



Premier Banking Signup Form

(To be filled by applicant only)

Version 1

Distinctive privileges for those who appreciate
the best things in life

DDMMYY

123

Managed Programme is your gateway to exclusivity. Indulge in the preferential level of access and service delivery that makes your banking experience as enriching as you deserve.

Key Features and Benefits of the Premier Banking Programme that you enjoy in place

- Dedicated Personal Banker/ RM to take care of all your banking and investment needs
- Relationship Pricing on a variety of products
- Exclusive benefits for Family Banking
- Exclusive Lifestyle Privileges
- Customized Investment solutions

For details of all the features and benefits of the programme, kindly visit www.hdfcbank.com

Eligibility criteria

Eligibility Criteria (Any One)	Name of Programme		
	☐ Imperia	☐ Preferred	☐ Classic / ☐ Vishesh
Total Relationship Value (TRV) OR	1 Crore	50 Lakhs	10 Lakhs
AMB in Savings account OR	10 Lakhs	4 Lakhs	1 Lakhs
AQB in Current account OR	15 Lakhs	6 Lakhs	2 Lakhs
AMB in combination of Retail Liability Value OR	30 Lakhs	20 Lakhs	5 Lakhs
Net Salary credit (For salaried customer)	3 Lakhs and above	2 Lakhs and above	1 Lakhs and above

AMB: Average Monthly Balance & AQB: Average quarterly Balance

Balance is measured as a combined balance across account/s linked to your Customer ID or over the account/s of other customers linked to your "Group" (as defined in the HDFC Bank Programme Terms and conditions). The tenor of the Fixed Deposits should be at least six months.

Total Relationship Value is measured as a combined balance across account/s, investment and loans linked to your Customer ID or over the account/s of other customers linked to your "Group" (as defined in the HDFC Bank Programme Terms and Conditions).

Retail Liability Value comprises of average quarterly balances maintained in Current accounts, average monthly balances maintained in Savings accounts and average monthly balances maintained in Fixed Deposit accounts with HDFC Bank.

Net Salary credit criteria is considered as monthly net salary credit in HDFC Bank Corp Salary Account.

Declaration

I/We agree and confirm my/our consent to be part of the Banking Programme.

I/We have read and understood the Programme Features and Benefits, Eligibility Criteria and Terms of service, and accept, agree to abide by them and by any additional terms and conditions, which may be amended by the Bank from time to time.

My/Our relevant details are as given below:

1 Name: Customer ID:	Signature:	5 Name: Customer ID:	Signature:
2 Name: Customer ID:	Signature:	6 Name: Customer ID:	Signature:
3 Name: Customer ID:	Signature:	7 Name: Customer ID:	Signature:
4 Name: Customer ID:	Signature:	8 Name: Customer ID:	Signature:

*HDFC Bank Programme Terms and Conditions apply. Taxes as applicable would be charged separately

For Bank Use Only (to be filled by Staff) Request for (tick any one):

☐ First time Racing / New Group ID

☐ Adding member/s to an existing Group
(Primary ID to sign)

☐ Group upgrade
(Primary ID to sign)

Group ID: _____ Portfolio Code: _____

RM/PB Name: _____ BM/RBH Name: _____

RM/PB Emp ID: _____ BM/RBH Emp ID: _____

Signature: _____

Signature: _____

HDFC Bank Programme Terms and conditions

These Terms and Conditions (the “Terms”) apply to and regulate the operation of the three tiers of the Programmes namely Imperia / Preferred / Classic / Vishesh or any other Banking Programme (the “Programme”) offered by HDFC Bank (the “Bank”) to eligible Saving/Current account holders (the “Account Holder(s)”). The Terms are in addition to the terms and conditions applicable to standard HDFC Bank’s Savings/Current Account (the “Primary Terms”) as available on www.hdfcbank.com

1. Programme Eligibility

- 1.1. Entry to the Programme is based on the Account Holder(s) satisfying the prevailing Programme eligibility criteria for the respective Programme and acceptance of the Terms by the Account Holder(s)
- 1.2. The Account Holder(s) reserves the right to decline upgrade to the programme through acceptable electronic or physical means at any point.
- 1.3 Total Relationship Value (TRV) is aggregated at Customer ID or Group ID level, including- 1) Liability Relationship with HDFC Bank 2) Mutual Funds & Investment Products value through HDFC Bank 3) 20% of Retail loan ^outstanding value availed through HDFC Bank 4) 20% Demat Balance with HDFC Bank 5) Insurance Premia of all policies with HDFC Bank.
- ^Retail loan comprises of – Auto Loan (AL), Personal Loan (PL), Business Loan (BL), Education Loan (ED), Two-Wheeler Loan (TWL), Tractor Loan (TRL), Gold Loan (GL), Loan Against Property (LAP), Loan Against Shares (LAS) > 15 lakhs, Home Loan (HL), Consumer Durables (CD) & Business Assets (BA).

2. Programme Features and Benefits (the “Features”)

- 2.1. Features refers to any of the facilities, discounts, services or arrangements offered to the Account Holder(s) as a result of being a part of the Programme. The Features may be introduced/amended from time-to-time and may vary by Programme type. Features may also vary within the same Programme, depending on whether the Account Holder(s) continues to satisfy the prevailing criteria for that Programme.
- 2.2. The Features are applicable till the time the Account Holder(s) is a part of the Programme.
- 2.3. The Features are subject to prevailing regulatory guidelines for various customer types (Resident Individuals/, NRIs, Individuals/Non-Individuals).
- 2.4. Taxes as applicable would be charged separately.
- 2.5. The Bank reserves the right to appoint / change the Relationship Manager of the customer.
- 2.6. Locker is subject to availability at branch
- 2.7. The programme offers an enhanced debit card variant which would be issued incidentally with your upgradation consent, in alignment with your consent of availing debit card services during your initial account onboarding.
- 2.8. The Features may be extended to such Account Holder(s)’s (Primary Group ID’s) business and/or family relationship(s) to form a Family/Business ‘Group’ at the discretion of the Bank and based on certain selective parameters and consent (through approved electronic or physical means) received from both the Primary Group ID and the prospective linked Account Holder(s) except for Minors. Up to 8 immediate family members as per the approved list of relationships as defined by the Bank can be grouped together.
- 2.9 If the balances and salary credit required as per programme eligibility are not met for consecutively 3 months (or for any other reason as deemed fit by the Bank) except for few discretionary cases, the Bank reserve the right to withdraw the prevailing programme Features, with prior intimation. In case of such withdrawal of prevailing Programme entitlement, all the existing Programme features (e.g., discounts, services, etc) will be withdrawn and instead the minimum balance requirements, fees & charges will be applicable as per the standalone Product/Account variants held by the Account holder/(s). The bank shall not be responsible/liable in any manner whatsoever for any costs, losses, damages or expenses, or other consequences, caused by reason of such instance/migration/downgrade

3. Others

- 3.1. The Bank shall accept electronic or physical acceptance of the Terms. Acceptance through electronic or physical means includes (but is not limited to) explicit consent provided through the Account Holder(s)registered mobile number/electronic mailing address /Net Banking login/ ATM/ Physical form/IVR (Interactive Voice Response) or other electronic means.
- 3.2. Acceptance of these Terms overrides the acceptance of any other terms and conditions accepted by Account Holder(s) in relation to the Programme/s existing with the Bank.
- 3.3. In case registered email ID or mobile number is linked to multiple Customer IDs of the bank then the consent through such means will be deemed to have been received for all the Customer IDs linked to those Email address or Mobile number.
- 3.4. Each of the Account Holder(s) agree that the Primary Group ID would be the first and primary point of contact for the Bank in relation to the Programme/s.
- 3.5 Consent to be part of the programme and acceptance of the terms and also includes consent for upgraded debit card issuance as well as future downgrade to suitable program or regular status based on Account holder’s/Group’s balances with intimation.
- 3.6. Each of the Account Holder(s) in the Group hereby agrees that the Bank may upgrade the Group to a higher program with better benefits depending on the eligibility and relationship value.
- 3.7 Each of the Account Holder(s) further agrees to inform/communicate to the Bank for the change of Primary Group ID in the event of death /account closure/conversion from the Resident to Non Resident status of the primary ID.
- 3.8. Each of the Account Holder(s) hereby authorises and provides consent in favour of the Primary Group ID for addition/deletion of any new Account Holder(s)/or deletion of their names from the Programme/s without their consent Each of the Account Holder(s) hereby agrees that such decision of the Primary Group ID would be final and binding on us and that the Bank shall not be liable for any claims against the Bank by any of the Account Holder(s).
- 3.9. The Bank reserves the right to amend and change all or any of the features / services / fees / charges / eligibility criteria / terms and conditions of the Programme. However, any such amendment shall be made effective after prior notification. The Bank may communicate such amendments by hosting them on the Website or in any other manner as decided by the Bank.
- 3.10. Any card, cheque book, passbook, statement, ATM display or other Bank branded identification issued by the Bank to an Account Holder(s) to reflect the Programme (brand) is to facilitate identification of the Accountholder’s Programme type only. The Bank’s records shall be conclusive as to the programme allocated to the Accountholder at any time.
- 3.11. Any notice, statement or other communication to be given to the Account Holder(s) may be delivered to each of the Account Holder’s mailing address or electronic mail address or contact number as updated in the Bank’s records by the said Account Holder(s) and shall be deemed to have been effectively served on despatch/deployment. In this connection, the Bank shall not be liable in any way whatsoever to the said Account Holder(s) for any loss or damage in the event that the communication is returned undelivered or received by a third party. Each of the Account Holder(s) shall promptly notify the Bank through acceptable physical or authenticated electronic means of any change in mailing address / electronic mail address / contact number as updated in the Bank’s records.
- 3.12. Each of the Account Holder(s) admits and acknowledges that notwithstanding anything to the contrary contained in this terms and conditions or any other document/arrangement: (i) in respect of all the Account holder(s) under the Program (collectively “Group ”), present and future liabilities to the Bank, whether in respect of the said Account(s) of the Group or any other obligation, whether such liabilities are/be crystallized, actual or contingent, primary or collateral or several or jointly with others, whether in same currency or different currencies, whether as principal debtor and/or as guarantor and/or otherwise howsoever (collectively “Liabilities”), the Bank shall in addition to any general lien and set off to which the Bank may be entitled by law, practice, custom or otherwise, have a specific and special lien on all the monies in any of the Account(s) under the Group whether current, savings, overdraft, fixed or other deposits, now or in future of the Account Holder(s) under the Group, whether in same currency or different currencies and we each of the Account Holder(s) unconditionally and irrevocable guarantee the payment of the said Liabilities of the Group and authorise the Bank to debit the Account(s) of the Account Holder(s) notwithstanding that the monies which are debited from the Account of the Account Holder(s) is not attributable to the monies due and payable by the said Account holder but is due and payable to the Bank by any of the Account Holder(s) of the Group ; (ii) the Bank shall have the specific and express right, without notice to and without consent of the Account Holder(s) under the Group, to set-off, debit, transfer, adjust, appropriate all such amounts in all such accounts and deposits (whether prematurely or upon maturity as per the Bank’s discretion), for the purpose of adjusting/appropriating the said monies against any of the dues of the Account Holder(s) under the Group in respect of any of the Liabilities whether ear-marked for any particular liability or not, to combine or consolidate all or any of accounts of the Account Holder(s) under the Group and set-off any monies, whether of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents. Group in respect of any of the Liabilities whether ear-marked for any particular liability or not, to combine or consolidate all or any of accounts of the Account Holder(s) under the Group and set-off any monies.
- 3.13 Under no circumstances shall HDFC Bank or its affiliates be liable for any indirect, incidental, consequential, special or exemplary damages arising out of or in connection with your access or use of or inability to access or use the application and any third party content or services.

1	Signature:	5	Signature:
2	Signature:	6	Signature:
3	Signature:	7	Signature:
4	Signature:	8	Signature: