if every quarter qualifies
- Up to 10% additional cashback across 200+ brands via SmartBuy or PayZapp Shop
- 10% additional discount on Swiggy Dineout with coupon code HDFCCARDS
- 1% fuel surcharge waiver at all fuel stations on ₹400–₹5,000 transactions, capped at ₹250 per statement cycle
- Cashback is credited as Reward Points (1 point = ₹1 for statement-credit redemption), capped at 3,000 points redeemed per month
- No cashback on wallet loading, Easy EMI or education payments (HDFC card-wide policy since 1 September 2024)
- Reward points equivalent to the membership fee are credited back when you pay it; zero lost-card liability and up to 50 days interest-free credit period

Card names, fees and figures shown are illustrative; verify current terms with HDFC Bank directly before applying. Cardadda — Verified 9 Sep 2026.