

Terms & Conditions

Overview

The 'CASH ON CALL' Loan is sanctioned at the sole discretion of HDFC Bank Ltd. Your avail... deemed to be your unconditional acceptance of the terms and conditions and you will be

Interest & charges

Please note that Monthly Payment = Principal Amount+Interest Amount. Please refer to th... (will be sent after your loan is set up) for details of Principal Amount & Interest Amount. Please also note that the above EMI amount will be part of the Minimum Amount Due (MAD) on your monthly HDFC Bank Credit Card statement. Payment of MAD is required to keep your card active. Interest & other applicable charges are levied on the balance outstanding.

Loan Closure

Processing fee amount will get levied during the immediate billing cycle post loan booking. Please note that post booking of this loan, you would be unable to withdraw cash using your HDFC Bank Card. We also take this opportunity to confirm that the facility of cash withdrawal would be available only if you close your loan in full / pre closure of the loan whichever is earlier. If your HDFC Bank Card get closed before all the installments have been charged, the Loan Account debited to your card account is liable to be suspended and could further be terminated. Partial pre payment or partial closure is not permitted on this loan. This Loan can be pre closed any time during the tenure. In case of pre-closure of the loan, a pre-closure penalty of the balance principal outstanding plus Service Tax will be applicable. As the pre-closure is a significant change, we request you to get in touch with your nearest call centre for the applicable charges to close the Loan. HDFC Bank reserves the right to revise the pre-closure penalty at its discretion.

Subject to change

HDFC bank reserves the right at anytime, without previous notice, to add, alter, modify, change or delete these terms and conditions or to replace wholly or in part this scheme by another Offer, without prior notice. HDFC Bank may or may not accept the Offer or not, or to withdraw it all together. You will not hold HDFC bank responsible for, or liable for, any actions, claims, demands, losses, damages, charges, expenses, which a participant may suffer, sustain or incur by the Offer. All disputes arising out of or in connection with or as a result of the Offer or otherwise relating hereto shall be subject to the jurisdiction of the competent Courts/Tribunals in Chennai only.