

Letter format - For declaration individual credit card

[Date]: _____

The Manager

HDFC Bank Cards Division
P.O. Box No. 8654
Ambattur Industrial Estate P.O.
Chennai - 600 058

Subject: Request for Refund of Excess Balance - HDFC Bank Credit Card [Card Number: _____]

Dear Sir/Madam,

I am writing to formally request a refund for the excess balance that remains on my HDFC Bank Credit Card [Card Number: _____]. This excess balance has been unused for over _____ years due to _____ (reason for inactivity).

To facilitate this process, I am providing the following details for verification:

1. Copy of a recent credit card statement.
2. Email statement of the credit card.

Additionally, for identity and address verification purposes, I am enclosing self-attested copies of one document from each category below:

Proof of Identification / Proof of Address (tick the appropriate option and attach a copy):

- Passport
- Voter's Identity Card
- Driving License
- Aadhaar Card (*If Aadhaar card submitted, please ensure Non-DBT document submitted with attestation*)
- Job Card issued by NREGA

Proof of Payment:

Bank statement featuring the HDFC Bank logo, showing the credit card payment.

I kindly request the refund of the unclaimed excess balance on my credit card account. You may transfer the funds as per the option provided below:

To receive the refund, please transfer the amount to one of the following:

- **Alternate active credit card** (Card ending in: _____)
- **HDFC Bank CASA account** (Account No.: _____, IFSC Code: _____)
- **Other bank account** (Account No.: _____, IFSC Code: _____, Bank Name: _____).

Attached is my **Customer Consent Letter** authorizing the transfer of the negative balance to the account mentioned.

Yours sincerely,

[Cardholder's Signature]
(As per bank records)