TERMS AND CONDITIONS AND MOST IMPORTANT TERMS AND CONDITIONS FOR HDFC BANK CREDIT LINE ON UPI

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TERMS & CONDITIONS

1. General

- HDFC Bank Credit Line on UPI will be provided to customers at the sole discretion of HDFC Bank, in accordance with the Applicable Laws and will be subject to the fulfilment of the Terms and Conditions and any such other terms, as may be stipulated by HDFC Bank from time to time.
- By accepting these Terms and Conditions, HDFC Bank Credit Line on UPI customers will permit HDFC Bank to conduct Credit Bureau checks and/or share their data with Credit Bureaus. HDFC Bank reserves the right to ascertain the credit worthiness of HDFC Bank Credit Line on UPI Customers by obtaining the Credit Bureau report and such other reports as may deem necessary.
- By accepting these Terms and Conditions, HDFC Bank Credit Line on UPI customers agree to receive documents like Key Facts Statement (KFS), Most Important Terms & Conditions (MITC), Card Member Agreement, Privacy Policy, Application Form & Statements etc. on registered email address. Customers may raise a ticket through HDFC Bank Credit Line on UPI Help Center, in case they wish to receive the above-mentioned documents on their registered mailing address through courier / post.
- HDFC Bank Credit Line on UPI is available for customers, only to make payments to selected merchants as per bank's policy.
- The HDFC Bank Credit Line on UPI account is non-transferable.
- HDFC Bank Credit Line on UPI customers will always act in good faith, in relation to all dealings with HDFC Bank Credit Line on UPI.
- HDFC Bank Credit Line on UPI customers agree to be vigilant regarding the payment transactions done through Credit Line on UPI sanctioned to him/her and will intimate HDFC Bank of any misuse, fraud or theft, as soon as discovered by her/him.
- HDFC Bank Credit Line on UPI customers will keep HDFC Bank updated on loss of handset, breach of protected information like PIN, Password etc.
- The EMI value displayed at the time of initiating a transaction will be approximate and the actual EMI amount mentioned in the HDFC Bank Credit Line on UPI Statement/PayZapp may vary.
- The EMI Account will be created under the credit limit set for the customer in the customer's Parent HDFC Bank Credit Line on UPI Account.

2. Issuance and Usage

- HDFC Bank Credit Line on UPI will be extended to only selected pre-approved existing Bank customers who are found to be eligible, as per the criteria and assessment of HDFC Bank.
- HDFC Bank has the sole discretion to renew, revise, reduce and increase the sanctioned HDFC Bank Credit Line on UPI Account limit extended to HDFC Bank Credit Line on UPI customers.
- HDFC Bank Credit Line on UPI facility can only be used to make online INR denominated purchases only for selected Merchant categories via PayZapp application or other third-party UPI applications.
- There is no minimum transaction value applicable for non-EMI transactions.
- The minimum transaction amount for EMI transactions is Rs. 10,000. All transactions amounting to equal or above the threshold may be repaid in easy instalments of 3, 6, 9 or 12 months.

3. Representations, Warranties and Covenants

- Customer, by applying for HDFC Bank Credit Line on UPI, agrees to have read and abide by the Terms and Conditions, as mentioned here, until such time that the HDFC Bank Credit Line on UPI customer uses HDFC bank Credit Line on UPI account.
- Customer agrees to avail HDFC Bank Credit Line on UPI on the precondition that the customer will not use HDFC Bank Credit Line on UPI, or any part thereof, towards repayment of his HDFC Bank/any other bank's Credit

Card or for any other purpose, except as mentioned under the Terms and Conditions.

- Customer agrees that the customer has understood the method of calculation of the additional interest and other charges, as levied in cases where the Total Amount Due has not been paid by the Payment Due Date.
- Customer agrees and confirms that HDFC Bank will not be liable in any manner to the HDFC Bank Credit Line on UPI customer for failure or delay in providing HDFC Bank Credit Line on UPI services by HDFC Bank.
- All information provided by the customer to HDFC Bank are true and correct and the customer will promptly notify HDFC Bank about the occurrence of any event and of any information being untrue or incorrect
- Customer will promptly notify HDFC Bank of any action or steps taken, or any legal, administrative or other proceedings by or against the customer in any court of law.
- Customer will promptly and not later than 7 days from the occurrence of such event, notify HDFC Bank in writing with full details of all or any change/s of details or personal information.

4. Right of Set-Off and Lien

- HDFC Bank and its group companies will have the paramount right of set-off and lien, irrespective of any other lien or charges, present as well as future, on deposits of any kind and nature held/balances lying in any other account(s) of the customers maintained with HDFC Bank and/or its group companies, whether in a single name or joint name(s) and on any monies, securities, bonds and all other assets, documents and properties held by/under the control of HDFC Bank and/or its group companies (whether by way of security or otherwise according to any contract entered/to be entered into by the customers in any capacity), towards the satisfaction of the customers' liability. HDFC Bank and/or its group companies are entitled without any notice to the customers, to settle any indebtedness whatsoever owed by the customers to HDFC Bank and/or its group companies (whether actual or contingent or whether primary or collateral or whether joint and/or several) here or under any other document/agreement, by adjusting, setting-off any deposit(s) and/or transferring monies lying in the balance of any account(s), held by the customers with HDFC Bank and/or its group companies, notwithstanding that the deposit(s)/balances lying in such account(s) may not be expressed in the same currency as such indebtedness. HDFC Bank and its group companies' rights will not be affected by the customers' bankruptcy, death or winding-up. It will be the customer's sole responsibility and liability to settle all disputes/objections with any such Joint Account Holders.
- In addition to the mentioned right or any other right which HDFC Bank and its group companies may at any time be entitled to, whether by operation of law, contract or otherwise, HDFC Bank is authorized/will be entitled to combine or consolidate at any time all or any of the accounts and liabilities of the HDFC Bank Credit Line on UPI Customers with or to any HDFC Bank Branch and/or its group companies to institute any judicial proceedings in case of non-payment of outstanding dues from the customers.

5. Cancelled Transactions

- In the event of a cancellation of goods/services purchased through HDFC Bank Credit Line on UPI, the customer will not have to pay for the purchases made if the refund is received within the same billing cycle. In the event of cross-cycle refunds, the customer must make the payment as it appears in the account statement generated by HDFC Bank.
- In the event of a cancellation request being made by a Customer/Merchant/HDFC Bank, the amount will only be credited to the customer's HDFC Bank Credit Line on UPI Account, as and when received by HDFC Bank from the Merchants.

6. Refund

- **If refund is received in same billing cycle:** Customers will be sent an intimation to apprise them of the refund. Refunded amount shall be adjusted against outstanding, and the processing fee shall be computed accordingly on the billing date.

- **If refund received in next billing cycle:** Customers will be sent an intimation to apprise them of the refund and the option to receive the refund in their Bank account or keep the refund balance in their HDFC Bank Credit Line on UPI account, such that future purchases get adjusted against refund received. The customer is expected to provide a consent within 7 days from receiving such intimation. If no response is received from the customer, then the refund amount is credited to Customers HDFC Bank Credit Line on UPI account
- For transactions converted to EMI:
    - **a.** If refund is ≥90% of the principal amount, the loan shall be closed, and customers need to settle the outstanding balance by the next payment due date.
    - **b.** In case the refund is ≥ Rs. 500 and < 90% of the principal amount, the EMI shall be re-amortized, and the revised schedule shall be communicated to the customer.
    - **c.** In case the refund is < Rs. 500 of the principal amount, the refund shall be adjusted as under:
        - If Bill is generated: The refund shall be adjusted with the Total Amount Due
        - If Bill is not generated: The refund shall be adjusted against the Statement

7. Indemnity

- Customer agrees to indemnify and hold HDFC Bank and its affiliates harmless, from and against all losses, damages, costs, claims and expenses whatsoever, which HDFC Bank may, at any time incur, sustain, suffer, or is likely to suffer in connection with or as a consequence of or by reason of providing HDFC Bank Credit Line on UPI to the customer. The customer will pay HDFC Bank and/or the Affiliates such amount, as may be determined by HDFC Bank and/or the Affiliates to be sufficient to indemnify it, against any such loss or expenses.
- Customer agrees to indemnify, defend and hold harmless HDFC Bank and its Affiliates against any claim, suit, action or other proceedings brought against HDFC Bank or its Affiliates by a third party, to the extent that such claim, suit, action or other proceedings brought against HDFC Bank and its Affiliates, is based on or arises in connection with: a violation of the Terms contained here, any alterations or any unauthorized use of HDFC Bank Credit Line on UPI; any misrepresentation or breach of representation, warranty or covenant made by the customer.

8. Exclusion of Liability

- In no event will HDFC Bank be liable to the customers for any special, incidental, indirect, punitive or consequential damages whatsoever (including, without limitation, damage, loss of goods or services, loss of business profits, business interruption, loss of information or any other financial loss) arising out of the use of, or inability to use or access HDFC Bank Credit Line on UPI or for any security breach or a virus, bug, unauthorized intervention, defect or technical malfunctioning of the HDFC Bank Platform and/or HDFC Bank systems, whether or not foreseeable and whether or not HDFC Bank has been advised of the possibility of such damages or based on any theory of liability, including breach of contract or warranty, negligence or other wrongful action and any other claim arising out of or in connection with your use of or access to HDFC Bank Credit Line on UPI. Further, HDFC Bank will not be liable to the customers for any temporary disablement, permanent discontinuance of the services by HDFC Bank or for any consequences resulting from such actions.
- Without prejudice to the remedies available to HDFC Bank under the Terms and Conditions, HDFC Bank will be under no liability whatsoever to the customers regarding any loss or damage arising, directly or indirectly, out of:
    a) any defect in any goods or services supplied
    b) delay in the delivery or non-receipt of goods or services purchased
    c) refusal of any Merchant to honor or accept HDFC Bank Credit Line on UPI as a mode of payment
    d) malfunction of any computer terminal
    e) acts done by HDFC Bank on the instruction by any person impersonating as HDFC Bank Credit Line on UPI customer

f) exercise by HDFC Bank of its right to terminate HDFC Bank Credit Line on UPI
g) injury to the credit character and reputation of the customers, alleged to have been caused by the closure of HDFC Bank Credit Line on UPI and/or the refusal of any Merchant/Mail Order establishment to honor or accept HDFC Bank Credit Line on UPI.

- HDFC Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods or services
- Any dispute or claim arising in relation to the goods or services purchased by the customer must be resolved by HDFC Bank/Merchant. The existence of the claim or dispute will not relieve the customer of his/her obligation to pay the dues to HDFC Bank
- In the event, a demand or claim for settlement of the Total Amount Due from the customer is made, either by HDFC Bank or any person acting on behalf of HDFC Bank, the customer agrees and acknowledges that such demand or claim will not amount to an act of defamation or an act prejudicial to or reflecting upon the character of the customer in any manner.

9. Notices and Complaints

- All notices, requests, demands, waivers, complaints, queries and other communications, required or permitted to be given here, in relation to HDFC Bank Credit Line on UPI, under the Terms and Conditions, will be submitted to HDFC Bank, as per the grievance redressal mechanism accessible through PayZapp. Any other notices, requests, demands, waivers, complaints, queries and other communications arising out of any acts or omissions of the Merchants/Vendors to whom the payment was made using HDFC Bank Credit Line on UPI, will be resolved between the customer and such Merchant only and HDFC Bank will have no responsibility or liability whatsoever in this regard. HDFC Bank will be responsible for all service-related issues of HDFC Bank Credit Line on UPI as a facility. HDFC Bank Credit Line on UPI Support Center will be accessible to all HDFC Bank Credit Line on UPI customers in case of any issues/disputes arising. The dispute resolution policy of HDFC Bank in such matters will be final and binding.

MOST IMPORTANT TERMS & CONDITIONS

1. Fees and Charges

- **Joining fees and Annual membership fees:** There are no joining or annual fees. HDFC Bank at its sole discretion reserves the right to apply/introduce such charges in the future in relation to HDFC Bank Credit Line on UPI facility, with due reasonable notice.
- **Service charges levied for transactions:**
    a. A slab-based processing fee shall be charged for non-EMI spends basis the credit utilization in that cycle:

Credit Utilization	Processing Fees
Up to Rs. 2,000	Rs. 0
>Rs. 2,000 up to Rs. 10,000	Rs. 149
>Rs. 10,000 up to Rs. 20,000	Rs. 199
> Rs. 20,000	Rs. 249

    b. For EMI transactions, a loan conversion fee of Rs. 199 shall be charged to the customer.
- **Interest-Free Credit Period:**
    a. Interest-free period of 45 days + 3 grace days shall be provided to the Customer.
    b. **Illustration:** For a statement for the period from May 8, 2024 to Jun 7, 2024, where June 7, 2024 is the Billing date, the payment due date would be June 22, 2024. 3 days of grace days after payment due date will be provided to the customer for repayment. If repayment is still not received, till June 25, 2024, customer will be reported to the bureau with a days past due (DPD) of 4 on the next day i.e. on June 26, 2024.
- **Charges in case of default:**
    a. Late payment charge of Rs. 199 shall be levied.
    b. Overdue interest charges: The late payment interest charge of 3% per month on the outstanding principal amount shall be levied. Subject to revision from time to time, depending on factors, such as but not limited to, credit history, purchase patterns, payment behavior and month-on book.
    c. Overdue charges shall be levied if the Total Amount Due is not paid by the end of the grace days. Such charges shall be levied from the Payment Due Date till such time the outstanding amount is paid in full.

The following illustration will indicate the method of calculating various charges:

Assume that you have paid all previous dues in full and do not have any amount outstanding in your HDFC Bank Credit Line on UPI Account Limit /Card Account. Your statement date is 17th of every month. The following is the list of transactions you have done on your HDFC Bank Credit Line on UPI account.

Date of transaction	Transaction	Amount
18-03-2024	Purchase 1 (6 months EMI)	₹ 12,000
20-03-2024	Purchase 2 (non-EMI)	₹ 5,000
10-04-2024	Purchase 3 (non-EMI)	₹ 8,000

**EMI for ₹12,000 transaction over 6 months will be ~₹2106*

Thus, on statement dated 17th April, following will reflect as the component on total amount payable by you-

Spends (Non-EMI)	₹ 13,000 (Purchase 2 + Purchase 3)
Spends (EMI)- 1st instalment	₹ 2,106 (Purchase 1)
Processing Fee (non-EMI)	₹ 199
GST on PF (non-EMI)	₹ 35.82
Processing Fee (EMI)	₹ 199.00
GST on PF (EMI)	₹ 35.82
GST on EMI interest	₹ 32.40
Total payable	**₹ 15,608**

The payment due date for above total payable amount is 2nd May-2024, but you default on

that payment and repay the outstanding amount on 6th May-2024.

The interest charges levied for the late repayment will be as follows:

i. **For Purchase 1 -** (Outstanding amount * 36% p.a.* No. of days/365). Interest will be charged only on the principal component of EMI (i.e., ₹ 1,926). Therefore, interest charged on ₹1,926 @ 36% p.a. from 17th April to 6th May (i.e., 19 days) = ₹36.

ii. **For Purchase 2 -** Interest charged on ₹5000 @ 36% p.a. from 20th March to 6th May (i.e., 47 days) = ₹232.

iii. **For Purchase 3 -** Interest charged on ₹8000 @36% p.a. from 10th April to 6th May (i.e., 26 days) = ₹205

*For Non-EMI transactions, calculation of interest days starts from the date of transaction to the date of repayment

*For EMI transaction, calculation of interest days starts from bill generation date to the date of repayment.

You make another purchase (Purchase 4) of Rs. 7000 on 10th May-2024.

Thus, on the statement dated 17th May, following will reflect as the component on total amount payable by you-

Spends (Non-EMI)	₹ 7,000 (Purchase 4)
Spends (EMI)- 2nd instalment	₹ 2,106
Processing Fee (Non-EMI)	₹ 149
GST on PF	₹ 26.82
Interest charge from previous cycle	₹ 473 (i + ii + iii)
GST on interest charge	₹ 85.15
Late payment fee	₹ 199
GST on late payment fee	₹ 35.82
GST on EMI interest	₹ 27.20
Total payable	**₹ 10,102**

The payment due date for above total payable amount is 1st June-2024. Let us assume that you have not made the repayment on 1st June-2024 and statement for the subsequent cycle is generated.

Thus, on the statement dated 17th June-2024, following will reflect as the component on total amount payable by you-

Outstanding charges	₹ 10,102
Spends (EMI)- 3rd instalment	₹ 2,106
Interest charges on non-EMI spends (Purchase 4)	₹ 262.36
Interest charges on 2nd EMI Instalment	₹ 59.78
GST on EMI Interest	₹21.92
GST on interest charges for non-EMI spends (Purchase 4)	₹ 47.22
GST on interest charges for 2nd EMI instalment	₹ 10.41
Total payable	**₹ 12,610**

The interest charges levied for the late repayment will be as follows:

iv. **For purchase 4-** Interest charged on ₹7000 @36% p.a. from 10th May to 17th June (i.e., 38 days) = ₹265.36

v. **For 2nd instalment of Purchase 3 -** Interest will be charged only on principal component of EMI (i.e., ₹ 1,955). Therefore, interest charged on ₹1,955 @ 36% p.a. from 17th May to 17th June (i.e., 31 days) = ₹59.78.

2. Drawal Limits

- **Credit limit**: The credit limit is communicated to the customer during onboarding and in the monthly statement sent on the registered e-mail ID
- **Available credit limit:** The available credit limit is communicated to the customer in the PayZapp Mobile App and in the monthly statements. HDFC Bank will review the customer account periodically and may decrease the customer's credit limit basis their internal criteria. In such an instance, the Bank will communicate the same to customer via E-mail/SMS.
- **Cash withdrawal limit:** Cash withdrawal is not allowed for HDFC Bank Credit Line on UPI.

3. Billing and Payment

- **Billing statements – periodicity and mode of sending:** At the time of onboarding, customer will be provided with a choice of 2 billing dates, i.e., 17th or 20th of every month. Post successful onboarding if customer wishes to choose a billing date other that the 17th or 20th, they can do so by visiting the "Manage" section on their Credit Line on UPI homepage. Basis the choice of billing date, Billing statement will be generated every month. Customer can access their e-statements online through app and will be sent across over the registered email id of the customer as well. The statement showcases the payments credited, transactions debited and fees & charges levied to the HDFC Bank Credit Line on UPI account since the last statement.
- **Total Amount Due:** Customer is required to repay entire outstanding amount as specified in the statement since there is no Minimum Amount Due for HDFC Bank Credit Line on UPI facility. A default charge shall be levied if payment is not made by end of the grace days. In addition to this, HDFC Bank shall temporarily block or suspend the HDFC Bank Credit Line on UPI facility of customer who have defaulted the bill payment. Customer shall be registered for the UPI auto-debit facility for repayment of dues under the HDFC Bank Credit Line on UPI facility and the amount due shall be debited on the Payment Due Date (PDD). In cases where auto-debit fails due to insufficiency of funds (or any other reasons), Three more intermittent auto-debit attempts will be made to clear the dues.
- **Time Period for Repayment**: From statement generation date, Customers will have 15 days + 3 grace days for repayment of outstanding amount.
- **Method of payment:** Repayment of outstanding amount (EMI and/or Non-EMI) shall happen via UPI Auto-debit facility. Incase Auto-debit fails for some reason, the customer is required to make the payment manually via UPI or Debit card (cheque and cash repayments are not permitted).
- **Billing disputes resolution:** All the contents of the statement will be deemed to be correct and accepted if the customer does not inform HDFC Bank of the discrepancies within 30 days of the Statement Date by raising a dispute ticket on PayZapp Mobile App in HDFC Bank Credit Line on UPI section. On receipt of such information, HDFC Bank will initiate investigation. On completion of subsequent investigation, HDFC Bank shall resolve the dispute by providing necessary documents, wherever applicable to retain or reverse the charges in accordance with the outcome of the investigation.
- **Toll free number, email-id for customer care services, contact details of Grievance Redressal Official:**

  HDFC Bank Credit Line on UPI member can use the following channels for making any enquiries or for any grievance redressal

  a) PayZapp: Help Centre services in the HDFC Bank PayZapp Mobile App.
  b) Call Centre: 1800 1600 / 1800 2600 within India / +91 22 6160 6160 from outside India.
  c) Grievance Redressal Official: 044 6108 4900 between 09:30 AM to 05:30 PM Monday to Friday.

4. Default and Circumstances

- **Procedure including notice period for reporting a customer as defaulter:** Grace days of 3 days is allowed from the payment due date on HDFC Bank Credit Line on UPI accounts, where payments are not overdue. The payment due date as mentioned on the statement is the date by which clear funds must be credited to the HDFC Bank Credit Line on UPI account, however 3 grace days are provided to accommodate for processing time of payments. The Bank shall report an account as 'past due' to credit information companies (CICs) and levy late payment charges when HDFC Bank Credit Line on UPI account remains 'past due' for more than 3 days. The number of 'days past due' and late payment charges shall, however, be computed from the payment due date mentioned in the statement. In the event of default, the customer will be sent reminders from time to time for settlement of any outstanding on the account, by e-mail, Mobile App Notification, SMS messaging

and/or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection. In case the HDFC Bank Credit Line on UPI Account holder cardholder fails to make payment of total amount due, under each monthly billing statement, the bank shall notify the customer of such non-payment and its intention to report the customer as defaulter to the Credit Information Companies (CIC).

- **Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues:** In case the HDFC Bank Credit Line on UPI Account holder makes the payment of the total amount due, the Bank shall update the status within 30 (thirty) days from the date of settlement of dues. In case a transaction is disputed by customer, a temporary credit equivalent to the amount disputed by customer will be provided to HDFC Bank Credit Line on UPI account of the customer.

- **Recovery procedure in case of default:** In case of default, upon a demand made by the bank, if the balance amount due on the HDFC Bank Credit Line on UPI account is not repaid within the prescribed time; bank shall have a right of lien and set-off without notice on all monies belonging to the customer held in any account or in custody of the bank.

- **Recovery of dues in case of death / permanent in-capacitance of HDFC Bank Credit Line on UPI Account holder:** The death or incapacity of customer including insolvency, dissolution, bankruptcy or winding up, shall automatically result in cancellation of the credit line issued to the customer. HDFC Bank Credit Line on UPI account would also be liable to be suspended on instructions from any Government or Regulatory body. On cancellation or suspension of HDFC Bank Credit Line on UPI account, all amounts outstanding on the account shall be deemed to have become due immediately. Notwithstanding the customer's obligation to pay all outstanding amounts forthwith, Bank shall be entitled to recover the same in accordance with the relevant laws in force.

- **Consequences, Rights & Remedies of HDFC Bank**
    a. In any event of default, HDFC Bank will be entitled to use rights and remedies available to it under the Terms and Conditions
    b. In any event of default, HDFC Bank may, by giving a notice to such customers:
        - Terminate HDFC Bank Credit Line on UPI account and call upon the customer to immediately pay the Total Amount Due
        - Suspend further access to HDFC Bank Credit Line on UPI or freeze the same
    c. HDFC Bank reserves the right to:
        - Engage one or more persons to collect HDFC Bank Credit Line on UPI customer's outstanding dues. HDFC Bank may furnish to such person(s) such information, facts and figures pertaining to HDFC Bank Credit Line on UPI of such customers, as it may deem fit.
        - Call upon the successors/legal heirs of HDFC Bank Credit Line on UPI Customer to pay the Total Amount Due and any other charges in full to HDFC Bank, in the event of the customer's death. HDFC Bank will have the same rights as against the legal heirs/successors of such customers.
        - Initiate legal proceedings against such HDFC Bank Credit Line on UPI Customers.

5. Termination/Revocation of HDFC Bank Credit Line on UPI Account

- **Procedure for surrender / closure of HDFC Bank Credit Line on UPI Account by:**

I/ We understand that the usage of the HDFC Bank Credit Line on UPI shall be strictly in accordance with exchange control regulations, law of the land or of the Regulatory authorities

as applicable from time to time, HDFC Bank Credit Line on UPI account will not be used for transactions involving Forex trading, lottery, betting, gambling, dating, Crypto Currency, Virtual Currency which I/We undertake as my/our responsibilities to keep myself/ourself updated of and in the event of any failure to do so, I/We will be liable for action under the Foreign exchange management act 1999 or its statutory modifications or re-enhancement thereof.

- In case any customer wishes to close HDFC Bank Credit Line on UPI account, customer can request for closure by raising a ticket under "Support Center" on PayZapp. Once the request is raised, no transaction can be made through HDFC Bank Credit Line on UPI account from immediate effect as the same will be blocked. Customer would need to clear payment against the outstanding amount. This includes non-EMI outstanding, Loan EMI, Loan principal amount and fees & charges, as applicable. Any transactions incurred by the customer prior to the closure of HDFC Bank Credit Line on UPI Account Limit, and which is presented / claimed at a later point by the merchant shall be billed to the customer for effecting necessary payments towards such transactions. The customer shall be obligated to pay for any transactions which were incurred prior to the closure date of HDFC Bank Credit Line on UPI account and the Bank shall report these outstanding payments of the customer to CICs, if unpaid.
- If a customer has not activated or used HDFC Bank Credit Line on UPI account within 30 (thirty) days of HDFC Bank Credit Line on UPI issuance date., the Bank shall intimate the customer about non-usage or non-activation of HDFC Bank Credit Line on UPI Account Limit /card and request the customer to activate or start using the account within 7 (seven) days from the date of such intimation. If HDFC Bank Credit Line on UPI Account /cardholder does not start using HDFC Bank Credit Line on UPI account within a period of 7 (seven) days, HDFC Bank Credit Line on UPI account shall be closed by the Bank.
- In case the Bank notices unusual and abnormal transaction patterns in the use of HDFC Bank Credit Line on UPI account, the Bank will try to establish contact with the customer on the registered phone number of the customer available in its records to verify whether the transaction in bona fide. Failure on the part of the Bank to establish contact with the customer, the Bank may restrict/terminate the use of HDFC Bank Credit Line on UPI account without any further notice, if the Bank reasonably believes it necessary for the sake of the customer and for security reasons HDFC Bank can suspend the facility, if the customer defaults on payment due or exceeds the credit limit extended. With a view to ensure that HDFC Bank Credit Line on UPI account is being used as per the regulatory guidelines, Terms and Conditions and applicable policies of the Bank, Bank shall have a right to run periodic checks on the usage to identify whether there is excessive utilization of credit limit beyond the sanctioned limit in one statement cycle, unusual or excessive utilization at few select merchants, possible collusion with merchant and/or usage towards non-personal/ business related requirements, over-use/ misuse of features/ offers/ programs towards accumulation of undue cash points/ cash back / other benefits amongst others. Based on the usage patterns, if any of these is suspected by the Bank, Bank may take restrictive action on HDFC B Credit Line on UPI account. Such action can be with immediate effect and may include but not be limited to withdrawal of features/ benefits as well as complete termination of the facility. If any such action is taken by the Bank, onus will be on customer to provide satisfactory proof of bonafide usage to reinstate the facility and

attached features/ benefits as may be deemed fit by the Bank. Bank's decision in this regard shall be final and binding on the customers. In such a situation, the customer must (subject to any default or other notice required by law) immediately pay HDFC Bank the total outstanding balance on HDFC Bank Credit Line on UPI Account. This includes all amounts due to HDFC Bank under the Agreement, including all transactions and other amounts not yet charged to the account. HDFC Bank Credit Line on UPI account will not be considered as closed until the customer has paid all such due amounts.

- **Procedure for closure of HDFC Bank Credit Line on UPI account if HDFC Bank Credit Line on UPI Account /Card has not been used for more than one year:**

  Please note that if HDFC Bank Credit Line on UPI has not been used for a continuous period of 1 (one) year, the Bank will intimate the HDFC Bank Credit Line on UPI Account /cardholder about non-usage of the account and request the customer to start using the account within 30 (thirty) days from the date of such intimation. If customer does not start using HDFC Bank Credit Line on UPI account within a period of 30 (thirty) days, HDFC Bank Credit Line on UPI Account /card account shall be closed by the Bank, subject to payment of all dues by the cardholder.

6. Loss/Theft/Misuse

- Procedure to be followed in case of loss/ theft/ misuse of HDFC Bank Credit Line on UPI account-mode of intimation to HDFC Bank: In case of loss / theft / misuse of the facility/ card, customer can hotlist / block the HDFC Bank Credit Line on UPI account by raising a request through below channels.
  a) **Via PayZapp Webform**: To raise a ticket to block a transaction on HDFC Bank Credit Line on UPI via PayZapp webform. Login using mobile number & OTP → Select "HDFC Bank Credit Line on UPI" option → Enter relevant description and click on "Raise a Ticket". Customer can also attach any evidence if necessary.
  b) **Via PayZapp Self Service:** Login PayZapp → Select "Bank" tab at the bottom of the screen → Click on "HDFC Bank Credit Line on UPI" widget → Click on Settings icon on the top right corner of the screen → Select "Block Transactions on HDFC Bank Credit Line on UPI".
  c) Via Phone banking/IVR: 1800 1600 / 1800 2600
- The Bank is not liable or responsible for any type of transaction (Online/Physical/Contact-less) transaction incurred on the HDFC Bank Credit Line on UPI account prior to time of reporting of the loss of the device, and the customer will be wholly liable for the same. Customer is wholly liable for all transactions prior to reporting loss of the device. After the receipt of proper notification of the loss by the bank, the customer's subsequent liability is zero. In addition to notifying HDFC Bank about the loss or theft of the device, the customer must report any theft of the device to the Police and lodge a Police Complaint and provide a copy of Police complaint to the Bank.
- The customer will be liable for all losses in case of misuse of HDFC Bank Credit Line on UPI account by someone who obtained the HDFC Bank Credit Line on UPI PIN with or without the consent of customer. If the customer has acted fraudulently, they will be liable for all losses. If the customer acts without reasonable care, the customer may be liable for all losses incurred.
- The customer is under obligation to take all appropriate steps to maintain safety of HDFC Bank Credit Line on UPI account not record the PIN, One Time Password (OTP) or any other token/code issued from time to time, in any form that would be retrievable or otherwise accessible to any third party if access is gained to such a record, either honestly or dishonestly.
- HDFC Bank may, without referring to the customer, give the police or other relevant

authorities any information that HDFC Bank consider relevant about the loss, theft, misuse of HDFC Bank Credit Line on UPI account/device or PIN.

- Liability of HDFC Bank Credit Line on UPI Account cardholder in terms of RBI circular ref. DBR.No.Leg.BC.78/09.07.2005/2017-18 dated July 6, 2017 on 'Customer Protection – Limiting Liability of Customers in Unauthorized Electronic Banking Transactions' as updated from time to time: In case of loss/ theft/ misuse of HDFC Bank Credit Line on UPI account, the Bank shall be guided by the 'Customer Protection Policy' updated on the website of the Bank which has been formulated based on the RBI circular on Customer Protection – Limiting Liability of Customers in Unauthorized Electronic Banking Transactions' as updated from time to time. (RBI Circular - ref. DBR. No. Leg.BC.78/ 09.07.2005/2017-18 dated July 6, 2017) Please Note you can refer the Customer Protection Policy Note by visiting www.hdfcbank.com > Useful Links > Our Corporate Commitments > Customer Compensation Policy.

7. Grievance Redressal and Compensation Framework

- **Grievance redressal and escalation process:** All notices, requests, demands, waivers, complaints, queries, grievance redressal and escalations shall be managed in the following manner:
    a) **First level touch point:** Customers can raise Queries / Feedback / Complaints by logging a ticket within PayZapp and in-app ticketing system for HDFC Bank Credit Line on UPI. Customers shall be able to select the product HDFC Bank Credit Line on UPI, log the ticket and track the same within PayZapp itself.
    b) **Second level touch points:** If you have not received a satisfactory response to your queries, please write to Ms. Deepa B. (Grievance Redressal Officer).
    c) Customers can contact HDFC Bank to make any enquiries or for any grievance redressal through:
        - Call Centers: 1800 1600 / 1800 2600 If you are not in India: +91 22 61606160
        - Grievance Redressal Officer: Reach us on phone 04461084900 between 09.30 a.m. to 05.30 p.m. Monday to Friday

    Please note that the mechanism and timelines of Grievance Redressal Policy is available on the website – www.hdfcbank.com and the same can be accessed by following the path – Our Corporate Commitment → Citizens Charter → Grievance Redressal
- **Timeline for redressal of grievances:** Customer Grievance will be addressed within a period of 30 days, if your issue still remains unresolved or if you have not received response within 30 days of lodging a complaint, you may approach the Banking Ombudsman appointed by the Reserve Bank of India.
- **Compensation framework for unsuccessful / failed transactions, delay in redressal of grievance, delay in closing of account / blocking of lost or stolen device / cards, etc.:** In case of unsuccessful transaction / failure, as per Harmonization of TAT, the Bank will reverse blocked amount within 5 days. In case if the merchant claims such transaction, the regular dispute process will be followed as per franchise guidelines which is covered in the compensation policy. The timeline is specified and updated in the compensation policy displayed on the bank website under Customer Compensation Policy where it is established that the Bank had issued and activated a HDFC Bank Credit Line on UPI Account /credit card without written consent of the recipient, the Bank would reverse the charges immediately and also pay a penalty without demur to the recipient amounting to twice the value of charges reversed in this regard. Operation of credit account shall be in accordance with HDFC Bank credit card terms and conditions. Transactions reported as erroneous by customers, which require specific reference to a merchant establishment will be handled as per chargeback rules laid down by networks. The Bank will provide explanation and, if necessary, documentary evidence to the

customer within a maximum period of sixty days. Failure on the part of the card-issuers to complete the process of closure of credit card within seven working days shall result in a penalty of ₹500 per day of delay payable to the customer, till the closure of credit card, provided there is no outstanding in the credit card account.

8. Disclosure

The customer acknowledges that as per existing business practices, the Bank can disclose from time to time any information relating to the HDFC Bank Credit Line on UPI account, to any credit bureau (Existing or Future). The Credit Information Companies are an initiative of the Government of India and Reserve Bank of India to improve the functionality and stability of the financial system. All banks and financial institutions participating in this initiative are required to share customer data with Credit Information Companies and this information is being provided in the terms of the Credit Information Companies Regulation Act, 2005. In view of this we wish to inform the customer that the bank can disclose any information relating to HDFC Bank Credit Line on UPI default by the customer to the Credit Information Companies to any other credit bureau (Existing and Future) in case the HDFC Bank Credit Line on UPI account is overdue, with due intimation to the customer. The Bank hereby informs the customer that fresh/ update on customer's data on receipt of payment towards overdue HDFC Bank Credit Line on UPI account will reflect in CIBIL / other credit bureaus within a period of 30 (Thirty) days from the date of receipt of payment by the bank. We also wish to inform the customer that the bank will, at its own discretion, record specific conversations between the customer and the representative of the Bank, in cases of grievance-related conversation or payments-recovery-related conversations or any other conversations, that the Bank may deem fit.

9. Reward Points

Not applicable for HDFC Bank Credit Line on UPI

10. Goods and Service Taxes

Goods and Services Tax (GST) or any other tax under applicable laws shall be levied. Tax Rates may vary from time to time. Presently, the GST rate for banking and financial services is at 18% (applicable on all fees, interest, surcharges and other charges).

11. Tap and Pay

Not applicable for HDFC Bank Credit Line on UPI

12. Scan and Pay for UPI Transactions

Through HDFC Bank Credit Line on UPI, customers will be able to make payments to a merchant by scanning the QR code for unified Payment Interface (UPI) Payments.

13. Card on File Tokenization

Not applicable for HDFC Bank Credit Line on UPI

14. Device Tokenization

Not applicable for HDFC Bank Credit Line on UPI

15. Virtual Credit and Choice of Network Selection

Transaction on HDFC Bank Credit Line on UPI is applicable for transactions only on UPI.

16. TDS On Withdrawals

Not applicable for HDFC Bank Credit Line on UPI since no withdrawals are permitted and only merchant's payment transactions.

17. Additional Schedule - Income Recognition, Asset Classification and

Provisioning pertaining to Advances Clarifications (IRACP)

With reference to the HDFC Bank Credit Line on UPI application submitted by me/by us, l/we confirm having understood the following concepts and illustrative examples (as detailed below) related to due dates, classification of my/our HDFC Bank Credit Line on UPI accounts as Special Mention Account (SMA)/ Non-Performing Asset (NPA) in the course of the conduct of the accounts. Also understand that account referred herein shall be applicable to HDFC Bank Credit Line on UPI that may avail from the bank if the application is approved.

Concepts / Clarifications / Illustrative Examples Dues: mean, the principal/ interest/ any charges levied on the HDFC Bank Credit Line on UPI account which are payable within the period stipulated as per the terms of sanction of the HDFC Bank Credit Line on UPI facility/payment due date mentioned in the monthly statement. Overdue: Means, the principal interest/ any charges levied on the HDFC Bank Credit Line on UPI account which are payable but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any HDFC Bank Credit Line on UPI facility is 'overdue' if it is not paid on the due date fixed by the bank. Appropriation of payments: Payments received against the customer's HDFC Bank Credit Line on UPI outstanding will be adjusted against all preclosure, GST, fees and charges, EMI and retail purchases in that order. If in any loan account as on 01.02.21 there are no over dues and an amount of ₹X is due for payment towards principal instalment / interest / charges, any payment being credited on or after 01.02.21 in the account will be used to pay off the dues outstanding on 01.02.21. Assuming that nothing is paid or there is partial payment (₹Y) of dues during February month, the overdue as on 01.03.21 will be ₹X-Y. Additionally, an amount of ₹Z becomes due as on 01.03.21, Now any payment/ partial payment into the account on or after 01.03.21 will be first utilized to pay off the partial due of 01.02.21 (₹X - ₹Y) If there is more recovery than the ₹X - ₹Y. then. After recovering dues of 01.02.21, the remaining amount will be treated as recovery towards due of 01.03.21. Age of oldest Dues: The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid in the aforesaid illustration, if the Dues relating to 01.02.21 remain unpaid till 01.03.21, the age of the oldest dues is reckoned as 29 days on 02.03.21. Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA) Lending institutions will recognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA) The basis of classification of SMA / NPA Category shall be as follows:

Outstanding in the HDFC Bank Credit Line on UPI account thereon (For dues referred hereinto is the Total Amount Due as mentioned in the statement)	
SMA Subcategories	Basis for classification - Principal or interest payment or any other amount overdue
SMA-0	Up to 30 days
SMA-1	> 30 days and up to 60 days

SMA-2	> 60 days and up to 90 days

Non-performing Asset: Non-Performing Asset (NPA) is a loan or an advance where: A credit / term loan where interest and/ or instalment of principal remains overdue for a period of more than 90 days, An HDFC Bank Credit Line on UPI account will be treated as non-performing asset if the total amount due, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement. Illustrative movement of an account to SMA category to NPA category based on delay 1 non-payment of dues and subsequent upgradation to Standard category during End of Day (EOD) process (considering February as a non-leap year month): Dues referred hereinto is the Total Amount Due/ EMl amount as mentioned in the statement below.

Payment Due date	Payment Date	Payment covers	Age of oldest dues in days cover	SMA 1 NPA Categoris ation	SMA since/ SMA class date	NPA Categoriz ation	NPA Date
01.02.22	01.02.22	Payment Dues as mentioned in the statement up to 01.01.22	0	NIL	NA	NA	NA
01.02.22	01.02.22	No payment or part payment of - dues of 01.02.22	1	SMA-0	01.02.22	NA	NA
01.02.22	01.02.22	No payment or part payment of - dues of 01.02.22	2	SMA-0	01.02.22	NA	NA
01.03.22		Dues of 01.02.22 not fully paid 01.03.22 is also due at EOD 01.03.22	29	SMA-0	01.02.22	NA	NA
		Dues of 01.02.22 fully paid,	1	SMA-0	01.03.22	NA	NA

		Due for 01.03.22 not paid at EOD 01.03.22					
		No payment of full dues of 01.02.22 AND 01.03.22 at EOD 03.03.22	31	SMA-1	01.02.22 / 03.03.22	NA	NA
		Dues of 01.02.22 fully paid, Due for 01.03.22 not fully paid at EOD 01.03.22	1	SMA-0	01.03.22	NA	NA
01.04.22		NO payment of dues of 01.02.22, 01.03.22 and amount due on 01.04.22 at EOD 01.04.22	60	SMA-1	01.02.22 / 03.03.22	NA	NA
		No payment of dues of 01.02.22 till 01.04.22 at EOD 02.04.22	61	SMA 2	01.02.22 / 02.04.22	NA	NA
01.05.22		No payment of dues of 01.02.22 till 01.05.22 at EOD 01.05.22	90	SMA 2	01.02.22 / 02.04.22	NA	NA
		No payment of dues of 01.02.22 till 0105.22 at EOD 02.05.22	91	NPA	NA	NPA	02.05.22

01.06.22	01.06.22	Fully paid dues of 01.02.22 at EOD 01.06.22	93	NPA	NA	NPA	02.05.22
01.07.22	01.07.22	paid entire dues of 01.03.22 & 01.04.22 at EOD 01.07.22	62	NPA	NA	NPA	02.05.22
01.08.22	01.08.22	Paid entire dues of 01.05.22 & 01.06.22 at EOD 01.08.22	32	NPA	NA	NPA	02.05.22
01.09.22	01.09.22	2 Paid entire dues of 01.07.22 & 01.08.22 at EOD 01.09.22	1	NPA	NA	NPA	02.05.22
01.10.22	01.10.22	paid entire dues of 01.09.22 & 01.10.22	0	Standard Account with No Over dues	NA	NA	STD from 01.10.22

l/we also understand that the aforesaid few examples are illustrative and not exhaustive in nature covering common scenarios, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail.

Key Facts Statement

Annex A

Part 1 (Interest rate and fees/charges)

1	Loan proposal/ account No.	HDFC00001	Type of Loan	Credit Line on UPI
2	Sanctioned Loan amount (in Rupees)		26,990	
3	Disbursal schedule (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details		100% Upfront	
4	Loan term (year/months/days)		3M / 6M / 9M / 12M	
5	Instalment details			

Type of instalments	Number of EPIs	EPI (₹)	Commencement of repayment, post sanction
Monthly	3 / 6 / 9 / 12	X / Y / 4711 / A	05/09/2024

6	Interest rate (%) and type (fixed or floating or hybrid)	18% p.a. Fixed
7	Additional Information in case of Floating rate of interest: NA	

Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R=(B)+(S)	Reset periodicity2 (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:3)	
				B	S	EPI (₹)	No. of EPIs
NA	NA	NA	NA				

8	Fee/ Charges				
		Payable to the RE (A)		Payable to a third party through RE (B)	
		One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable	One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable
(i)	Processing fees	One Time	199+GST		
(ii)	Insurance charges	NA	NA		
(iii)	Valuation fees	NA	NA		
(iv)	Any other (please specify)	NA	NA		
9	Annual Percentage Rate (APR) (%): 3M: XX.XX% | 6M: 20.64% p. a | 9M: XX.XX% | 12M: XX.XX%				
10	Details of Contingent Charges (in ₹ or %, as applicable)				
(i)	Penal charges, if any, in case of delayed payment		199/- plus all applicable government levied taxes		
(ii)	Other penal charges, if any		Late Payment Penal Interest Charges: 3% of due amount plus applicable government levied taxes		
(iii)	Foreclosure charges, if applicable		3% of total outstanding amount plus applicable government levied taxes		
(iv)	Charges for switching of loans from floating to fixed rate and vice versa		NA		
(v)	Any other charges (please specify)		NA		

Part 2 (Other Qualitative Information)

1	Clause of Loan agreement relating to engagement of recovery agents	Not applicable. The details of the recovery agents appointed by the Bank may be referred through Active Collection Vendor List and additionally refer **point no 6 (ii) (Part 2) of the current KFS.**
2	Clause of Loan agreement which details grievance redressal mechanism	Not applicable. The Bank has a defined grievance redressal mechanism, which you may refer through Grievance Redressal Digital for more details and additionally refer **point no 3 (Part2) and Point 3 of Annex C of KFS.**
3	Phone number and email id of the nodal grievance redressal officer7	Toll Free number: 1800 266 4060 E-mail: grievance.redressaldl@hdfcbank.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	NA
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished: NA	
Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
NA	NA	NA
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	2 Minutes
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower.	Check the recovery agent list through the link.

Annex C

1. <u>Illustrative Repayment Schedule under Equated Periodic Instalment</u>

Plan I (Rs XXXX for 3 months)

Instalment No	Outstanding Principal (In Rupees)	Principal (In Rupees)	Interest (In Rupees)	Instalment (In Rupees)
1				
2				
3				

Plan II (Rs XXXX for 6 months)

Instalment No	Outstanding Principal (In Rupees)	Principal (In Rupees)	Interest (In Rupees)	Instalment (In Rupees)
1				
2				
3				
4				
5				
6				

Plan III (Rs XXXX for 9 months)

Instalment No	Outstanding Principal (In Rupees)	Principal (In Rupees)	Interest (In Rupees)	Instalment (In Rupees)
1				
2				
3				
4				
5				
6				
7				
8				
9				

Plan IV (Rs XXXX for 12 months)

Instalment No	Outstanding Principal (In Rupees)	Principal (In Rupees)	Interest (In Rupees)	Instalment (In Rupees)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

2.	Important Links
HDFC Bank Website	https://www.hdfcbank.com/
Privacy Policy	https://www.hdfcbank.com/personal/useful-links/privacy
RBI Complaint Management system	https://cms.rbi.org.in/
RBI Sachet portal	https://sachet.rbi.org.in/
Grievance Redressal Officer	https://www.hdfcbank.com/personal/need-help/contact-us/write-to-us-grievance

3. Name, designation, address and phone number of nodal grievance redressal officer designated specifically to deal with Credit Line on UPI related complaints/ issues	Ms. Deepa B. (Grievance Redressal Officer) HDFC Bank Ltd. Grievance Grievance Redressal Cell, HDFC Bank Limited, HDFC Bank Cards Division, Door No. 94 SP. Estate Bus Stand, Wavin Main Road, Mogappair West, Chennai 600058. Monday to Saturday: 9:30 am to 5:30 pm This facility is not available on 2nd & 4th Saturdays, all Sundays, and Bank Holidays