

**Product Feature Related Queries****1. What are the key features of the Marriott Bonvoy® HDFC Bank Credit Card?**

- Complimentary Marriott Bonvoy® Silver Elite Status
- 10 Elite Night Credits (ENCs) under the Marriott Bonvoy Program
- Earn up to 4 Free Night Awards (valued up to 15,000 Marriott Bonvoy points)

<b>Benefit</b>	<b>Eligibility</b>
1 Free Night Award	Upon paying the Joining/Annual Fee
Additional Free Night Award	On Eligible Spends of INR 6 lakhs in an anniversary year*
Additional Free Night Award	On Eligible Spends of INR 9 lakhs in an anniversary year*
Additional Free Night Award	On Eligible Spends of INR 15 lakhs in an anniversary year*

- The Free Night Award is for the primary cardmember. Supplementary cardmembers on your Account are not eligible for this benefit
- Please allow up to 8-12 weeks after paying the Joining fee or Annual Fee for your Free Night Award to be automatically deposited into your Marriott Bonvoy Membership Account.
- To avail additional Free Night Award, you have to meet eligible spends criteria which excludes spends on fuel, wallet reload and rental transactions
- For more details on Free Night award, kindly refer to T&C
- For more details on redeeming Free Night Awards, visit: <https://help.marriott.com/s/article/Article-33946>
- Earn 8 Marriott Bonvoy Points on every Rs.150 spent at hotels participating in Marriott Bonvoy  
(On all retail\* spends at hotels participating in Marriott Bonvoy)
- Earn 4 Marriott Bonvoy Points on every Rs.150 spent on Travel, Dining& Entertainment  
(On all retail\* spends in Travel, Dining and Entertainment Category)
- Earn 2 Marriott Bonvoy Point on every Rs.150 spent for all other eligible spends  
(On all retail\* spends)

**2. What are other additional features of the Marriott Bonvoy HDFC Bank Credit Card?**

- 12 complimentary Domestic Lounge access within India (both at domestic and international terminals) and 12 International Lounge access.
  - Cardmember can view list of domestic and international lounges through Diners travel tools App
- Complimentary 2 golf courses access and 2 golf course lessons per quarter across the world
- To know more details of Airport Lounge access and Golf Lounge access refer T&C

**3. What is the reward point earning structure for Marriott Bonvoy HDFC Bank Credit Card?**

- The Marriott Bonvoy Points will be calculated as per the following table:

Type of Spends	Marriott Bonvoy Point Earning	Monthly Spend Threshold
<p>Non EMI Eligible Spends at hotels participating in Marriott Bonvoy:</p> <ul style="list-style-type: none"> <li>On the Card when charged directly at participating Marriott Bonvoy properties (excluding Homes &amp; Villas by Marriott Bonvoy),</li> <li>At standalone Marriott branded retail establishments, and Marriott branded online stores that, in each case, are wholly owned or managed by Marriott International, Inc. and/or its affiliates.</li> </ul>	8 Marriott Bonvoy Points per ₹150	Cardmembers will earn 8 Marriott Bonvoy Points per ₹150 up to a monthly spend threshold of INR 10 Lakh. For monthly spend above INR 10 lakh, Cardmember will earn 2 Points per ₹150. Each month, the threshold begins at INR 0.00.
Non EMI Eligible Spends on Travel, Dining & Entertainment	4 Marriott Bonvoy Points per ₹150	Cardmembers will earn 4 Marriott Bonvoy Points per ₹150 up to a monthly spend threshold of INR 5 Lakh. For monthly spend above INR 5 lakh, Cardmember will earn 2 Points per ₹150. Each month, the threshold begins at INR 0.00.

		Cardmembers who earn 8 Marriott Bonvoy Points per ₹150 for spend at participating Marriott Bonvoy properties and Marriott-branded retail establishments or online stores will not earn additional 4 Marriott Bonvoy Points per ₹150 under this earning category.
Non EMI Spends on all other Eligible Spend categories	2 Marriott Bonvoy Points per ₹150	For spends at grocery store: Cardmembers will earn 2 Marriott Bonvoy Points per ₹150 up to a monthly spend threshold of INR 1.5 Lakh. After reaching the INR 1.5 Lakh threshold, the Cardmember will not earn Points for the remainder of the month. Each month, the threshold begins at INR 0.00

Exclusions:

Marriott Bonvoy Points will not be accrued for the following non-core product features categories:

- Fuel
- Smart EMI / Dial an EMI transaction
- Wallet loads / Gift or Prepaid Card load/ Voucher purchase
- Cash Advances
- Payment of Outstanding Balances
- Payment of card fees and other charges
- Government related transactions & Rental transactions

For example

No	Transaction	Merchant	Amount	Marriott Bonvoy Points	MB Points
1	1-Mar	One Night Stay at JW Marriott	15,250	8 MB Points	808
2	5-Mar	Purchase of Electronic Gadget at Tata Brand	45,000	2 MB Points	600
4	15- Mar	Reversal of purchase at Tata Brand	-1500	2 MB Points	-20
5	18-Mar	Normal Purchase on Grocery Store	7500	2 MB Points	100
6	21-Mar	Dining at Restaurant	4800	4 MB Points	128
7	25-Mar	Purchase of ticket for Music Concert	12,000	4 MB Points	320
8	25-Mar	Purchase of Fuel	5,000	0	0
		Total	83,050		1936

- Marriott Bonvoy Points earned will be computed based on transactions settled during the statement period minus any returns or refunds during the same period.
- In case of any cancellation, the Marriott Bonvoy Points provided for the transaction will be reversed/adjusted.

**4. What are the insurance benefits to Marriott Bonvoy HDFC Bank cardmember?**

- Marriott Bonvoy HDFC Bank cardmember gets the following insurance benefits:
  - Delay / Loss in Check in Baggage (\$250)
  - Loss of Travel Documents (\$250)
  - Flight Delay (\$250)
  - Air Accidental Cover (INR 10 Lakhs)
  - Emergency Medical Expenses (INR 15 Lakhs)
  - Credit Shield (INR 1 Lakh)
  - Loss Liability Cover (INR 1 Lakh)

**5. Will cardmember get HDFC Bank Rewards points or Marriott Bonvoy points?**

- Cardmember will get Marriott Bonvoy points in the respective loyalty program. The earned points for Marriott Bonvoy will also reflect in cardmembers account within 60 days of transaction.

**6. Who is eligible for the Marriott Bonvoy HDFC bank credit card?**

- In order to be eligible for card, Salaried Indian National should meet following criteria:
  - Age: Min 21 years & Max 60 Years
  - Gross Monthly Income > Rs 1,00,000
- In order to be eligible for card, Self Employed Indian National should meet following criteria:
  - Age: Min 21 years & Max 65 Years
  - Income: ITR > Rs 15 Lakhs per annum

**7. What are the Fees and Charges applicable for Marriott Bonvoy HDFC Bank Credit Card**

- Joining/ Annual Fee – Rs. 3,000/- + Applicable Taxes
- Interest rate applicable on Marriott Bonvoy HDFC Bank Credit Card is 3.6% per month
- For all fees and charges, please refer MITC on HDFC Bank website
- Note:
  1. Cardmember will be eligible for welcome benefits only after successful payment of joining/ annual fee. Cardmembers who have not paid the fee or received fee waiver will not be eligible for welcome benefits.
  2. In case the card is not activated within 37 days after card issuance, the Bank reserves the right to cancel the card after sending a prior notice on the email address and/or phone number and/or communication address, registered in the records of the Bank.
  3. In case the card remains inactive and is not used for any transaction for a continuous period of 12 months, the Bank reserves the right to cancel the card after sending a prior notice on the email address and/or phone number and/or communication address, registered in the records of the Bank.

**8. What benefits does a cardmember get on availing Fee Waiver/Lifetime Free card.**

- Under Marriot Bonvoy HDFC Bank Credit Card Program, cardmember is not eligible for Fee waiver. In case the cardmember is issued with a Lifetime Free Card, he would not be eligible for welcome benefits/ annual benefits which includes
  - Complimentary Marriott Bonvoy Silver Elite Status
  - 10 Elite Night Credits
  - 1 Free Night Award (valued at up to 15,000 points) as a welcome/ annual benefit

**9. How long does it take to get approval for the Marriott Bonvoy HDFC Bank Credit Card application?**

- Card approval may take up to 3-5 business days. Upon approval on the application, the card will be delivered in 7 working days. Please note that given timelines are only estimates, time may get extended if application gets rejected and also it depends on type of queries.

## Marriott Bonvoy Program/Benefits Related Queries

### 10. When will cardmember's Marriott Bonvoy Membership Number be generated?

- Once the Marriott Bonvoy HDFC Bank Credit Card is approved, Membership Number will be generated within 10 working days. On successful Membership Number generation, cardmember will receive communication from Marriott on their registered Email ID within 72hours.

### 11. What happens if cardmember already have an existing Membership Number of Marriott Bonvoy?

- If a cardmember already has an active membership with Marriott Bonvoy linked to the registered Email ID and the cardmember has mentioned the said number in the application form (physical/ digital) then the card will be linked to the same Membership Number. All the Marriott Bonvoy points earned will be credited in the same account.
- .
- If you do not provide a Membership Number, you may be automatically enrolled and will receive a new Membership Number. There is a 30-day waiting period to merge accounts and your new Marriott Bonvoy Membership Number will be your primary account. To understand, the process for merging accounts, search "Marriott Bonvoy merge accounts". Learn how to merge your two Marriott Bonvoy accounts here: [Have Multiple Marriott Bonvoy® Accounts? https://help.marriott.com/s/article/Article-22511](https://help.marriott.com/s/article/Article-22511)

### 12. In order to link the Marriott Bonvoy HDFC Bank Credit Card to your Marriott Bonvoy account, is it necessary to be/become a member of the Marriott Bonvoy program?

- On card approval, your **Marriott Bonvoy HDFC Bank Credit Card** will be linked to Marriott Bonvoy account. Marriott Bonvoy point earnings are based on card transactions, therefore, Marriott Bonvoy Points will automatically be credited to your Marriott Bonvoy account.
  - Existing Marriott Bonvoy members: During application journey, you will be asked to enter your Marriott Bonvoy Account Number.
  - Non-Marriott Bonvoy members: During application journey, you will be automatically enrolled to the Marriott Bonvoy program. Your Marriott Bonvoy Member Number will be delivered within 10 working days after application approval.

### 13. What are the key benefits of Marriott Bonvoy Silver Elite Status?

- To learn more on the key benefits please visit <https://www.marriott.com/loyalty/member-benefits.mi>

### 14. What steps can be taken if cardmember is unable to login to Marriott Bonvoy Account?

- To learn more about how to login to your Marriott Bonvoy account, please visit: <https://help.marriott.com/s/article/Article-22182>

**15. What can a cardmember do if his/ her Marriott Bonvoy Membership Number shared during application journey is different than Membership Number linked.**

- If you are an existing Marriott Bonvoy member and received a new Marriott Bonvoy number at the time of application, you can merge your two Marriott Bonvoy accounts.
- Learn how to merge your two Marriott Bonvoy accounts here: [Have Multiple Marriott Bonvoy® Accounts?](https://help.marriott.com/s/article/Article-22511)  
<https://help.marriott.com/s/article/Article-22511>

**16. How long does it take for cardmembers to receive their Marriott Bonvoy points under the Marriott Bonvoy HDFC Bank card program?**

- Marriott Bonvoy Points earned during a billing cycle will be automatically transferred to your Marriott Bonvoy Member Account after the end of each billing cycle; please allow up to 12 weeks following the billing cycle for Points to post to your Marriott Bonvoy Member Account.
- Additional Points received under the Marriott Bonvoy Program for stays at hotels participating in Marriott Bonvoy will be earned in accordance with the terms and conditions of the Marriott Bonvoy Program.

**17. Do Marriott Bonvoy points expire?**

- Marriott Bonvoy points do not expire as long as members have some qualifying activity in the past 24 months, such as points earned via credit card spend, hotel stays, dining, redemptions, etc.

**18. What is a Free Night Award Top-off?**

- Members can use up to 15,000 Marriott Bonvoy Points to expand the value of their Free Night Award. This allows members the ability to access even more hotel and resort options across our 30 distinctive brands.

**19. Can cardmembers transfer or gift the Free Night Awards to another guest?**

- Free Night Awards issued by Marriott Bonvoy Partner Credit Cards cannot be transferred or gifted to another guest. They must be used by the cardmember.

**20. When a cardmember merges two Marriott Bonvoy accounts, will the Marriott Bonvoy Elite status change?**

- Combining accounts may bring you to a higher elite status. You will receive the status upgrade when your account merge process is complete. It will take approximately 45 days.

**21. If a cardmember does not merge two Marriott Bonvoy accounts, will he/she continue to receive the benefits of the Marriott Bonvoy HDFC Bank Credit Card?**

- Yes. You can still enjoy the benefits of your **Marriott Bonvoy HDFC Bank Credit Card**, including accelerated earning of Marriott Bonvoy points governed by the Elite status associated with your credit card. However, your credit card-related benefits will only be linked to one of your Marriott Bonvoy Member Accounts.

**22. What are the potential reasons that can lead to the downgrade of Marriott Bonvoy Silver Tier Membership?**

- The cardmember maybe downgraded from Marriott Bonvoy Silver Elite Status Tier in the following scenarios:
  - If primary cardmember fails to activate their Marriott Bonvoy HDFC Bank Credit Card Account or closes their Account within 37 days of Card approval, primary cardmember's Marriott Bonvoy benefits earned through the Marriott Bonvoy HDFC Bank Credit Card activation will be removed from their Marriott Bonvoy Member Account within 60 days post card closure.
  - If Primary Cardmember closes their Marriott Bonvoy HDFC Bank Credit Card Account before Fee Realisation, primary cardmember's Marriott Bonvoy benefits earned through the Marriott Bonvoy HDFC Bank Credit Card activation will be removed from their Marriott Bonvoy Member Account within 60 days post card closure.

**23. If Primary Cardmember closes their Marriott Bonvoy HDFC Bank Credit Card Account after Fee Realisation, Primary Cardmember's Marriott Bonvoy benefits including Elite Status & Elite Night Credit earned through the Marriott Bonvoy HDFC Bank Credit Card activation will be removed from their Marriott Bonvoy Member Account at the end of the anniversary Year. How do members update their Marriott Bonvoy HFDC Bank Credit Card information as a form of payment in their Marriott Bonvoy profile?**

- Please follow these steps - <https://help.marriott.com/s/article/Article-22037>

**24. Does the credit card spend at non-Marriott Bonvoy participating hotels count towards the spending requirement of achieving/renewing Ambassador Elite status?**

- No - only Qualifying Stays spending count towards the requirement of Ambassador Elite achievement and renewal.

**25. Where can members use their Free Night Awards?**

- Depending on the point value of the Free Night Award, it can be redeemed for a one-night stay inclusive of room rate and applicable taxes at participating Marriott Bonvoy hotels with a redemption level at or under 15,000 Marriott Bonvoy points. For details, please visit <https://www.marriott.com/loyalty/redeem/hotels/free-nights.mi>

**26. What is a Free Night Award Top-off?**

- Members can use up to 15,000 Marriott Bonvoy Points to expand the value of their Free Night Award. This allows Members the ability to access even more Hotel and Resort options across our 31 distinctive Brands

**27. How can members redeem their Free Night Awards?**

To redeem the Free Night Award, members must book via Marriott.com or the Mobile App and apply the e-certificate at the applicable hotel. For details, visit <https://help.marriott.com/s/article/Article-22333>

**28. How can a customer cancel the Marriott Bonvoy Account?**

To learn more about how to cancel your Marriott Bonvoy account, visit: <https://help.marriott.com/s/article/Article-22149>

**General Queries**

**29. How can a customer know the status of Credit Card application?**

- Click the link given below to check the status of your Credit Card application. You are required to enter the 16-digit application reference number and mobile number or date of birth (DD/MM/YYYY)
- Link to check application status: [https://leads.hdfcbank.com/applications/webforms/apply/cc\\_track\\_revamp/index.aspx](https://leads.hdfcbank.com/applications/webforms/apply/cc_track_revamp/index.aspx)

**30. How can a customer know the delivery status of credit card?**

- Once your completed credit card application reaches us, the same will be processed on priority (if all the eligible criteria are met). Once the card is approved, you will receive a letter mentioning the AirWay bill number of the shipment carrying your Credit Card.
- Key in your Air Way bill number and click on below link to know your credit card dispatch details.  
[leads.hdfcbank.com/applications/misc/trackcc/TrackBill.asp](https://leads.hdfcbank.com/applications/misc/trackcc/TrackBill.asp)

**31. What are the possible reasons of Marriott Bonvoy HDFC Bank Credit Card application rejection?**

- Your application may have been rejected due to the following reasons:
  - Low CIBIL score
  - Inadequate income
  - High debt-to-income ratio
  - Improper employment type and occupation history
  - Address verification not done

- Incomplete or incorrect application form

**32. How to report if Marriott Bonvoy HDFC Bank Credit Card is lost/ stolen?**

Customer can report a transaction dispute by visiting: <https://apply.hdfcbank.com/digital/onlinedispute#odrlogin>

Customer should also block the card immediately to avoid it from being misused. To block your card either:

- Call HDFC Bank PhoneBanking Number (18002663310) or
- Log onto HDFC Bank NetBanking and block your card using the 'Hotlisting' option

**33. Customer is new to Marriott Bonvoy and already has HDFC credit card and wants to know if he/she can upgrade or wants to know how to upgrade to Marriott Bonvoy HDFC Bank credit card?**

- Upgrade your HDFC Bank Credit Card instantly and digitally by clicking here. <https://applyonline.hdfcbank.com/credit-cards/credit-card->  
Or
- Log into HDFC Bank NetBanking>>Cards>>Request>>Credit Card Upgrade  
Or
- Call our 24/7 phone banking number for assistance.  
Or
- Visit your nearest HDFC Bank branch for details.

**34. Why is cardmember required to fill a Cardholder Dispute Form (CDF) to report transaction dispute?**

As per Network (Diners) guidelines, all Cardmembers should provide a duly filled in Cardholder Dispute Form (CDF) mentioning the details of the disputed transaction which will enable / authorize the bank to investigate with the respective Merchant / Member Bank .

- Please click on link given below to view the Cardholder Dispute Form:  
[http://www.hdfcbank.com/assets/pdf/transaction\\_dispute\\_form.doc](http://www.hdfcbank.com/assets/pdf/transaction_dispute_form.doc)

**35. When should a cardmember fill a progressive dispute form?**

- Subsequent to submission of the CDF (Cardholder Dispute Form), the bank intimates the merchant of the disputed transaction. The merchant then provides all the relevant documents to substantiate the respective transaction. Post inspection of all the relevant documents, if the cardmember is still not convinced, then the cardmember should fill and submit the progressive dispute form. Please click on link given below to view the progressive dispute form  
[http://www.hdfcbank.com/assets/pdf/Progressive\\_dispute\\_letter.pdf](http://www.hdfcbank.com/assets/pdf/Progressive_dispute_letter.pdf)

**36. What is the time frame to report Credit Card Transaction Dispute?**

- Transaction dispute needs to be reported in writing within 30 days from the statement date in which the said transaction appears.

**37. Where can a cardmember check his/her repayment transactions?**

- Transactions made on the credit card after the last credit-card bill generation - is known as Unbilled / Repayment transactions. To view the unbilled / repayment transactions, use any of the following platforms :

MyCards - Login to mycards.hdfcbank.com using your registered mobile number and last 4 digit of Credit Card.

Click on Transactions under Credit Card services. You will see all the unbilled transactions on your Credit Card account including any debit or credit since the last credit-card bill generation.

Netbanking - Log in to HDFC Bank Netbanking. Go to the Credit card under Cards Tab. Select the Enquire transactions and click on the "View Unbilled Transactions" link on the left side margin. Select your Credit Card number and the type of transactions (Debit/Credit) you want to see. Click on the "View" link.

Mobile-banking - Log in to HDFC Bank Mobile Banking. Go to the Credit cards under Pay section from left-hand menu. Select the Credit card and scroll down to 'View Unbilled statement'.

**38. Can a cardmember use credit card abroad and what are the charges?**

- A foreign currency transaction fee of 3.5 % of transaction value is applicable

**39. Will cardmember get annual fee back when he/she cancels the card?**

- No, the annual fee will not be refunded.

**40. How do I generate PIN for my Credit Card?**

You will need to generate the PIN to activate your card, you can use any of the following ways mentioned below:

- By using My Cards
  1. Log in to <https://mycards.hdfcbank.com> using your registered mobile number
  2. Enter the OTP configured to your registered mobile number
  3. Set PIN
  4. Select
  5. Authenticate
  6. Submit
- By using HDFC Bank Mobile Banking
- By using HDFC Bank Net Banking

- By calling 18002663310
- By using ATM

**41. How can a customer activate my Credit Card for online, contactless and/or international transactions?**

Customer can activate Credit Card for online, contactless and/ or international transactions through following channels:

- **HDFC Bank MyCards**
  1. Log in to <https://mycards.hdfcbank.com> using your registered mobile number
  2. Enter the OTP configured to your registered mobile number
  3. Click on “Card Control” service under Credit Cards.
  4. You can set and customise your credit card usage/limits
  5. Enter OTP configured to your registered mobile number to successfully make these changes.
- **HDFC Bank Mobile Banking**
  1. On your HDFC Mobile Banking app, go to **Menu >> Pay >> Cards >> Credit Card Number >> Show more >> Limits & Restrictions**
  2. You can set and customise your credit card usage/limits
  3. Enter OTP configured to your registered mobile number to successfully make these changes.
- **HDFC Bank Net Banking**
  1. On your HDFC Net Banking, go to **Cards >> Request >> Card Usage/Limits**
  2. You can set and customise your credit card usage/limits
  3. Enter OTP configured to your registered mobile number to successfully make these changes.

**42. Can a cardmember apply for a supplement card for this card? If so, how to apply?**

- Yes, existing cardmember can apply for a supplement/ add on card through physical application at the nearest branch of HDFC Bank.

**43. How can a cardmember get Credit card statement?**

- Once the credit card statement is generated, it will be sent to your registered email address. You can also view and download the credit card statement by logging into HDFC Bank NetBanking or HDFC Bank MyCard App or HDFC Bank Mobile App online.

**44. If a cardmember have any other grievances/ inquiries, kindly contact:**

<b>Type of Query</b>	<b>Point of Contact</b>	<b>Contact Details</b>
Welcome/ Milestone benefits are not credited to the account	HDFC Bank/ Marriott Bonvoy	HDFC Bank- 18002663310
Reward points are burned but booking attempt has failed	Marriott Bonvoy	Marriott Bonvoy - 18002582527
Unable to redeem the Marriott Bonvoy Points	Marriott Bonvoy	Marriott Bonvoy - 18002582527
Transaction related query	HDFC Bank	HDFC Bank- 18002663310
To change the billing cycle	HDFC Bank	HDFC Bank- 18002663310
Reward points are not accrued in Marriott Bonvoy account	HDFC Bank/ Marriott Bonvoy	HDFC Bank- 18002663310

Kindly click on the link for complete list of FAQs: <https://www.hdfcbank.com/personal/need-help/faqs>