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HAR SAPNA HOGA SACH

Spend Smarter with the **Best HDFC Credit Cards** for Every Need: Top Picks for Travel, Shopping, Dining & More

HDFC Bank Infinia Credit Card

Annual Fee: Rs. 12,500
(waived off on spends of Rs. 10 Lakh)

HDFC Infinia is a top-tier super-premium credit card in India, offering a **3.33% reward rate** across all spends and significant travel benefits like **unlimited lounge access and low forex mark-up of 2%.** Its 1:1 redemption value for travel, air mile conversions and complimentary **benefits with ITC hotel and Club Marriott** adds more to the benefits of frequent travelers.

Note: This is an invite-only credit card.

HDFC Bank Diners Club Black Credit Card

Annual Fee: Rs. 10,000
(waived off on spends of Rs. 5 Lakh)

Income Eligibility: Rs. 2.5 Lakh p.m.

HDFC Diners Club Black comes with a **3.33% reward rate** and travel-focused benefits like **1:1 point-to-mile redemption, unlimited lounge access, and low forex mark-up**. It also offers complimentary memberships to Club Marriott, Amazon Prime, Swiggy One, etc. and milestone vouchers from Ola cabs, cult.fit Live, BookMyShow, and TataCliQ, along with 2X rewards on weekend dining - making it one of the best premium all-rounder cards in India.

Marriott Bonvoy HDFC Bank Credit Card

Annual fee: Rs. 3,000

Income Eligibility: Rs. 1 Lakh p.m.

Marriott Bonvoy HDFC Bank Credit Card is **India's first hotel co-branded credit card**, designed for Marriott loyalists. It rewards cardholders with up to **8 Marriott Bonvoy points per Rs. 150** on purchases, along with perks like **free Night Awards** and **Silver Elite Status**. Additional benefits include complimentary access to golf rounds, airport lounges, and travel services at luxury hotels worldwide.

HDFC Bank Regalia Gold Credit Card

Annual fee: Rs. 2,500
(waived off on spends of Rs. 4 Lakh)

Income Eligibility: Rs. 1.5 Lakh p.m.

HDFC Regalia Gold Credit Card offers 3 reward points per Rs. 150 spent along with **5X rewards at Nykaa, Myntra, Marks & Spencer, and Reliance Digital.** Cardholders can get **vouchers worth Rs. 1,500** per quarter and **flight vouchers worth up to Rs. 10,000** every year, as milestone benefits. Domestic and international lounge visits, dining benefits and complimentary memberships make this card an excellent option for those seeking all-round benefits.

HDFC Bank Millennia Credit Card

Annual Fee: Rs. 1,000
(waived off on spends of Rs. 1 Lakh)

Income Eligibility: Rs. 35,000 p.m.

Tailored for millennials, this card **offers 5% cashback on everyday brands** like Amazon, BookMyShow, Cult.fit, Flipkart, Myntra, Sony LIV, Swiggy, Tata CLiQ, Uber, and Zomato. In addition, it provides excellent redemption options across air miles, hotel and flight bookings, products catalog and cashback with a **redemption value of up to 1:1.**

Swiggy HDFC Bank Credit Card

Annual Fee: Rs. 500
(waived off on spends of Rs. 2 Lakh)

Income Eligibility: Rs. 15,000 p.m.

Offering **10% cashback on Swiggy**, **Instamart**, **Dineout and Genie**, the Swiggy HDFC Bank Credit Card stands as an excellent option for Swiggy loyalists. **5% cashback on other online purchases** and **1% cashback on other spends** allows card users to save a significant amount on purchases beyond the Swiggy ecosystem.

HDFC MoneyBack+ Credit Card

Annual Fee: Rs. 500
(waived off on spends of Rs. 50,000)

Income Eligibility: Rs. 20,000 p.m.

HDFC MoneyBack+ Credit Card offers reward points across multiple everyday brands—**Amazon**, **Flipkart**, **Swiggy**, **Reliance Smart SuperStore, and BigBasket.** Despite being an entry-level card, it offers multiple redemption options, including miles conversion. Cardholders also earn milestone **benefits worth up to Rs. 2,000 every year** as vouchers.