DATE:		HDFC BANK We understand your world
Auto Debit Instruction for HDFC Bank Credit card		
CREDIT CARD NUMBER	:	
NAME OF CARD MEMBER	:	
SAVINGS / CURRENT ACCOUNT NO.	:	
APPLICATION REF. NO.	:	
BRANCH AND CITY.	:	
Strikeout options which are not relevant		
AUTO DEBIT ACTIVATION	: 🔲	
OR	(Please ti	ck the appropriate box)
AUTO DEBIT CANCELLATION	: 🔲	
I have applied for HDFC Bank credit card / I am a holder of HDFC Bank Credit Card (no. mentioned above)		
I unconditionally and irrevocably authorise HDFC Bank Ltd., to debit my savings / current account (no. mentioned		
above) / to cancel auto debit facility opted for		
Minimum Amount Due [MAD]	: 5% of total	outstanding including EMIs, or Rs. 200/- whichever is higher
OR		
Total Amount Due [TAD]	: as indicated	in the creditcard monthly statement.
I declare that the information given in this form is correct and complete. If this request is delayed or denied because of incorrect or incomplete information in this form or for any other reasons, I will not hold HDFC Bank Ltd., responsible. I agree that nominated HDFC Bank account will be debited for auto-pay on payment due date (PDD) as indicated in the credit card monthly statement. If my account does not have sufficient funds, I will be liable to pay applicable charges as mentioned in the Credit card terms and		
statement. If my account does not have sufficient funds, I will be liable to pay applicable charges as mentioned in the Credit card terms and conditions.		
I further agree that the auto debit instruction cannot be withdrawn / cancelled without the written consent to HDFC Bank Ltd., by the account holder. On account of cancellation of autodebit facility, I agree to pay my subsequent bills via other payment modes.		
Account Holder's Name		Signature
Incase of Auto Debit mandate from a joint account, all account holders are requested to sign below		
1. Primary Account Holder's Name		Signature
2. Second Account Holder's Name		Signature
3. Third Account Holder's Name		Signature
Note: 1. Only Savings / Current account holders of HDFC BANK Ltd. With operating instruction of single / either or survivor / anyone or survivor, can		

- request for Auto debit.
- 2. In the absence of specific instruction to carry out Autopay for either MAD or TAD, HDFC Bank will activate minimum amount due[MAD] option
- 3. If sufficient balance is not available to claim total amount due (TAD) as opted, the cardholder authorises HDFC Bank to recover the MAD amount to ensure that the cardholder's card account remains in good standing and does not lead to default in payment of atleast the MAD. The cardholder however acknowledges and agrees that this shall be treated as failure by cardholder in adherence to their own AutoPay instruction for debiting the TAD and therefore, the cardholder authorises the Bank to levy Autopay return charges on the net payable amount.
- 4. The cardholder further acknowledges and agrees that if partial payment is received prior to Payment Due date and subsequently the autopay instruction for payment of MAD and/or TAD, as opted by cardholder is returned unpaid, Autopay return charges shall be levied on the net payable amount.
- 5. Autopay will be activated within 7 days from the date of incorporation. If the payment due date is within these 7 days, please pay this cycle payment via other payment modes (Netbanking / ATM Transfer / Cheque)
- 6. Autopay return charges will be 2% on the payment amount subject to a minimum of Rs. 450/-*(*Please note charges are subject to change at the discretion of HDFC Bank. Any changes will be communicated to card holder)
- 7. Completed form shall be sent to The Manager, HDFC Bank Credit cards division. PO Box, No. 8654 No. 94, SP Estate Bus Stand, Wavin Main Road Mogappair West, Chennai - 600058
- 8. Incase of cancellation of auto debit facility, customers shall pay subsequent months payment on or before payment due date [PDD]via other available modes.
- 9. Most Important terms & conditions document along with Card member agreement related T&C to be referred for additional clarity