Applica	ation f	for Cre	dit Ca	rd Upg	rade f	rom N	on-Res	sident (	(NR	R) In	terna	ition	al to	Nor	ı-Res	ident	Do	ome	stic	Card	<b>.</b> & b	Vice	Vers
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International Enabled Chip + PIN Card									Only Domestic Chip + PIN Card														
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			VISA IN	NFINIA	METAL	CARD																	
(Annual Fee: Rs 12,500 + GST Applicable)																							
** For NF	Regalia	to NR In	finia card	d migratio	on, only 5	60 % of R	ewards P	oints will	be t	ransi	ferred.												
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## Acceptance of FD Lien Declaration, Auto Pay Declaration and Terms & Conditions

## FD Lien Declaration:

- o I / We hereby authorize HDFC Bank Limited ("the Bank") to mark a lien to the extent (shared above in figures and words) on the above mentioned FD account number including renewals thereof, as a security for the credit card being issued. I/ We also confirm that the above FD is currently free from lien and it is not linked to any sweep in / super saver account.
- I / We agree that the Bank at its sole discretion is fully authorized to liquidate the FD without any cause or notice to me / us and appropriate the proceeds
  towards the outstanding on the credit card. In such event I / We expressly agree that the Bank shall not be responsible for a ny loss arising due to premature encashment of the FD.
- I / We shall not apply for premature withdrawal of the FD and authorize the bank to automatically roll-over the FD for further similar periods on each maturity date as long as the card is active / in use.
- o I / We further agree to arrange for further FDs from time to time of requisite amounts as may be required by the Bank, with lien in favour of the Bank.
- o I/We agree that the Bank shall be entitled to proceed against the card holder for the balance outstanding after adjusting the FD towards the dues.
- I / We acknowledge that the Bank's rights herein shall be in addition to all rights, powers and remedies available to the Bank by virtue of any other statute, rule
  or law including the Bank's right of general lien and set off.
- o I / We are aware that Bank would provide Credit Limit as per internal Bank guidelines with maximum of 75% of FD Lien Amount provided.

## Direct Debit / Auto Pay declaration:

- I accept the direct debit facility and authorize HDFC Bank to debit my NRE / NRO Bank account mentioned above towards credit cards payments. 100% payment has to be mandatorily made through the Auto pay mode only on payment due date.
- I / We are aware that if I / We have provided the HDFC bank NRO account details for the Direct Debit facility then I / We would be issued with NR D omestic
  Credit Card only which can be used only for Domestic transactions and not outside India. I accept the direct debit facility and authorize HDFC Bank to debit my
  NRO bank account mentioned above toward my Domestic NR Regalia / Infinia credit card payments.
- I / We are aware that if I / We have provided the HDFC bank NRE account details for the Direct Debit facility then I / we would be issued with NR International Credit Card only. I accept the direct debit facility and authorize HDFC Bank to debit my NRE bank account mentioned above toward my International NR Regalia / Infinia credit card payments.
- On card upgrade, the new card will be sent to the address registered as per HDFC Bank Credit Card records. The bank will not be responsible for non-receipt or delay in delivery due to non-availability of the customer at the time of delivery. Nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The words and expressions used herein shall have the same meaning as in the card member agreement. The terms of this offer shall be in addition to and not in derogation of the terms contained in the card member agreement. Card upgrade would be governed by the existing terms and conditions applicable for the current card held by the customer and the terms and conditions mentioned here are over and above the existing terms and conditions. The offer is voluntarily extended by the Bank. Hence request will be entertained only for the "applicable offer pertaining to a custo mer". HDFC Bank cannot be held responsible for financial/non-financial obligation caused due to withdrawal of offer or non-implementation of upgrade / limit enhancement.
- O HDFC Bank reserves the right at any time, without previous notice, to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part this scheme by another offer, whether similar to the offer or not, or to withdraw it all together. I will not hold HDFC Bank responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges, expenses, which a participant may suffer, sustain or incur by the Offer. All disputes, if any, arising out of or in connection with or as result of the Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts/Tribunals in Chennai only.
- I/We acknowledge the exercise of authority by the bank is for my/our benefit and service, accordingly I/We waive the privilege of privacy and privity of contract.
- I/We have read and understood the Terms and Conditions & the Privacy Notice (Refer the link on website (Global Privacy Notice) https://www.hdfcbank.com/aboutus/terms conditions/privacy.htm ) (EU Privacy Notice) https://www.hdfcbank.com/htdocs/common/privacy-notice-eu-users/privacy-notice-eu-users.html ) governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (a) ATMs (b) Phone Banking (c) Debit Card (d) Mobile Banking (e) Net Banking (f) Bill Pay Facility (g) Insta alert (h) Email statements (i) credit cards. I hereby consent myself and/or as the legal guardian of minor to the processing of Personal Data as described in the privacy notice. This cons ent and authorization shall be valid in original, copy or electronic form. I understand that failure or refusal to provide consent may prohibit HDFC Bank from providing with products, service s, or benefits. I/we understand that, my data is stored on secure systems within HDFC Bank premises and with providers of secure information storage facilities in India. The data will be retained for a period as defined by regulatory / legal requirements the bank is subject to. I/we understand that, HDF C Bank may share my personal data with, credit reference agencies, regulatory agencies, law enforcement agencies and fraud prevention agencies for use in verifying my identity, credit decisions, regulatory requirement, legal investigation, fraud and money laundering prevention. I/We authorize the Bank to disclose, from time to time any information relating to my savings account to any parent/subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by the Bank.
- o I/we understand that, HDFC Bank may send NRI Newsletter or information about special offers I/we may be entitled to or about products and services available from the Bank that may be of interest to me/us etc. I/we prefer following mode of communication (please tick the relevant box es);
- I/We hereby acknowledge, agree and confirm that the credit card issued by HDFC Bank shall be blocked for usage till this application and relevant credit card documents including but not limited to my/our KYC documents are duly submitted to HDFC Bank in original within timelines specified by HDFC Bank in this regard and in compliance of HDFC Bank's internal guidelines.

	Email	Phone		SMS		No, I am not interested
						in receiving any such newsletter
						or information
		accept all the card on the card of the car	features, fees/	charges, reward	d points conversi	on and other terms and conditions

I/We hereby acknowledge, agree and confirm that the credit card issued by HDFC Bank shall be blocked for usage till this application and relevant credit card documents including but not limited to my/our KYC documents are duly submitted to HDFC Bank in original within timelines specified by HDFC Bank in this regard and in compliance of HDFC Bank's internal guidelines.

Signature (Primary Credit Cardholder):

Date:

Please send this filled application form & supporting docs to -

HDFC Bank Cards Upgrades Division, P.O. Box No. 8654, Thiruvanmiyur P.O., Chennai - 600 041

