

HDFC BANK

TOP SPENDER PROGRAM — VISA FIFA

Offer Period: 1st April 2026 – 30th April 2026 | Applicable Card Types: VISA Consumer CC, VISA Business CC, VISA Debit Cards

1. PROGRAM OVERVIEW

Win a trip to the Football World Cup, Luxury Staycations, Official Merchandise & More by spending on your HDFC Bank VISA Card

30,500 Top Spenders on HDFC Bank VISA Cards can win exclusive rewards - a trip to the FIFA Football World Cup in USA, Luxury Staycations, official merchandise & more!

Minimum Spend of Rs. 1,00,000 between 01-Apr-2026 to 30-Apr-2026 is required to be considered for this offer.

Offer is applicable to all Customers who holds a Valid VISA Credit or Debit Card (Applicable on Consumer & Business Cards only, Corporate and Commercial cards are Excluded) Debit Card and Credit Card customers called as Customer here in after is defined as Customer who holds retail (consumer/business) Credit Card of HDFC Bank Ltd. or who holds Savings / Salary / Current Account with HDFC Bank Ltd. and holds Debit Card linked to this Account.

The customer must spend (Net amount) a minimum of ₹1,00,000 during the offer period to be eligible for the Top Spender Program.

Attainment of the minimum spend criterion of ₹1,00,000 shall render the cardholder eligible for consideration only. It shall not, by itself, confer any rights or entitlement to the reward. HDFC Bank reserves the right to determine the winner's basis spend ranking within the eligible pool, and such determination shall be final and binding.

Top Spenders basis below grid from Consumer, Business & Debit Cards will be selected for the following rewards:

Program Rewards/Eligible Customers	Consumer Credit Card	Business Credit Card	Debit Card
FIFA Global Packages	Top 1	Top 1	Top 1
Staycation	Next 30	Next 10	Next 10
Gaming Console Vouchers	Next 70	Next 15	Next 15
FIFA Merchandise	Next 1300	Next 225	Next 225
FIFA Training Ball	Next 2500	Next 500	Next 500
Amazon Voucher	Next 18099	Next 3499	Next 3499
Total	22,000	4,250	4,250
Grand Total	30,500		

2. PROGRAM TERMS & CONDITION

The FIFA Global Package shall include only the following components for 2 pax: round trip flight tickets, airport transfers, hotel accommodation for 4 nights, a curated local experience, match tickets, and 24/7 concierge support. Any ancillary services, travel visa(s), upgrades, add ons, or expenses—including but not limited to enhanced seating, extended stay, extra baggage, additional concierge requests, or any privilege not expressly listed—shall be at the customer's sole cost and responsibility. The offer provider shall not be liable for any additional charges incurred.

The Staycation reward shall be provided at a prominent location within India, as determined by the offer provider. The package includes a 2 night stay for a couple at a 5 star hotel, all meals during the stay, exclusive viewing of the Football World Cup match at the hotel, and FIFA merchandise. The package is limited to the staycation experience only. All travel related expenses to and from the destination—including but not limited to flights, trains, road travel, baggage charges, or any other transportation costs—shall be entirely borne by the customer. The offer provider shall not be liable for any such travel or additional expenses incurred by the customer.

Gaming Console vouchers may be redeemed exclusively for the purchase of eligible PlayStation products at select authorized retail outlets, as determined by the issuer or the offer provider. Voucher usage is subject to the terms and conditions set by manufacturer and the participating retailers. The offer provider shall not be responsible for the availability of products, retailer policies, redemption restrictions, or any additional costs incurred during the purchase process.

In the event that the customer is unable to select or receive any merchandise due to factors such as unavailability of size, out-of-stock items, unserviceable delivery pin code, or any other logistical or inventory-related constraints, the Bank shall not be liable to provide compensation, replacement, or any alternative benefit under the offer. The offer is subject to product availability and serviceability by the respective merchant or delivery partner.

The time of transaction captured in the HDFC Bank Credit/Debit Card system will be considered for evaluating eligibility under this offer. Transactions must be time stamped within the offer period. For example, if a transaction is made on 31st March 2026 at 7:00 PM but is posted on 2nd April 2026, it will not be considered.

For Credit Card and Debit Card Full Swipe transactions will be considered. (EMI transactions, ATM withdrawals & Loan on Card is excluded).

Applicable on spends at both physical & online merchants.

Any Cancellations, refunds and Smart EMI conversions will not be considered as spends

Participation in this offer is entirely voluntary, and HDFC Bank customers are under no obligation to take part. Communication regarding the offer will be made on a best effort basis through the Bank's channels.

This offer is non-convertible to either cash or alternate products, not extendable and non-negotiable.

In case the customer cancels any transaction(s) due to which he/she has qualified for the offer, then the Customer is not eligible for the offer. For partial refunds in case Customer is

no longer a top spender basis the net amount post partial refund then customer will no longer be eligible for the offer.

If the Customer ceases to be the Credit Cardholder(s)/Debit Cardholders(s) at any time during the offer period, all the benefits under the Program shall lapse and shall not be available to the Customer(s).

If the Customer closes the Debit Card linked Account basis which customer has qualified for the offer then all the benefits under the Program shall lapse and shall not be available to the Customer.

In case of demise of eligible Customer, the heir apparent to produce legal heir certificate & any other additional documents, as required by legal department, to avail the claim.

HDFC Bank shall not be liable in any manner whatsoever if customers transaction fails due to technical issue.

HDFC Bank reserves the right to disqualify/ exclude any merchant establishment and/or Customer/s from the Program if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Card.

All queries with regards to the Offer will be valid/open for escalation only up to 30 days from the offer fulfilment date – post which the Bank will not entertain any queries.

This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.

HDFC Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether.

Above offers are by way of a special offer for HDFC Bank VISA Credit Card & all HDFC BANK VISA Debit Card (except Virtual, NetSafe & ATM members only) and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above offers shall be in addition to and not in derogation of the terms contained in the Card Members Agreement.

All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Chennai for Credit Card and Mumbai for Debit Card only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.

The gift tax, any additional tax, any government charges associated towards the reward to eligible winners of this program will need to be borne by the customers only. HDFC Bank or Manufacturer or any other party cannot be liable towards the gift tax/charges rising towards the same.

HDFC Bank Credit / Debit Card transactions done on merchants dealing in Gaming, Betting and Gambling will not be eligible for this offer even if the merchant category is part of the inclusion categories considered under this offer.

ATM withdrawal, Rent, Utility, Wallet, Education & Telecom transactions will not be considered for the offer.

For the purpose of determining the top spender under the Business Credit Card, transactions pertaining to ATM withdrawals, Rent, Utilities, Wallet loads, Education, Government payments, Tolls & Bridges Fees and Telecom services shall be excluded from the calculation and will not be considered as eligible spends for the offer.

Following Debit Card purchases or payments shall not be considered for the offer:

- Investment/Insurance products
- Loading of wallets or Payments through wallets
- Credit card bill payments.
- Cash on Delivery.
- Forex booking, Betting and Gambling based transactions.
- Funds transfer to another account using Debit Card.
- Any fraudulent transaction.
- Payzapp transactions done via Debit card.
- Smartbuy transactions done via Debit card.
- Payments tagged under MCC 6012 including financial services

Spend exclusion categories shall be determined based on the Merchant Category Codes (MCCs) assigned by the VISA network. Transactions falling under these excluded MCCs will not be considered for spend computation under the offer. The Bank shall not be responsible for the classification or assignment of MCCs by VISA or the merchant.

In addition to the above-mentioned categories and as an extension to the Most Important Terms & Conditions for Card Usage; international spends/ transactions done in merchant category codes 6513, 6511, 1520, 1531 & 1540 shall not be eligible for calculation of winners of this campaign.

This offer is Valid for Indian Citizens and residents only.

Top spenders each from Consumer Credit Card Holder, Business Credit Card Holder & Debit Card Holder during the offer period will be selected and would be eligible for the specific rewards.

For the purpose of determining the Top Spender, all eligible transactions completed by the customer during the specified offer period will be aggregated at Card level. In cases where a customer holds multiple cards and/or multiple accounts, only the consolidated spends at the card level shall be considered for computation; account/relationship-level spends will not be evaluated separately. All transactions remain subject to verification, and the offer provider reserves the right to include or exclude any transactions that are invalid, cancelled, reversed, disputed, or found to be fraudulent. Bank's decision on the final spend calculation and ranking shall be final and binding.

Only Credit Card Full Swipe and Debit Card Full Swipe will be considered. (EMI Spends, ATM withdrawals & Loan on Card is excluded).

In the event of a tie the criteria for winner selection will be as follows:

- Firstly, customer with the earliest (basis transaction timestamp in Bank system) to reach the milestone shall be considered as the winner.
- In the event of a tie in the above condition; higher number of transactions shall be considered to declare the winner

Top Spenders from this program will be calculated up on or before the 30th business day from end date of the program period. Winners will be intimated via SMS and Email as well.

HDFC Bank staff is not eligible to participate in this program.

Top Spenders will get their rewards within 60 business days of the announcement of the winners, on best effort basis, in the form of packages, goodies and the details for the same shall be communicated to the customer on registered email ID available as per Credit and Debit Card system.

Any TAT committed with respect to declaring the result or fulfilment of the gift to the winners for this offer is only indicative & may vary from the actual date; the Bank shall not be liable for any such delay. However, the Bank shall review the customer's query & if eligible, shall ensure fulfilment is completed at the earliest.

Customer can win only once during the program period, even if customer is holding multiple Credit/Debit cards. Though use of multiple cards during this program period increases chance of winning, a Winner will be determined at a card level and not at account level.

In the event a customer qualifies as a top spender across multiple eligible products, the customer will be entitled to receive only the highest single benefit earned, and no combination or duplication of benefits will be awarded.

Reversed /cancelled transactions, disputed or unauthorized/fraudulent transactions will not be considered for this offer.