Terms and conditions

- Offer/Program is applicable to all Customers who hold a Valid VISA Forex Card (Applicable on Multicurrency, Regalia and ISIC card. (HAJ umrah card is Excluded from this campaign)
- Forex Card customers called as Customer here in after is defined as an individual Customer who holds a valid and active Forex Card of HDFC Bank Ltd.
- Offer period: from **1st May to 30th June'2026.**
- Offer details:
  - **Offer/Program and its Eligibility:** The customer must spend (Net amount) a minimum of $1000(USD One Thousand Only) *(or such other applicable currency equivalent to $1000*
  - during the offer period to be eligible for the Top Spender Program.
  - Top Spenders basis below grid will be selected for the following rewards.

Description of Reward	**Tier**	**Number of Vouchers**
Console Voucher	Top 150	150
Official FIFA World Cup 2026 TM National Team Jerseys	Next 250	250
Official FIFA World Cup 2026TM Football	Next 2800	2,860
Total		**3,260**

- Gaming Console vouchers may be redeemed exclusively for the purchase of eligible PlayStation products at select authorized retail outlets, as determined by the issuer or the offer provider. Voucher usage is subject to the terms and conditions set by manufacturer and the participating retailers. The offer provider (Bank/VISA) shall not be responsible for the availability of products, retailer policies, redemption restrictions, or any additional costs incurred during the purchase process.
- In the event that the customer is unable to select or receive any merchandise due to factors such as unavailability of size, out-of-stock items, unserviceable delivery pin code, or any other logistical or inventory-related constraints, the Bank shall not be liable to provide compensation, replacement, or any alternative benefit under the offer. The offer is subject to product availability and serviceability by the respective merchant or delivery partner. The offer is extended merely as a complimentary benefit to the customers and shall not be construed as a part of the product feature being offered by the Bank.
- Only undisputed eligible spends which are in compliance with the applicable law in general and extant RBI Guidelines applicable in respect of the spending by the concerned customer shall qualify for eligibly for the Program.
- The time of transaction captured in the HDFC Bank Forex Card system will be considered for evaluating eligibility under this offer. Transactions must be time-stamped within the offer period. For example, if a transaction is made on 30th June 2026 at 11.59 pm IST but is posted on 1st July 2026 (next working day), it will not be considered.
- For Forex card POS, ECOM , TAP and Pay and ATM transaction will be considered.
- Any Cancellations, refunds, cashout , disputed and chargeback transactions will not be considered as spends

- Participation in this offer is entirely voluntary, and HDFC Bank customers are under no obligation to take part. Communication regarding the offer will be made on a best-effort basis through the Bank's channels.
- This offer is non-convertible to either cash or alternate products, not extendable and non-negotiable.
- In case the customer cancels any transaction(s) due to which he/she has qualified for the offer, then the Customer is not eligible for the offer. For partial refunds in case Customer is no longer a top spender basis the net amount post partial refund then customer will no longer be eligible for the offer.
- If the Customer closes the Forex Card basis which customer has qualified for the offer then all the benefits under the Program shall lapse and shall not be available to the Customer.
- In case of demise of eligible Customer, the heir apparent to produce legal heir certificate & any other additional documents, as required by legal department, to avail the claim.
- HDFC Bank shall not be liable in any manner whatsoever if customers transaction fails / reverses due to technical issue.
- HDFC Bank reserves the right to disqualify/ exclude any merchant establishment and/or Customer/s from the Program if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Card.
- All queries with regards to the Offer will be valid/open for escalation only up to 30 days from the offer fulfilment date – post which the Bank will not entertain any queries.
- This Offer shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated anytime by any statutory authority.
- HDFC Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all of these terms and conditions or to replace, wholly or in part, this offer by another offer, whether similar to this offer or not, or to extend or withdraw it altogether.
- Above offers are by way of a special offer for HDFC Bank VISA Forex Card and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above offers shall be in addition to and not in derogation of the terms contained in the Card Members Agreement.
- All disputes, if any, arising out of or in connection with or because of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.

- The gift tax, any additional tax, any government charges associated towards the reward to eligible winners of this program will need to be borne by the customers only. HDFC Bank or Manufacturer or any other party cannot be liable towards the gift tax/charges rising towards the same. Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Customers due to provision of the Offer, shall be to the sole account of the Customers. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Customers.

- HDFC Bank Forex Card transactions done on merchants dealing in Gaming, Betting and Gambling, FOREX Wallet transactions will not be eligible for this offer even if the merchant category is part of the inclusion categories considered under this offer.
- Spend exclusion categories shall be determined based on the Merchant Category Codes (MCCs) assigned by the VISA network. Transactions falling under these excluded MCCs will not be considered for spend computation under the offer. The Bank shall not be responsible for the classification or assignment of MCCs by VISA or the merchant.
- This offer is Valid for Indian Citizens and residents only.
- Attainment of the minimum spend criterion of $1,000 shall render the cardholder eligible for consideration only. It shall not, by itself, confer any rights or entitlement to the reward. HDFC Bank reserves the right to determine the winner's basis spend ranking within the eligible pool, and such determination shall be final and binding.

Winner selection

- Top spenders during the offer period will be selected and would be eligible for the specific rewards.
- For the purpose of determining the Top Spender, all eligible transactions completed by the customer during the specified offer period will be aggregated at Card level. In cases where a customer holds multiple cards and/or multiple accounts, only the consolidated spends at the card level shall be considered for computation; account/relationship-level spends will not be evaluated separately. All transactions remain subject to verification, and the offer provider reserves the right to include or exclude any transactions that are invalid, cancelled, reversed, disputed, or found to be fraudulent. Bank's decision on the final spend calculation and ranking shall be final and binding.
- In the event of a tie the criteria for winner selection will be as follows:
  - Firstly, customer with the earliest (basis transaction timestamp in Bank system) to reach the milestone shall be considered as the winner.
  - In the event of a tie in the above condition; higher number of transactions shall be considered to declare the winner
- Top Spenders from this program will be calculated up on or before the 31st business day from end date of the program period. Winners will be intimated via SMS and Email as well.
- HDFC Bank staff is not eligible to participate in this program.
- Top Spenders will get their rewards within 60 business days of the announcement of the winners, on best effort basis, in the form of packages, goodies and the details for the same shall be communicated to the customer on registered email ID available as per system.
- Any TAT committed with respect to declaring the result or fulfilment of the gift to the winners for this offer is only indicative & may vary from the actual date; the Bank shall not be liable for any such delay. However, the Bank shall review the customer's query & if eligible, shall ensure fulfilment is completed at the earliest.
- Customer can win only once during the program period, even if customer is holding multiple cards. Though use of multiple cards during this program period increases chance of winning, a Winner will be determined at a card level and not at account level.
- In the event a customer qualifies as a top spender across multiple eligible products, the customer will be entitled to receive only the highest single benefit earned, and no combination or duplication of benefits will be awarded.

- Reversed /cancelled transactions, disputed or unauthorized/fraudulent transactions will not be considered for this offer.

<u>*Indicative Benefits for Winners and the Redemption Process :</u>

Sony PlayStation/Amazon Vouchers:

- The Bank will send a winner communication to customer with a link to a dedicated microsite.
- The winner must enter required details for confirmation
- Voucher eligibility will be validated based on the Bank identification Number (BIN)/Unique card number
- Upon successful validation, the eligible voucher will be issued digitally.

FIFA Merchandise:

- Unique redemption codes will be shared with the Bank by Adidas.
- The Bank will share unique codes with winners along with the redemption website link and the provided codes is valid for 60 days.
- Winners must enter the unique codes at the time of checkout to redeem the merchandise.
- Upon successful code validation, redemption shall be considered complete.
- Jersey sizes are subject to limited availability and stock.
- If the preferred size is unavailable, the winner must select from available sizes only.

*The merchandise and vouchers are not owned or being sold by the Bank and the Bank shall not be held responsible on account of any dissatisfaction caused to the customer on account of quality of product or service or delivery thereof to the customer. Any disputes arising on account of quality of product or service or delivery thereof shall be dealt by the customer directly with such product/service provider .