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HDFC Bank Programme Terms and conditions:

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

1. Programme Eligibility

1.1. Entry to the Programme is based on the Account Holder(s) satisfying the prevailing Programme eligibility criteria for the respective Programme and acceptance of the Terms by the Account Holder(s).

1.2. The Account Holder(s) reserves the right to decline upgrade to the programme through acceptable electronic or physical means at any point.

1.3 Total Relationship Value (TRV) is aggregated at Customer ID or Group ID level, including- 1) Liability Relationship with HDFC Bank 2) Mutual Funds & Investment Products value through HDFC Bank 3) 20% of Retail loan ^outstanding value availed through HDFC Bank 4) 20% Demat Balance with HDFC Bank 5) Insurance Premia of all policies with HDFC Bank. ^Retail loan comprises of – Auto Loan (AL), Personal Loan (PL), Business Loan (BL), Education Loan (ED), Two-Wheeler Loan (TWL), Tractor Loan (TRL), Gold Loan (GL), Loan Against Property (LAP), Loan Against Shares (LAS) > 15 lakhs, Home Loan (HL), Consumer Durables (CD) & Business Assets (BA).

2. Programme Features and Benefits (the "Features")

2.1. Features refers to any of the facilities, discounts, services or arrangements offered to the Account Holder(s) as a result of being a part of the Programme. The Features may be introduced/amended from time to-time and may vary by Programme type. Features may also vary within the same Programme, depending on whether the Account Holder(s) continues to satisfy the prevailing criteria for that Programme.

2.2. The Features are applicable till the time the Account Holder(s)is a part of the Programme.

2.3. The Features are subject to prevailing regulatory guidelines for various customer types (Resident Individuals/, NRIs, Individuals/Non-Individuals).

2.4. Taxes as applicable would be charged separately.

2.5. The Bank reserves the right to appoint / change the Relationship Manager of the customer.

2.6. Locker is subject to availability at branch.

2.7. The programme offers an enhanced debit card variant which would be issued incidentally with your upgradation consent, in alignment with your consent of availing debit card services during your initial account onboarding.

2.8. The Features may be extended to such Account Holder(s)'s ('Primary Group ID's) business and/or family relationship(s) to form a Family/Business 'Group' at the discretion of the Bank and based on certain selective parameters and consent (through approved electronic or physical means) received from both the Primary Group ID and the prospective linked Account Holder(s) except for Minors. Up to 8 immediate family members as per the approved list of relationships as defined by the Bank can be grouped together.

2.9 If the balances and salary credit required as per programme eligibility are not met for consecutively 3 months (or for any other reason as deemed fit by the Bank) except for few discretionary cases, the Bank reserve the right to withdraw the prevailing programme Features, with prior intimation. In case of such

withdrawal of prevailing Programme entitlement, all the existing Programme features (e.g., discounts, services, etc) will be withdrawn and instead the minimum balance requirements, fees & charges will be applicable as per the standalone Product/Account variants held by the Account holder/(s). The bank shall not be responsible/ liable in any manner whatsoever for any costs, losses, damages or expenses, or other consequences, caused by reason of such instance/migration/downgrade

3. Others

3.1. The Bank shall accept electronic or physical acceptance of the Terms. Acceptance through electronic or physical means includes (but is not limited to) explicit consent provided through the Account Holder(s)registered mobile number/electronic mailing address /Net Banking login/ ATM/ Physical form/IVR (Interactive Voice Response) or other electronic means.

3.2. Acceptance of these Terms overrides the acceptance of any other terms and conditions accepted by Account Holder(s) in relation to the Programme/s existing with the Bank.

3.3. In case registered email ID or mobile number is linked to multiple Customer IDs of the bank then the consent through such means will be deemed to have been received for all the Customer IDs linked to those Email address or Mobile number.

3.4. Each of the Account Holder(s) agree that the Primary Group ID would be the first and primary point of contact for the Bank in relation to the Programme/s.

3.5 Consent to be part of the programme and acceptance of the terms and also includes consent for upgraded debit card issuance as well as future downgrade to suitable program or regular status based on Account holder's/Group's balances with intimation.

3.6. Each of the Account Holder(s) in the Group hereby agrees that the Bank may upgrade the Group to a higher program with better benefits depending on the eligibility and relationship value. 3.7 Each of the Account Holder(s) further agrees to inform/communicate to the Bank for the change of Primary Group ID in the event of death /account closure/conversion from the Resident to Non Resident status of the primary ID.

3.8. Each of the Account Holder(s) hereby authorizes and provides consent in favour of the Primary Group ID for addition/deletion of any new Account Holder(s)/or deletion of their names from the Programme/s without their consent Each of the Account Holder(s) hereby agrees that such decision of the Primary Group ID would be final and binding on us and that the Bank shall not be liable for any claims against the Bank by any of the Account Holder(s).

3.9. The Bank reserves the right to amend and change all or any of the features / services /fees / charges / eligibility criteria / terms and conditions of the Programme. However, any such amendment shall be made effective after prior notification. The Bank may communicate such amendments by hosting them on the Website or in any other manner as decided by the Bank.

3.10. Any card, cheque book, passbook, statement, ATM display or other Bank branded identification issued by the Bank to an Account Holder(s) to reflect the Programme (brand) is to facilitate identification of the Accountholder's Programme type only. The Bank's records shall be conclusive as to the programme allocated to the Accountholder at any time.

3.11. Any notice, statement or other communication to be given to the Account Holder(s) may be delivered to each of the Account Holder's mailing address or electronic mail address or contact number as updated in the Bank's records by the said Account Holder(s) and shall be deemed to have been effectively served on dispatch/deployment. In this connection, the Bank shall not be liable in any way whatsoever to the said Account Holder(s) for any loss or damage in the event that the communication is returned undelivered or received by a third party. Each of the Account Holder(s) shall promptly notify the Bank through acceptable physical or authenticated electronic means of any change in mailing address / electronic mail address / contact number as updated in the Bank's records.

3.12 Under no circumstances shall HDFC Bank or its affiliates be liable for any indirect, incidental, consequential, special or exemplary damages arising out of or in connection with your access or use of or inability to access or use the application and any third party content or services.