



CARDADDA

HDFC BANK

# Tata Neu Plus

CASHBACK

ANNUAL FEE

₹499 + GST

## Fees & charges

|                      |                                                                                            |
|----------------------|--------------------------------------------------------------------------------------------|
| Joining fee          | ₹499 + GST                                                                                 |
| Annual / renewal fee | ₹499 + GST                                                                                 |
| Fee waiver           | Renewal fee waived above ₹1L annual spend (no waiver mechanism exists for the joining fee) |

## Why this card

- 2% NeuCoins on non-EMI Tata Neu and partner Tata Brand spends; 1% on EMI (even on Tata brands) and all other spends
- Up to 1% back on UPI via Tata Neu — 0.25% base (credited by HDFC) + 0.75% extra via your Tata Neu UPI ID, capped at 500 NeuCoins/month combined
- 499 NeuCoins welcome benefit on your first transaction within 30 days (not applicable on lifetime-free/first-year-free cards)
- A complimentary domestic lounge voucher each quarter (up to 4/year) on ₹50,000+ spend that quarter
- Extra 5% NeuCoins on select Tata Neu App categories with a NeuPass membership (Bill Payment/Tata Pay, Tanishq, Cult.fit, Air India and Tata Play are excluded)
- No NeuCoins on fuel, wallet, rent, government or online skill-gaming transactions; grocery capped at 1,000 Neu-Coins/month, utility and telecom/cable at 2,000/month each

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