Updated on 30th Jul'26

Terms & Conditions – HDFC Bank PIXEL Play Credit Card

& Declaration for lien marking of Fixed Deposit

Product Terms & Conditions

Cashback Proposition

- Cashback will be awarded in the customer's credit card account under the cashpoints scheme.
- The Cashback will be processed as per the following table:

Spends on	Cashback	Maximum Cashback per cycle
5% Cashback on choice of any two packs*	5%	500 CashPoints per month*****
5% Cashback on SmartBuy **	5%	500 CashPoints per month*****
3% Cashback on choice of any one e-commerce ***	3%	500 CashPoints per month*****
1% Cashback on all UPI spends on RuPay Credit Card****	1%	500 CashPoints per month*****
All other spends	1%	15000 Points*****

* Choice of packs to choose for the 5% Cashback (each pack will comprise of two merchants) are:

- Dining & Entertainment Category – BookMyShow & Zomato
- Travel Category – MakeMyTrip & Uber
- Grocery Category – Blinkit & Reliance Smart Bazaar
- Electronics Category – Croma & Reliance Digital
- Fashion Category – Nykaa & Myntra

**Offer is valid on Successful Transactions completed on SmartBuy under categories IGP, Flights, Hotels, Bus, Rail, Instant Vouchers, Apple Imagine Tresor only.

*** Choice of any one e-commerce platform to choose are

- PayZapp
- Amazon
- Flipkart

**** Applicable only for PIXEL RuPay Credit card holders.

***** CashPoints will not be accrued for the following spends/transactions on the card

- Fuel Spends
- Wallet Spends
- Rent payments
- Government related transactions
- EMI Transactions
- Purchases converted to EMI post facto

- Cash Advances
- Payment of Outstanding Balances
- Payment of card fees and other charges

For eg:

If the cardholder spends ₹25,000 in calendar month cycle and the cardholder selected Dining & Entertainment and Grocery packs under 5% CashPoints and under 3% CashPoints, the cardholder selected PayZapp, and the break up of spends and rewards is as follows :

5% for CashPoints: ₹8,000
3% for CashPoints: ₹7,000
Other Spends: ₹6,000
Fuel Spends: ₹3,000
EMI Purchase: ₹1,000
Out of these, Fuel spends won't be rewarded with CashPoints. But the Cardholder will get 1% Fuel surcharge waiver for the eligible transactions. Thus, the total expenditure eligible for CashPoints would be only ₹21,000.
The CashPoints earned for the month in the above example would be calculated as follows:
5% CashPoints of ₹8,000 = 400 3% CashPoints of ₹7,000 = 210
1% CashPoints of ₹6,000 = 60
Thus, the total CashPoints for the above example would be 670.

5% Cashback on choice of any two packs – Terms & Conditions

- The Cashback will be awarded in the form of CashPoints in the reward balance account in the Mobile app.
- The CashPoints capping will be applicable on a calendar month basis.
- Choice of packs to choose from the 5% CashPoints (each pack will comprise of two merchants) are:
    - Dining & Entertainment Category – BookMyShow & Zomato
    - Travel Category – MakeMyTrip & Uber
    - Grocery Category – Blinkit & Reliance Smart Bazaar
    - Electronics Category – Croma & Reliance Digital
    - Fashion Category Nykaa & Myntra
- The transaction settled from the selected merchant will be eligible for CashPoints and the settlement/Posting date of the transaction will be considered for points calculation.
- CashPoints will reflect in the cardholder's available points balance once the transaction is settled by the merchant.
- The cardholder can select a maximum of only two packs under the 5% Cashback benefit.
- The merchants in each pack are fixed and the same can't be changed by the cardholder.
- The merchants under each pack will be eligible for the 5% CashPoints and the cardholder can earn up to 500 CashPoints under the selected Categories (each Category will comprise two merchants) in a calendar month.
- Beyond the capping of 500 CashPoints, 1% cashback will be applicable for spends on favourite merchant packsfor CashPoints posting. This 1% Cashback will be capped at 15000 CashPoints
- The CashPoints capping will be basis the calendar month, the transaction settled in the system between the 1st to 30/31st of the calendar month will be considered for the capping calculations.

- The choice of any two Categories under the 5% CashPoints would be provided to the cardholder post the card getting approved in the app. The cardholder can select his choice of two Categories from the available options to earn accelerated CashPoints.
- CashPoints of 5% of the cardholder selected Category are calculated basis Terminal / merchant IDs (TIDs & MIDs) shared by the respective merchant partners. If in case the TID MID is not available from the list received from the merchant, such transactions will not qualify for the benefit.
- Cardholder can change the Categories post the first selection after every 3 months. The revised Categories selected by the cardholder will come into existence, immediately post swapping request acknowledgement in the app. The transactions settled in the system post the change request will be rewarded basis of a new pack selection from the cardholder.
- During the Category change request from the cardholder, the user can swap the Categories in both the 5% Cashpoints & 3% Cashpoints feature at once.
- In case the cardholder is doing transactions under the selected key merchants via PayZapp, then the customer will get the maximum cashpoints (i.e. 5%)
- In case the purchase/transaction is returned/cancelled/reversed post-calendar month completion. Then the equivalent CashPoints will be reversed/adjusted from the cardholder reward balance.
- CashPoints will not be accrued for the following spends/transactions on the card,
    - Fuel Spends
    - Wallet Spends/ Gift or Prepaid Card load/ Voucher purchase**
    - Rent payments
    - Government related transactions
    - EMI Transactions
    - Purchases converted to EMI post facto
    - Cash Advances o Payment of Outstanding Balances, card fees and other charges
- CashPoints will be calculated and posted on the lowest rounded integer. For example, Rs 230 transaction will get calculated as (230*5% = 11.5 CashPoints = 11 CashPoints (rounded down towards the lowest integer). Fractional CashPoints will not get accrued.
- CashPoints is not applicable on transactions less than ₹100.
- The 5% CashPoints on Uber (if selected by the cardholder) are eligible for travel/commute-related spending. The Uber transactions carried out through the MCC code 4121 & 7512 (as defined by the card network Visa) will only be considered for 5% CashPoints.
- In case the cardholder opts for the EMI option during checkout at the selected merchants under the 5% CashPoints feature. Then those transactions will not qualify for the CashPoints.
- In case of conversion of a transaction to EMI at a later date, CashPoints earned on such transaction will be reversed from the available CashPoints balance.
- In case the available CashPoints balance is negative for two consecutive statement months. Then, the negative CashPoints will be charged back into the card account at 1 CashPoint = ₹1.
- A cardholder will not be eligible for CashPoints on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the following Merchant Category Code (MCC) of 6540 (as defined by card networks Visa) will not be considered.
- The following MCCs have been excluded from the 5% CashPoints eligibility (fuel, rental payments, Government related, or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5983,9752, 6513, 6540,7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.

- Promised CashPoints shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible CashPoints will get added to the rewards balance post-settlement of the transaction.
- On selection of Grocery as a preferred brand pack to earn 5% cashpoints, only transactions done on Blinkit or at offlline / physical stores at Reliance Smart Bazaar qualify for 5% CashPoints.
- **Please note that transactions done on Jiomart Online portal will not qualify for rewards on Reliance Smart Bazaar under this category.**
- On selection of Electronics as a preferred brand pack to earn 5% cashpoints, only transactions done on Croma or at offline / physical stores at Reliance Digital qualify for 5% CashPoints. **Please note that transactions done on Jiomart Online portal will not qualify for rewards on Reliance Digital under this category.**

3% CashPoints on choice of anyone e-commerce platform – Terms & Conditions

- The Cashback will be awarded in the form of CashPoints in the reward balance account in the Mobile app.
- The CashPoints capping will be applicable on a calendar month basis.
- The Choice of one shopping E-Commerce Platform to choose are:
  o PayZapp
  o Amazon
  o Flipkart
- 3% Cashback is not applicable on RuPay UPI Scan & Pay & UPI Ecom transactions using HDFC Bank Pixel Play Credit Card. All RuPay UPI Scan & Pay transactions & UPI Ecom transactions are eligible for 1% Cashback as per the T&C applicable.
- The transaction settled from the selected E-Commerce Platform will be eligible for CashPoints. The settlement/Posting date of the transaction will get considered for points calculation.
- CashPoints will reflect in the cardholder's available points balance once the transaction is settled by the ECommerce Platform.
- The cardholder can select a maximum of one E-Commerce Platform under the 3% Cashback benefit.
- The cardholder can earn up to 3% Cashback upto 500 CashPoints under the selected E-Commerce Platform in a calendar month.
- Beyond the capping of 500 CashPoints, 1% cashback will be applicable for spends on favourite merchant packsfor CashPoints posting. This 1% Cashback will be capped at 15000 CashPoints
- The CashPoints capping is calculated based on the calendar month. The transaction settled in the system between the 1st to 30/31st of the calendar month will be considered for the capping calculations.
- The choice of any one E-Commerce Platform under the 3% CashPoints would be provided to the cardholder post the card getting approved in the app. The cardholder can select his/her choice of one E-Commerce Platform from the available options to earn accelerated CashPoints.
- CashPoints of 3% of the cardholder selected E-Commerce Platform are calculated basis the Terminal / ECommerce Platform IDs (TIDs & MIDs) shared by the respective E-Commerce Platform partners. If in case the TID / MID is not available from the list received from the E-Commerce Platform, such transactions will not qualify for the benefit.
- The choice of selection of the E-Commerce Platform under 3% Cashback post the card approval stage is complimentary for the cardholder.

Cardholder can change the E-Commerce platform post the first selection after every 3 months. The revised E-Commerce platform selected by the cardholder will come into existence immediately post swapping request acknowledgement in the app. The transactions settled in the system post the change request will be rewarded basis of a new pack selection from the cardholder.

- During the Category change request from the cardholder, the user can swap the Categories in both the 5% Cashpoints & 3% Cashpoints feature at once.
- In case the purchase/transaction is returned/cancelled/reversed post calendar month completion. Then the equivalent CashPoints will be reversed/adjusted from the cardholder reward balance.
- CashPoints will not be accrued for the following spends/transactions on the card
    - Fuel Spends o Wallet Spends/ Gift or Prepaid Card load/ Voucher purchase**
    - Rent payments o Government related transactions
    - EMI Transactions
    - Purchases converted to EMI post facto
    - Cash Advances
    - Payment of Outstanding Balances, card fees and other charges
- 3% Cashback is not applicable on Amazon Pay wallet load transactions using HDFC Bank Pixel Play Credit Card
- CashPoints will be calculated and posted on the lowest rounded integer. For example, Rs 230 transaction will get calculated as (240*3% = 7.2 CashPoints = 7 CashPoints (rounding down towards the lowest integer). Fractional CashPoints will not get accrued.
- CashPoints is not applicable on transactions less than ₹100.
- In case the cardholder opts for the EMI option during checkout at the selected E-Commerce Platforms under the 3% CashPoints feature. Then those transactions will not qualify for the CashPoints.
- In case of conversion of a transaction to EMI at a later date, CashPoints earned on such transaction will be reversed from the available CashPoints balance.
- In case the available CashPoints balance is negative for two consecutive statement months. Then, the negative CashPoints will be charged back into the card account at 1 CashPoint = ₹1.
- A cardholder will not be eligible for CashPoints on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the E-Commerce Platform Category Code (MCC) of 6540 (as defined by card networks Visa) will not be considered.
- The following MCCs have been excluded from the 3% CashPoints eligibility (fuel, rental payments, Government related, or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5983,9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950. Promised CashPoints shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible CashPoints will get added to the rewards balance post-settlement of the transaction.

1% CashPoints – Terms & Conditions

- The transaction settled from the merchant will be eligible for CashPoints. The settlement/Posting date of the transaction will get considered for points calculation.
- CashPoints will not be accrued for the following spends/transactions on the card,
    - Fuel Spends
    - Wallet Spends/ Gift or Prepaid Card load/ Voucher purchase**
    - Rent payments
    - Government related transactions

  - EMI Transactions
  - Purchases converted to EMI post facto
  - Cash Advances
  - Payment of Outstanding Balances, card fees and other charges
  - CashPoints will reflect in the cardholder's available points balance once the transaction is settled by the merchant.
- CashPoints will be calculated and posted on the lowest rounded integer. For example, Rs 140 transaction will get calculated as (140*1% = 1.4 CashPoints = 1 CashPoint (rounding down towards the lowest integer). Fractional CashPoints will not get accrued.
- CashPoints is not applicable on transactions less than ₹100.
- The CashPoints for Insurance Spends will get capped at 2,000 CashPoints per month. In case the purchase/transaction is returned/cancelled/reversed post calendar month completion. Then the equivalent CashPoints will be reversed/adjusted from the cardholder reward balance.
- In case of any cancellation, refund or reversal of EMI/loan amount, the CashPoints provided for the transaction will be reversed/adjusted. In case of any Pre-closure of the EMI/loan, the remaining principal amount will not be rewarded with CashPoints.
- In case of conversion of a transaction to EMI at a later date, CashPoints earned on such transaction will be reversed from the available CashPoints balance.
- In case the available CashPoints balance is in negative for consecutive two statement months. Then, the negative CashPoints will be charged back into the card account at 1 CashPoint = ₹1.
- A cardholder will not be eligible for CashPoints on the prepaid card/gift Card/ wallet load and/or voucher purchases. i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by card networks Visa) will not be considered.
- The following MCCs have been excluded from the 1% CashPoints eligibility (fuel, rental payments, Government related, or any such payments made through the following MCCs): 1361, 5172, 5541, 5542, 5983,9752, 6513, 7349, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950.
- Promised CashPoints shown in the app indicate the tentative points earned for the unsettled transaction. Actual eligible CashPoints will get added to the rewards balance post-settlement of the transaction.

Do-It-Yourself Billing Cycle & Card Design – Terms & Conditions

- The cardholder can select the statement billing date as per the choice from the listed available dates.
- A list of pre-designed card images will be shown to the cardholder for selection during the card set-up in the app.
- During Hotlisting and replacement scenario of the credit card, the cardholder will get an option to change the card design enable re-issuance fees of ₹100 + GST (upto 19th May'26) and ₹199 + GST (effective 20th May'26) when the customer places request for physical card re-issuance (with customized or existing card design).
- The cardholder will not be allowed to change the card design if the card is blocked or in a delinquent state.

Other Benefits –Terms & Conditions

- 1% Fuel Surcharge waiver on fuel transactions (Minimum transaction of ₹400, Maximum transaction of ₹5,000 & Maximum waiver of ₹250 per statement cycle). The rate of surcharge may vary depending on the fuel station and their acquiring bank. Taxes as applicable shall apply further. In any case, Bank shall be giving a maximum waiver of 1% only.

- The cardholder can save up to 10% on HDFC Bank credit card payments via Swiggy Dineout . The offer can be availed by the customer twice a month, capped at Rs 200 per transaction. The stated offer is valid till 31st December 2025. To view the detailed terms and conditions of this offer, click here .
- The cardholder can change the app theme in the app as per choice from the available list of themes in the card setting section. The app theme change is free of cost. The cardholder can change the theme as per his/her wish any number of times.

SmartBuy Spends- Terms & Conditions

- A cardholder will be eligible for 5% Cashback if he/she does a transaction through SmartBuy .All other existing SmartBuy Terms and conditions will be applicable.
- Spends beyond the capping of 500 CashPoints shall not be considered for CashPoints posting.
- Offer is valid on Successful Transactions completed on SmartBuy under Categories IGP, Flights, Hotels, Bus, Rail, Instant Vouchers, Apple Imagine Tresor in SmartBuy. This Offer is not valid on offers given by individual merchants under offers section.
- Applicable for Full payment across all Categories (on Flights / Hotels / Bus / Rail/ Instant Vouchers / Apple Imagine Tresor in SmartBuy)
- Cashback will be awarded in the customer's credit card account under the cashpoints scheme.
- SmartBuy cashback cannot be clubbed up with other 5%, 3% and 1% merchant cashbacks being offered on the card.
- Customers who have selected PayZapp as their 3% merchant on their PIXEL Play card will receive 5% cashback on their SmartBuy spends via PayZapp.
- Customers who have selected 5% Cashback on Myntra, Nykaa and MakeMyTrip will receive 5% Cashback on these merchants on SmartBuy if they transact through their PIXEL Play Card.
- Customer will not be eligible for SmartBuy benefit in case of loan pre-closure
- No two programs can be combined or benefits of two programs are combined at any point in time, for transactions done on the SmartBuy website or pages thereof, associated with the program.
- Card Holder/s whose account has been classified as delinquent before or during the Program will not be eligible for cashback.
- Cashback is applicable only if HDFC Bank PIXEL Play Credit card is used to complete payment. Wallet load using HDFC card or Cash on Delivery options are not eligible under this offer.
- Returned purchases, disputed or unauthorized/fraudulent transactions, Smart EMI's and Card Account Fees will not be considered.
- This offer is non-encashable, not extendable and non-negotiable.
- If a card member has more than 1 (one) HDFC Bank Credit Card, spends on the cards cannot be clubbed by the card member in order to qualify for the said offer.
- HDFC Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory service/product provided by any participating parties/sponsors.
- Pictures in the communication are representative and the actual product may differ.
- This offer is non-transferable to any other person.
- Any Government levies/taxes like Sales Tax, TDS, gift tax, road tax, any Local Tax, etc. arising out of the same will be borne by the PIXEL Play Credit card customer.

1% Cashback on UPI Spends

- This Cashback is only available for the customers holding PIXEL RuPay Credit Card. The cashback is applicable only for UPI transactions via PIXEL RuPay Credit Card.

- The Cashback will be awarded in the form of CashPoints in the reward balance account in the Mobile app.
- The transaction settled from the selected merchant will be eligible for CashPoints and the settlement/Posting date of the transaction will be considered for points calculation.
- CashPoints will reflect in the cardholder's available points balance once the transaction is settled by the merchant
- Spends beyond the capping of 500 shall not be considered for CashPoints posting.
- The CashPoints capping will be basis the calendar month, the transaction settled in the system between the 1st to 30/31st of the calendar month will be considered for the capping calculations.
- CashPoints will not be accrued for the following spends/transactions on the card,
    - Fuel Spends
    - Wallet Spends/ Gift or Prepaid Card load/ Voucher purchase**
    - Rent payments
    - Government related transactions
    - EMI Transactions o Purchases converted to EMI post facto
    - Cash Advances
    - Payment of Outstanding Balances, card fees and other charges

    **Cardholder will not be eligible for 1% CashPoints on prepaid card/gift Card/ wallet load and / or voucher purchases i.e., the transactions carried out through the Merchant Category Code (MCC) of 6540 (as defined by RuPay) shall not qualify for CashPoints
- CashPoints will be calculated and posted on the lowest rounded integer. For example, Rs 140 transaction will get calculated as (140*1% = 1.4 CashPoints = 1 CashPoint (rounding down towards the lowest integer). Fractional CashPoints will not get accrued.
- CashPoints is not applicable on transactions less than ₹100.
- The customer won't be able to make Payment using their HDFC Bank credit PIXEL Play RuPay card on these categories – P2P, P2PM, digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other categories (This list is governed by NPCI and is subjected to change from time to time).
- Amount limit per card per day can be up to UPI limit (i.e., 1 lakh per day and 2 lakhs for some special MCC codes i.e., 5960, 6300 & 6529 (Excludes the restricted categories merchant in previous Question), however, it will be subject to the available credit limit on your credit card. To note - Amount limit per day per card is Rs.5,000 for first 24 hrs of linking the card in UPI app.
- The restrictions on the maximum transaction limit/Daily limit/Periodic Limit etc are subject to be changed as per TPAP/Issuing Bank/NPCI.
- There is no Fuel Surcharge applicable on UPI payments. Therefore, no fuel surcharge waiver will be provided.

CashPoints Redemption - Terms & Conditions

- The redemption of the CashPoints will be at the rate of 1 CashPoint = ₹1 PayZapp Cashpoint
- The CashPoints will be transferred to PayZapp Cashpoint account post placing the redemption request in the app.
- The minimum CashPoints balance required for redemption is 1,000 CashPoints.
- Unredeemed CashPoints will expire/lapse after 2 years of accumulation.

For more/ latest product information, Most Important Terms & Conditions & Card Member Agreement, always refer to the product page on the bank website

- For quick access to Most Important Terms & Condition, please click here
- For quick access to Card Member Agreement, please click here provided.

HDFC BANK
We understand your world

Declaration for lien marking of Fixed Deposit

From

The applicant of a credit card/ co-branded credit card issued by HDFC Bank Limited (hereinafter referred to as the "**Customer**", which expression shall, unless repugnant to the context or meaning thereof, be deemed to include his/her legal heirs, administrators and executors).

In favour of:

HDFC BANK LIMITED, a company incorporated under the meaning of the Companies Act, 2013 and licensed as a banking company under the Banking Regulation Act, 1949, having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai-400013 and acting through its branch at No. 8, Lattice Bridge Road, Thiruvanmiyur, Chennai - 600041 (hereinafter referred to as the "**Bank**", which expression shall, unless it be repugnant to the subject or context thereof, be deemed to include its successors and assigns).

By clicking/ ticking on the check box on the online platform, the Customer hereby irrevocably and unconditionally agrees to and accepts the terms and conditions as hereafter appearing *inter alia* in relation to the lien-marking and also confirms the instructions for the same as under:

1. The Customer hereby irrevocably and unconditionally authorises the Bank to mark a lien on the entire amount or such other amount as has been specified in this regard on the online platform or otherwise, of the fixed deposit placed/ to be placed by the Customer ("**Lien Amount**"), whether such amount is additional to or by way of renewal of or replacement for any amount deposited / to be deposited with the Bank or otherwise, together with, in each case, all and any interest from time to time accruing in respect thereof (all such fixed deposits, to the extent of the Lien Amount, together with all such amounts and interest mentioned above, collectively "**FD**"), as a continuing security for the credit card/ co-branded credit card issued by the Bank being issued to the Customer ("**FD Linked Card**").

2. The Customer hereby agrees and undertakes that the Bank shall have first and exclusive charge on the FD as a continuing security for the repayment of the outstanding dues of the FD Linked Card, along with all interest, fees, commissions (at the rates decided by the Bank from time to time) charges, expenses and all other costs whatsoever due or which may become due and payable under the FD Linked Card to the Bank (collectively "**Outstanding Dues**").

3. The Customer hereby agrees and acknowledges that the Bank is entitled to cancel, suspend or withdraw the FD Linked Card at any time without any notice to the Customer.

4. The Customer hereby irrevocably and unconditionally authorises the Bank to renew, roll-over, re-book or book as new or multiple fixed deposits for such tenure as the Bank may deem fit, as also to liquidate the FD at the Bank's sole discretion any time without requirement of any prior notice to or consent of the Customer and appropriate the proceeds towards Outstanding Dues of the FD Linked Card. The Customer hereby undertakes that the Customer shall not take any actions for which it has authorized the Bank as above, unless specifically required by the Bank.

5. The Customer hereby acknowledges and agrees that, in case the Bank liquidates the FD, that the Bank shall not be held responsible for the loss, charges or costs, if any, to the Customer arising due to liquidation/ withdrawal of the FD (whether premature or otherwise).

6. The Customer hereby agrees that the Bank has right, but not the obligation, to liquidate the FD and that the timing of such liquidation shall be at the sole discretion of the Bank, in accordance with its internal policies. The Customer agrees that the Customer shall in no event take the defence or make a claim that the lien marked in favour of the Bank on the FD acts as a substitute for the Customer's obligation to pay the Outstanding Dues. For clarity, the Customer's obligation to pay the Outstanding Dues including any penal charges, finance charges or similar charges in relation to the FD Linked Card shall exist independently.

7. The Customer hereby warrants that, save to the extent of the rights hereby conferred on the Bank, the Customer is the sole, absolute and beneficial owner of the FD and that the FD is free from any mortgage, pledge, charge (whether fixed or floating), lien or any other form of encumbrance or security interest of any kind whatsoever and howsoever arising (all of which collectively called as the "**Encumbrance(s)**") on or over the FD and that the FD is not linked to any sweep in/ super saver account, save and except the lien marked herein.

8. The Customer hereby undertakes that the Customer shall not at any time assign, transfer, deal with, create, or permit to be created any assignment or transfer of the FD, save as provided herein, or create or attempt to create any Encumbrance over the FD.

9. The Customer hereby agrees and acknowledges that the Bank shall have the right to increase or decrease the credit limit of the FD Linked Card at its sole discretion and the Customer agrees to plan any expenses accordingly and the Customer agrees to not hold the Bank responsible for any losses incurred pursuant to such change or fluctuations in the credit limit.

10. The Customer hereby agrees that the lien shall not affect or limit Bank's any other rights, remedies or security, if any, and the Bank shall be entitled to proceed against the Customer for any reason including the recovery of any of the Outstanding Dues, at any time before or after the exercise of rights in relation to the lien. For avoidance of doubt, it is hereby clarified that even in the event of shortfall post withdrawal/ liquidation of the FD by the Bank (whether premature or otherwise) or in the event of any garnishee or seizure notice or attachment or similar action by any other person or authority in relation to the FD, the Bank shall be entitled to proceed against the Customer to recover the Outstanding Dues of the Bank (in case of withdrawal/ liquidation, if any, to the extent not recovered).

11. The Customer hereby agrees that with effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% less (penalty as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate for resident and NRO Deposit.

12. The Customer hereby agrees that with effect from July 22nd, 2023, the interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal on NRE/FCNR Deposits will be the rate on the date of deposit booked for the period for which deposit remained with the bank and not at the contracted rate. In case of NRE/FCNR deposit, no interest will be paid if the deposit is prematurely encashed before the minimum tenure of 1 year.