

Subject: Express Consents and Undertakings – Application for HDFC Bank Credit Card/ Co-branded Credit Card (“Credit Card”)

By clicking/ticking the check box, I hereby agree to the below terms and declare, confirm and provide my consent to HDFC Bank Ltd. (“**Bank**” or “**HDFC Bank**”), who has/ may have entered into arrangements with certain co-branded partners/entities from time to time (“**Co-branded Entities**”) for issuing Co-branded Credit Cards (“**Co-branded Credit Card**”) and certain entities managing the rewards program that the Bank may engage with from time to time (“**Reward Program Entities**”) as under:

A] GENERAL TERMS & CONDITIONS

1. I confirm that I have read and understood the product features, pricing, application, terms and conditions (T&C), Most Important Terms and Conditions (MITC) and the Card Member Agreement (CMA) applicable to the Credit Card and I hereby give my full acceptance to the same. I hereby give my explicit consent and confirm that the online application form submitted by me to HDFC Bank shall be valid, effective and legally enforceable against me.
2. For the purpose herein, I confirm that the document is deemed to be ELECTRONICALLY SIGNED if it has been encrypted/authenticated using an electronic method OR by using any other method/technique recognized/envisaged as a valid method of encryption/authentication under the provisions of the Information Technology Act 2000.
3. I also give my consent to receive information/service for the purposes of marketing through telephone/mobile/SMS/E-mail/any other mode from Bank/or its agents. In sync with the Go-Green initiative of the Bank, I register for the E-statement facility in relation to my Credit Card to be sent to my registered e-mail ID and acknowledge the fact that physical statements will not be sent to me by the Bank/or its agents.
4. I hereby declare that the information included in this application is true and correct and that I am a resident Indian/that I am a foreign national working in India and that I am eligible to apply for the Credit Card, which may be an internationally valid card. I undertake to inform the Bank of any changes therein immediately. In case any of the information submitted by me is found to be false or misleading or misrepresenting, I am aware that I may be held liable for it as per Applicable Law. I accept that HDFC Bank is entitled in its absolute discretion to accept or reject this application. It is my responsibility to obtain the terms and conditions applying to the Credit Card(s) separately and read the same. I will be bound by the terms and conditions as may be in force from time to time and receipt/use of the card shall be deemed to be acceptance of those terms and conditions as may be amended from time to time. I authorise HDFC Bank and/or its associates to verify any information or otherwise at my office/residence or to contact me/my employer/banker/credit bureau/Reserve Bank of India (RBI) or any other source to obtain or provide any information that may be required for confirming membership requirements or maintaining my account in good credit standing. I agree to be charged my card fee as applicable. I authorize the Bank to block my issued card if my resident status changes from Resident Indian to Non -Resident Indian in the future and I agree to forthwith clear the dues to the Bank upon occurrence of such an event, if any. In case I have applied for Add-on card(s) (available for resident Indian parent/spouse/brother/sister/child over 18 years of age at a special rate) I will be billed for such an Add on card in the normal monthly statement. I, the primary applicant will be liable for all charges incurred with the Add-on card(s) issued on the account and each Add-on applicant will be liable for all charges incurred with the Add-on card jointly and severally with the holder of the primary card. The facility of Add-on card(s) being a special facility at a concessional fee/rate, continuation of the Add-on card member will be dependent on the continuation of my membership. I understand and undertake that the usage of the Credit Card(s) shall be strictly in accordance with the exchange control regulations, applicable laws or regulations of the Regulatory Authorities as applicable from time to time which I undertake as my responsibilities to keep myself updated of and also, that the Credit Card(s) will not be used for prohibited transactions including but not limited to forex trading, lottery, betting, gambling, dating websites. In the event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act, 1999 or its statutory modification or re-enactment thereof.
5. I confirm that I have no insolvency proceedings pending against me nor have I ever been adjudicated insolvent. I agree that my signature on the charge slip will amount to an unconditional undertaking by me to pay HDFC Bank the amount stated therein and agree that a copy of my periodic statement of accounts will be a conclusive evidence of my liability for the charges stated therein. My liability under the charge slip signed by me shall not withstand any dispute I may have with respect to the quality/quantity of goods purchased or quality of services obtained. I will not hold the Bank responsible if any outlet/franchisee refuses to accept the Credit Card. I authorise HDFC Bank to

disclose, from time to time, any information relating to my Credit Card(s), (including any default in payments) to any other card issuer, credit bureau, financial institution, any parent/subsidiary, affiliate and associate of HDFC Bank or Co-brand Entities and to third parties engaged by HDFC Bank, for purpose such as proper operation of Credit Card accounts, rewards points management and other administrative services. The Bank will be entitled to cancel my Credit Card(s) at any time without assigning any reasons. I understand Goods & Services Tax as applicable from time to time will be levied on fees, interest and other charges, as per government guidelines. I understand that Goods & Services Tax is not applicable on my regular purchases. I am aware that the Bank reserves the right not to return the supporting financial know your customer (KYC) documents and/or any photographs given by me along with the application. I have received and read the detailed terms and conditions and agree to abide by them, once I am allotted with the Credit Card. I hereby confirm that I have also read and understood the contents of the Schedule of Charges and disclosure details and agree to be levied with various charges mentioned therein as and when applicable to me. I confirm that basis my eligibility HDFC Bank shall at its sole discretion reserves the right to issue any existing card product in their portfolio. Credit limit on any card account may be reviewed as per the Bank policies specified from time to time and the Bank reserves the right to revise (increase or decrease) and/or unconditionally cancel the limit assigned on the Card with due intimation to the card member. In case of a decrease in the limit, the Bank will inform me of the same through SMS/e-mail. On successful processing of the Credit Card and in case of any failure in delivering the same to my residential address, the Bank reserves the right to utilize the alternate address submitted to by me to the Bank for the delivery of the Credit Card during the application. I also understand that the Bank reserves the right to vary any or all of the Terms & Conditions of the Schedule of Charges from time to time, with due intimation to the card member. Changed Terms & Conditions shall be communicated through the Bank's website and by other acceptable modes of communication. I authorise the Bank to record specific conversations between me/my representative and the Bank's representative, in case of grievance-related conversations or payment-recovery-related conversations or any other conversation that the Bank may deem fit, at its own discretion. I agree to abide by any Terms and Conditions as may be added/amended by the Bank from time to time regarding this Credit Card and any other facility/loan product that I avail through this Credit Card or any other Credit Card that I may be issued by the Bank in the future. I agree to receive my card statements through E-mail on the E-mail IDs mentioned in the application form. I confirm that I do not have any existing customer ID's apart from the one mentioned in my application form/ shown to me during the application process, and in case found otherwise, Bank reserves the right to consolidate the customer ID's under a single customer ID as it may decide, without any prior notice to me. I authorize the Bank to make enquiries regarding my application. I am aware that my new credit Card would be automatically registered for Net Banking in case I am an existing HDFC Bank Net Banking customer. I understand that HDFC Bank will provide me a Credit Card according to the Bank's internal guidelines. I hereby give my consent to the Bank to provide me a different card in case I am not eligible for the product applied for.

6. MITC: I confirm that I have read and understood the MITC (Most Important Terms & Conditions) fully. I am aware that the MITC is also available in the Bank's website www.hdfcbank.com.
7. I agree to participate in any or all of the Card Upgrade programs or Limit Enhancement programs that the Bank may conduct on my Credit Card account from time to time as part of periodic portfolio reviews.
8. I hereby authorise the Bank to use my signature as recorded with the Bank in my savings/ current account for authenticating my request/instructions to the Bank in case the Bank cross-sell/offer any products or features on my Credit Card in the future.
9. I agree that HDFC Bank will issue the Insta Credit Card basis the Bank's internal policy criteria, and Insta Card can only be used for online transactions where there is no necessity for physical card presence and the responsibility of any risk arising out of usage of Insta Card solely lies with me. I also agree that I will not share the Insta Credit Card email and password with any third party and that any fraud/liability arising due to the same will be with me and confirm that HDFC Bank shall not be held responsible for any loss or damages that occur on account of any misuse/fraudulent activity carried by third party. HDFC Insta card will be sent in a password protected PDF containing the card details on customer's registered email ID with the Bank. The password to open the PDF will be sent to customer's registered mobile number with the Bank.
10. Virtual card: (a) Ensuring security of the cardholder, there will be cap on the upper limit on the daily spends amount on the virtual card for the transaction/s done via E-commerce website/s. This cap on the upper limit on the virtual card will be applicable until the date the physical card is delivered to the cardholder. (b) Any wallet loading transaction done through the virtual card, HDFC Bank would levy a charge of 2.5% on the load value.

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11. I understand and acknowledge that my request for linkage of my Aadhar Card with the HDFC Bank Credit Card is subject to validation with the concerned authorities and the discretion of HDFC Bank. I hereby consent to have my HDFC Bank Credit Card auto registered on PayZapp.
12. My personal KYC details may be shared with central KYC Registry. I hereby consent to receive information from central KYC registry through SMS/E-mail on the phone number/email address as mentioned in this application form.
13. I hereby give my consent and specifically confirm that the online application form submitted by me to HDFC Bank shall be valid, effective and legally enforceable against me though it is not electronically signed by me. For the purpose hereof, a document shall be deemed to be Electronically Signed if it has been encrypted/authenticated by using an electronic method or procedure in accordance with the provisions of the Information Technology Act, 2000 or in any other manner/method/procedure/technique as is recognized/envisaged as a valid method of encryption/authentication under the provisions of the Information Technology Act, 2000.
14. I further authorize HDFC Bank and/or its associates/subsidiaries/affiliates to verify from, and disclose to, any information pertaining to me /my office/residence and/or contact my family members and/or my Employer/Banker/Credit Bureau/CIBIL/RBI and/or any third party as they deem necessary and/or to do any such verification as they deem necessary.
15. I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorise the Bank to share any of my Information (as defined hereinafter) as per the Consent Terms in Clause E below.
16. I agree not to make payments towards the card account from FCRA account and if any such payments are observed, I am aware that a notice from the Ministry of Home Affairs seeking explanation for such payments would be received.
17. Skimming Undertaking - Skimming is defined as the compromise of the full data encoded on a genuine credit card, including the CVV, followed by the transfer of this data onto the counterfeit card. I confirm that HDFC Bank has informed me about the various risks (including but not limited to fraudulent usage, lost card and skimming risk) associated with high credit limits set on individual cards. I have independently evaluated and understood the risks and have made an informed decision to request the Bank in setting up high credit limit on the individual card. I agree and undertake full and absolute liability on the card keeping in mind the risks as above mentioned
18. The communication details i.e., Address, Mobile, Landline & Email id entered for the Credit Card application will not get updated in the Bank's liability records.
19. I accept that the information provided in the online application form will be considered in the same lines as a physical application form for any future reference.
20. I am aware that the approximate processing time of my application is about 7-10 working days from the date of submission of completed form in all aspects.
21. I am also aware and agree that in the event of my application getting approved, E-statements would be sent to the Email id as updated in your records.
22. I voluntarily opt for Aadhaar OVDKYC or e-KYC or offline verification, and submit to the Bank my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, "**Aadhaar related Information**").
23. I am informed by the Bank, that:
 - (i) submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All options were given to me.
 - (ii) For e-KYC/authentication/offline verification, Bank will share Aadhaar number and/or biometrics with CIDR/UIIDAI, and CIDR/UIIDAI will share with Bank, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned in 3 below.
24. I authorise and give my consent to the Bank (and its service providers), for the following informed purposes:
 - (i) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identifications may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Bank, existing and future.

- (ii) collecting, sharing, storing, preserving the Aadhaar related Information, maintaining records and using the Aadhaar related Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;
- (iii) enabling my account for Aadhaar enabled Payment Services (AEPS);
- (iv) producing records and logs of the consent, Aadhaar related Information or of authentication, identification, verification, etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
25. I understand that the Aadhaar number and core biometrics will not be stored/shared except as per law and for CIDR submission. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Bank or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.
26. (Applicable only for customers who have not submitted the proof of correspondence address as required) I have made an online application for HDFC Bank Credit Card and hereby declare that I do not have valid address proof for my correspondence address as mentioned in the application. I, therefore request the Bank to consider and accept the address mentioned in the Credit Card application as my correspondence address. I also confirm that a valid address proof of my permanent address has been/will be submitted out of either of the permissible and valid documents such as passport, election id/ voter id card, permanent driving license, Aadhaar card / letter issued by Government of India and/or NREGA card.
27. I have read and understood the terms and conditions governing the Credit Card and those relating to various services including but not limited to: (a) ATMs (b) Phone Banking (c) Mobile Banking (d) Net Banking (e) Bill Pay Facility (f) Insta alert (g) Email statements.
28. I understand that the Bank reserves the right to exercise its sole discretion to honour transactions above the assigned credit limit (Credit limit up to which a customer can revolve) on a case-to-case basis internal guidelines and discretion of the Bank.
29. I understand that I will be liable for all losses in case of misuse of the Credit Card by someone who has obtained the PIN or the Credit Card with my consent or an Additional Card member. I understand that I am under an obligation to take all appropriate steps to keep the card safe and not to record the PIN or code, in any form that would be intelligible or otherwise accessible to any third party if access is gained to such a record, either honestly or dishonestly.
30. I hereby agree that the Bank shall exercise reasonable care for issuance of Credit Card PINs / Codes and such PIN / Codes shall be delivered to my mobile number or address registered with the Bank.
31. (Applicable in case of Business Credit Cards) I hereby declare to use my business credit card only for business purpose and not for my personal use.
32. I understand that on approval of my Credit Card, a copy of the application form will be shared with me on email. For obtaining a physical copy, I would need to get in touch with Bank for the same.
33. I am aware and agree that the Bank reserves the right to review and reprocess Credit Card application based on internal guidelines within 120 days from the application date. As a part of the review process, the Bank may re-trigger Credit Bureau check with Credit Information Companies (CICs) as deemed necessary.
34. I acknowledge that the email ID given by me for this credit card application must be validated as per the Bank's prevailing process within 37 days of issuance of my credit card, failing which, the Bank may suppress the email ID and stop all email communications until the validated email ID is updated in Bank records.

B] DECLARATION

"I/We declare to the Bank as follows:

(a) at the date hereof (1): where the Borrower is an individual /proprietor(s)) none of the Directors of the Bank or their Relatives is his / her business partner or guarantor or relative; (2): where the Borrower is a partnership firm or limited liability partnership none of the Directors of the Bank or their Relatives is interested in the firm as partner, manager, employee or guarantor; (3): where the Borrower is a company or a corporation none of the Directors of the Bank or their Relatives, is interested in the company/corporation or in its Subsidiary or holding Company as director, managing agent, manager, employee, major shareholder or guarantor or holder of Substantial Interest or is in control;

(b) at the date hereof (1): where the Borrower is an individual/(proprietor(s)) he / she is not a Director of Other Banks* or Relative of a Director of the Bank or of Director of Other Banks*; (2): where the Borrower is a partnership firm or limited liability partnership) none of the Directors of Other Banks* or Relative of a Director of Other Banks* is interested in the firm as partner or guarantor; and (3): where the Borrower is a company or a corporation, none of the Directors of Other Banks* or Relative of a Director of Other Banks*, is interested in the company / corporation or its subsidiary or holding company as director or guarantor or major shareholder or holder of Substantial Interest or is in control;

* The term Director of Other Banks includes directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

(c) at the date hereof: (1); where the Borrower is an individual/(proprietor(s)) the Borrower is not a Relative of any senior officer of the Bank; (2): where the Borrower is a partnership or limited liability partnership or HUF firm, none of its partners or none of the members of the HUF is a Relative of any senior officer of the Bank and none of the senior officers of the Bank or their Relatives is interested in the firm or HUF as partner or member or guarantor or holder of Substantial Interest; and (3): where the Borrower is a company or a corporation, none of its directors, is a Relative of any senior officer of the Bank and none of the senior officers of the Bank or their Relatives, is interested in the company/ corporation as director or guarantor or holder of Substantial Interest;

In case where the above negative confirmations are not true, then I/We shall provide a written declaration with details of such relationship to the Bank. If the details of such declaration change during the term of the relationship, then I/We shall promptly provide a written declaration to the Bank of any such change.

Bank reserves the right to cancel the card issued to the cardmember, in case, the above declaration is found to be untrue and demand payment of all outstanding on the Card Account immediately. The terms Director of the Bank, Director of Other Bank, senior officer, Relatives, substantial interest, major shareholder, control shall have the meaning as defined in Companies Act, 2013, Banking Regulation Act, 1949, Reserve Bank of India " and/or any of its amendments/modifications, as applicable and as specified by Reserve Bank of India.

"Politically Exposed Person (PEP) declaration:

I hereby confirm and declare that I am not a Politically Exposed Person(s) (as per the definition of the Reserve Bank of India Master Direction - Know Your Customer (KYC) Direction, 2016) or a relative of a Politically Exposed Person.

I hereby agree that the Bank reserves the right to cancel the credit card issued to me, in case, the aforesaid declaration is found to be untrue and demand payment of all outstanding on the credit card immediately.

In the event of any change in this declaration and/or if I subsequently become a Politically Exposed Person(s) or a relative of a Politically Exposed Person, after the issuance of the credit card to me, I hereby agree to promptly inform the Bank regarding the same and forthwith submit the relevant Politically Exposed Person (PEP) declaration form at an HDFC Bank branch."

In sync with the Go-Green Initiative of the Bank, I register for the E-statement facility in relation to my Credit Card to be sent to my registered e-mail ID and acknowledge the fact that physical statements will not be sent to me by the Bank/or its agents. I am aware and agree and also acknowledge that for future reference, I can access the digital copies of Most Important Terms and Conditions (MITC), Cardmember Agreement and Code of Commitment on the following weblink: <https://www.hdfcbank.com/personal/pay/cards/credit-cards/membership-kit> and I am aware and agree and give my explicit consent to the Bank that physical copies will not be sent by the Bank as part of the physical Welcome Kits. In case I wish to receive the physical copy of one or more of these documents, I am aware and agree that I shall raise a request for the same with HDFC Bank Customer Care

C] FLOATER CARD TERMS AND CONDITIONS

In the event, I already have one or more HDFC Bank Retail Credit Card ("**Existing Card(s)**"), and I am issued a new Credit Card with a credit limit that is combined/shared with my Existing Card(s) ("**Floater Card**"), my Existing Card(s) and the Floater Card shall be subject to the following terms:

- (i) All my Existing Card(s) and the Floater Card shall be assigned a combined/shared credit limit which shall be less than or equal to the credit limit of my Existing Card(s) ("**Combined Credit Limit**");
- (ii) The Floater Card that is issued to me will be assigned the Combined Credit Limit, within 7 (Seven) working days of issuance of the Floater Card; and
- (iii) Upon the assignment of the Combined Credit Limit to all my Existing Card(s) as well as my Floater Card, I can use any of the said cards such that the combined usage on all the said cards should not exceed the Combined Credit Limit.

D] CROSS SELL

I expressly agree to the Bank and/or its affiliates for using the Information and for cross-selling to me their various products and services from time to time.

E] GENERAL CONSENT TERMS

1. I hereby submit that I am a major, presently within the territory of India and that I have read and I accept the Privacy Policy of the Bank.
2. I hereby expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers and/or agents, whether in automated manner or otherwise), to do and undertake any of the following, in relation to: (i) my Credit Card application details including Credit Card type/variant, (ii) personal data and sensitive information personal data or, information, (iii) information and data relating to my service requests in relation to the Credit Card such as Credit Card blocking requests and status thereto, (iv) details of queries/complaints raised by me, (v) reward points earned on the Credit Card, (vi) Credit Card usage, (vii) Credit Card repayment related details, (viii) amounts due on Credit Card, (ix) Credit Card utilisation information, (x) defaults in repayment of the Credit Card, (xi) transaction data in relation to the Credit Card, (xii) purchase information using the Credit Card, (xiii) details in relation to my spends using the Credit Card, (xiv) add on card details, (xv) location of usage of the Credit Card, (xvi) details of contactless usage of the Credit Card, (xvii) cross sell related data, (xviii) Credit Card benefits, (xix) Credit Card limit details, (xx) Credit Card activation and closure data, (xxi) offers on my Credit Card, (xxii) details of utilisation of benefits available on my Credit Card, (xxiii) utilisation of reward points on the Credit Card, (xxiv) details of decline in the Credit Card transactions and reasons thereof, (xxv) aggregate data of the Credit Card, (xxvi) data in relation to spend behaviour, (xxvii) portfolio data in relation to the Credit Card/ customer behaviour data, (xxviii) details of active/inactive Credit Card, (xxix) active users on the Credit Card, (xxx) usage on merchant categories,

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(xxxii) fee related data, (xxxiii) lead management and milestone benefits in relation to my Credit Card, and (xxxiiii) information, papers and data relating to know your customer (KYC), credit information, (xxxv) any other information whether about me or not as may be deemed relevant by the Bank for its purposes (collectively, (i) to (xxxv), "**Information**"):

- a. to collect the Information from me and other physical or online sources such as my Credit Card application, as well as accessing the same from credit information companies, information utilities, websites, data bases, and online platforms (whether public or not);
 - b. to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information;
 - c. to process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
 - d. to store the Information for such period as may be required for contract, by law or for the Bank's evidentiary claims purposes, whichever is longer;
 - e. to share and disclose the Information with the Bank's service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial, and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per this consent; and
 - f. any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of processing my application for the Credit Card, obtaining credit scores, credit information, credit evaluation report, credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes.
3. I expressly agree to and subject me to the automated processing, automated profiling, and the automated decision making by or on behalf of the Bank.
 4. I expressly provide my consent to the Bank and its representatives to call me on any contact information submitted to the Bank even in case my Credit Card application is dropped or incomplete.
 5. I expressly provide my consent to the Bank and its representatives to use my contact information submitted to the Bank for communicating with me through SMS, WhatsApp messages or any other medium to provide information regarding my application/Credit Card, other information or services and/or marketing offers. This consent overrides any registration for DNC/NDNC.
 6. For 6E Rewards HDFC Bank Credit Card customers: I provide my express consent to HDFC Bank Limited ("Bank") and Interglobe Aviation Pvt Ltd for collecting, disclosing, sharing, displaying and transferring my personal, demographic information for my credit card application.
 7. For 6E Rewards/ 6E Rewards XL HDFC Bank Credit Card Customers: I confirm that I have read and understood the features, fees, terms and conditions set forth here and the terms and conditions set forth here and the terms and conditions governing the 6E Rewards Program set forth in 6E Rewards Program Terms and Conditions and accept all such terms. I authorize 6E Rewards and its representatives to Call, SMS, WhatsApp messages or any other medium to provide information regarding my application/Credit Card, other information or services and/or marketing offers. This consent overrides any registration for DNC/NDNC.
 8. I hereby provide my express consent to and request HDFC Bank Limited ("Bank") to disclose, share and transfer, any or all of my information (including, without limitation, sensitive personal information) held by the Bank ("Information") to Bundl Technologies Private Limited ("Swiggy"), Razorpay Technologies Private Limited and/ or any other entity with which Swiggy has entered into an arrangement to issue prepaid payment instruments ("PPI Issuer") and provide my express consent to the storage and use thereof by Swiggy and the PPI Issuer for the purposes of creation, issuance, maintenance and operation of the prepaid payment instruments which are/ will be provided to me in the form of 'Gift Vouchers' ("Gift Voucher"), if I am eligible for issuance of such Gift Vouchers in respect of the HDFC Bank – Swiggy Co-branded Credit Card program. I further understand that I am not eligible for issuance of Gift Vouchers in my favour if the HDFC Bank-Swiggy Co-branded Credit Card was issued to me on or post 21st June, 2024.

Classification - Public

Classification - Public

9. For Times HDFC Bank Credit Card customers: I provide my express consent to HDFC Bank Limited ("Bank") and Times Internet Ltd for collecting, disclosing, sharing, displaying and transferring my personal, demographic information for my credit card application.
10. I hereby provide my express consent to HDFC Bank Limited ("Bank") and Indian Oil Corporation Limited ("IOCL") for collecting, disclosing, sharing, displaying and transferring my personal, demographic information for my credit card application.
11. I/We provide my/our express consent to the Bank including but not limited to its representatives and service providers to use my/our contact information submitted to the Bank for communicating with me/us through SMS, E-Mail, WhatsApp messages or any other medium to provide information regarding my application for credit card/credit card/monthly credit card statements, other information or services and/or marketing offers. I/we herein give my/our express consent to share the monthly credit card statements on my/our registered email address or through SMS or WhatsApp or Net-banking or Mobile banking. I/we undertake to promptly inform the Bank about any change or updation in the mobile number or registered email address as per Bank's records.

F] ADDITIONAL TERMS AND CONDITIONS AND CONSENT APPLICABLE TO THE CO-BRANDED CREDIT CARDS

1. I hereby expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers and/or agents, whether in automated manner or otherwise), to do and undertake any of the following, in relation to: (i) my Co-branded Credit Card application details including type/variant of the Co-branded Credit Card, (ii) personal data and sensitive information personal data or, information, (iii) information and data relating to my service requests in relation to the Co-branded Credit Card such as Co-branded Credit Card blocking requests and status thereto, (iv) details of queries/complaints raised by me, (v) reward points earned on the Co-branded Credit Card, (vi) Co-branded Credit Card usage, (vii) Co-branded Credit Card repayment related details, (viii) amounts due on Co-branded Credit Card, (ix) Co-branded Credit Card utilisation information, (x) defaults in repayment of the Co-branded Credit Card, (xi) transaction data in relation to the Co-branded Credit Card, (xii) purchase information using the Co-branded Credit Card, (xiii) details in relation to my spends using the Co-branded Credit Card, (xiv) add on card details, (xv) location of usage of the Co-branded Credit Card, (xvi) details of contactless usage of the Co-branded Credit Card, (xvii) cross sell related data, (xviii) Co-branded Credit Card benefits, (xix) Co-branded Credit Card limit details, (xx) Co-branded Credit Card activation and closure data, (xxi) offers on my Co-branded Credit Card, (xxii) details of utilisation of benefits available on my Co-branded Credit Card, (xxiii) utilisation of reward points on the Co-branded Credit Card, (xxiv) details of decline in the Co-branded Credit Card transactions and reasons thereof, (xxv) aggregate data of the Co-branded Credit Card, (xxvi) data in relation to spend behaviour, (xxvii) portfolio data in relation to the Co-branded Credit Card/ / customer behaviour data, (xxviii) details of active/inactive Credit Card, (xxix) active users on the Credit Card, (xxx) usage on merchant categories, (xxxi) fee related data, (xxxii) lead management and milestone benefits in relation to my Co-branded Credit Card, and (xxxiii) information, papers and data relating to know your customer (KYC), credit information, (xxxiv) any other information whether about me or not as may be deemed relevant by the Bank for its purposes (collectively, (i) to (xxxiv), "**Information**"):
 - a. to collect the Information from me and other physical or online sources such as my Co-branded Credit Card application, as well as accessing the same from credit information companies, information utilities, websites, data bases, and online platforms (whether public or not);
 - b. to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information;
 - c. to process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
 - d. to store the Information for such period as may be required for contract, by law or for the Bank's evidentiary claims purposes, whichever is longer;

Classification - Public

- e. to share and disclose the Information with the Bank's service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial, and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per this consent;
 - f. any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of processing my application for the Co-branded Credit Card, obtaining credit scores, credit information, credit evaluation report, credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes;
 - g. to collect, subject to applicable law and RBI circulars and guidelines, the applicable relevant Information from the Co-branded Entities and/or the Rewards Program Entities and from any of their respective affiliates and/or group entities and/or the entities offering products/services on the online platform/ app of the Co-branded Entities (collectively "**Platform**");
 - h. to share, subject to applicable law and RBI circulars and guidelines, the applicable relevant Information with the Co-branded Entities and/or the Rewards Program Entities and with any of their respective affiliates and/or group entities and/or the entities offering products/services on the Platform; and
 - i. to share and disclose, subject to applicable law and RBI circulars and guidelines, the Information collected from the Co-branded Entities and/or the Rewards Program Entities and any of their respective affiliates and/or group entities and/or the entities offering products/ services on the Platform with the Bank's service providers, credit information companies, information utilities, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per this consent.
- 2. I hereby agree that any Co-branded Credit Card offer shown to me on the Platform shall be an in-principle offer subject to the Bank's approval and verification and the Bank shall not be bound by the said offer.
 - 3. I hereby consent to the Bank and the Co-branded Entity to share information related to the said rewards/ loyalty program with me at regular intervals. I hereby further agree that the rewards/ loyalty program and points shall be governed by the terms and conditions of the rewards/ loyalty program as may be notified from time to time.
 - 4. I hereby agree and understand that the rewards/ loyalty program can be accessed through the platform/ application of the Co-Branded Entity. I hereby further agree and understand that the reward points can be redeemed by me through the platform/ application of the Co-branded Entity. In this regard, the Bank will share my details with the Co-Branded Entity for managing the rewards/ loyalty program, as per the consent provided by me herein, and the Co-Branded Entity may approach me for downloading its platform/ application to facilitate my redemption of the reward points. Further, I hereby understand that I may download the application/ platform at my sole discretion, and the same is not mandatory and the Bank is not referring the said platform/ application to me in any manner.
 - 5. I authorize HDFC Bank to transfer my accrued reward points periodically to my loyalty program membership number (as may be applicable for the concerned Co-Branded Credit Card) as provided in the Credit Card application or as may be created/generated by the Co-Brand Entity, in case I have applied for any HDFC Bank Co-brand Credit Card.

G] DIGITAL ACQUISITION VOUCHER TERMS & CONDITIONS

- 1. The digital acquisition voucher ("Digital Voucher") shall be available only at the discretion of the Bank. Further, such Digital Voucher, shall be available only if: (i) the application for credit card to the Bank is initiated and completed end-to-end by the applicant/customer himself without any assistance of any of the Bank staff or Bank representative or selling or marketing agent of the Bank (whether in person or telephonically or through any other assistance), and thereafter the credit card is issued by the Bank; and (ii) at least one purchase transaction of minimum of Rs. 500/- (Rupees Five Hundred) (single and not in tranches) is carried out by the card holder on the /using the credit card, within 14 days of the date of the card issuance by the Bank; and (iii) the applicant/customer applies for the credit card from HDFC Bank directly from the HDFC Bank Website or through communication sent by HDFC Bank through Bank owned channels. For clarity, this Digital Voucher shall not be available if the credit card has been applied through a DSA or a partner website or any non-HDFC Bank-owned channel/platform.

Classification - Public

2. The Digital Voucher where made available by the Bank at its discretion as above, may be sent by the Bank to the customer/applicant who is issued the credit card by the Bank, in the form of a digital or alpha-digital code, within a period of 90 days, by way of SMS or email to the registered contacts of the customer/card holder. Along with such code, for the actual usage of the Digital Voucher, the Bank may at its discretion, prescribe further authentication factors or require other authentication information/information, from time to time. The Digital Voucher can be used only for the online purchases with/from such merchants where the Bank has tied up and permitted such use and for such products or services which the Bank permits. Such merchants and/or products/services, may be changed by the Bank from time to time in its sole discretion , without any notice to/or consent from the card holder, and whether the card holder has used the Digital Voucher partly or not by such time of change.
3. In case the Bank suspects any misuse or security breach, the Bank may in its discretion, block or suspend usage of the Digital Voucher.
4. For issuance and/or management of the Digital Voucher, the Bank may engage any service provider, which for the time being is Vouchagram India Private Limited (GYftr) (and may be changed by the Bank at any time), for which the demographic details of the card holder including the customer name, customer contact number, customer email address, shall be required to be shared by the Bank to such service provider. By accepting this document/these terms and conditions, the card holder is authorising the Bank to do so and also authorising such service providers of the Bank to process such data/information for this purpose, including to contact the card holder.
5. The Bank may change the amount of the Digital Voucher, its conversion ratio to Rupees, conditionalities on its use, consumption, merchants or service providers where it can be used, add, alter, modify, change or vary all or any of the terms and conditions or to replace wholly or in part, the above benefits/entitlements, whether similar to the above or not, or to withdraw it altogether, from time to time, in its sole discretion, without any notice to/or consent from the card holder, and whether the card holder has used the Digital Voucher partly or not by such time of change.