

Important Reserve Bank of India (RBI) mandate

W.e.f. 1st December 2013,

Customer will need to use his ATM PIN when using his HDFC Bank Debit Card at any retail outlet in India. Transactions with incorrect PIN or those without a PIN will be declined.

DEFINITIONS:

In this document the following words and phrases have the meaning set opposite them unless the context indicates otherwise:

Account refers to the Cardholder's Savings and / or Current Account and / or any other type of account so designated by the Bank to be eligible account(s) for operations through the use of the Card. The Cardholder should be either the account holder or sole signatory or authorized to act alone when there is more than one signatory.

Bank refers to HDFC Bank Limited, a banking company incorporated in India under the Companies Act 1956 and having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013, India and includes its successors and assigns.

Card refers to the HDFC Bank International Debit Card.

Cardholder refers to a Customer of the Bank authorized to use the HDFC Bank International Debit Card.

EDC terminal shall mean point of service capable of handling Card transactions i.e. electronic draft capture (EDC) terminals, printers, other peripherals and accessories, including PIN pads and necessary software to run the devices and which processes the transaction at the Merchant Establishment.

International transactions refers to the transactions entered into by the Cardholder on his internationally valid Debit Card outside of India, Nepal and Bhutan.

Maestro shall mean a mark owned by MasterCard.

MasterCard shall mean a mark owned by MasterCard.

MasterCard / Cirrus ATM Network shall mean ATMs located, which honour the Debit Card and display the MasterCard / Cirrus or Maestro Symbols.

Merchant means any person who owns or manages or operates a service establishment wherever located which honours the Card and includes amongst others, stores, shops, restaurants, hotels, airline organisations, ATMs advertised by the Bank, Visa / MasterCard or the Merchant.

Merchant Establishment shall mean establishments wherever located which honour a Debit Card and shall include among others, stores, shops, restaurants, hotels, airline organisations advertised as honouring a Debit Card.

Primary Account shall mean the account linked to the Card, debited for transactions done at Merchant Establishments or Visa/PLUS and MasterCard / Cirrus ATM locations.

Terms refer to Terms and Conditions for use of the Card as specified in this document.

Transactions mean any instruction given by a Cardholder using a Card directly or indirectly to the Bank to effect a transaction.

Visa Electron/ Flag shall mean mark owned by Visa

International.

Visa/PLUS ATM Network shall mean ATMs located which honour the Debit Card and displaying the Visa / PLUS or Visa Electron/ Flag Symbols.

Applicability of Rules and Regulations:

The issue and use of the Card shall be subject to the RBI's regulations in force from time to time.

Utilization of the Card shall be in strict accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI). In the event of noncompliance by Cardholder with the same, the Cardholder shall be liable for action under the FEMA, 1999 and any other Law and/or regulation in force from time to time relating to Foreign Exchange. The Cardholder may be debarred from holding the Internationally valid Debit Card, either at the instance of the Bank or the RBI. The Card cannot be used for making payment towards foreign currency transactions in Nepal and Bhutan i.e. while using the Card in Nepal or Bhutan, the currency of the transactions should be the local currency of those countries or in Indian rupees. The Card is valid for use both in India as well as outside India but would carry the inscription "Not valid for payment in foreign exchange in Nepal and Bhutan". In case the Card is cancelled, whether on account of non-compliance with Exchange Control Regulations or otherwise, the Bank will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonored and the concerned Merchant would be entitled to "seize/confiscate" a cancelled Card on presentation.

The Card may be used, within the foreign exchange entitlements as stipulated by RBI from time to time, by Cardholders going abroad for all bonafide personal expenses for personal use provided, the total exchange drawn during the trip abroad does not exceed the entitlement. Import of goods so purchased abroad into India would be governed by the baggage rules/ EXIM policy in force. The entitlement of exchange should be ascertained (prior to the trip) from the authorised dealer branches of the Bank. The Card cannot be used for effecting remittances for which the release of exchange is not permissible under the extant regulations.

Validity:

The Card is valid in India and abroad.

The Card is not valid for foreign exchange payments in India, Nepal and Bhutan.

The Card is valid up to the last working day of the month indicated. The Cardholder shall destroy the Card when it expires by cutting it in half diagonally. The Bank shall send your renewed Card and attempt delivery of the Card at the address recorded with the Bank in its system before the expiry of the Card.

The Card is acceptable at any of the following:

The HDFC Bank's ATM network.

Any ATM of other Banks, which are members of PLUS/CIRRUS ATM network in India and abroad.

Any Visa/Visa Electron /Visa Flag/ MasterCard / Maestro

merchant outlet in India and abroad.

Cardholder Obligations:

The Cardholder shall at all times ensure that the Card is kept at a safe place. The Cardholder shall under no circumstance whatsoever allow the Card to be used by any other individual. The Cardholder will sign on the reverse of the Card immediately upon receipt.

The Card is the property of HDFC Bank and must be returned to an authorised person of the Bank on request within the Bank's premises. The Cardholder shall ensure that the identity of the authorised person of the Bank is established before handing over his Card in the Bank's premises.

The Cardholder will be responsible for all facilities granted by the Bank in respect of the Card and for all related charges.

In case the Cardholder has any dispute in respect of any charge indicated in the Statement, the Cardholder shall advise details to the Bank within 15 days of the statement date failing which, it will be construed that all charges are acceptable and in order. The Bank may at its sole discretion accept any disputes on charges older than 15 days.

The Cardholder shall act in good faith in relation to all dealings with the Card(s) and the Bank.

Return Travel Discount Voucher:-

On payment of first year and renewal fees, the JetPrivilege HDFC Bank World Debit Card members are entitled to receive a discount voucher worth Rs. 750 only ("Offer")

The discount voucher entitlement is for Debit Card primary cardholders only

The voucher entitles the guest (passenger) to receive a discount of Rs. 750 on return revenue tickets for travel only on Jet Airways' domestic flights within India

The discount is available only for return travel, in Economy cabin, and in any booking fare class

The discount code cannot be partially utilized for one-way travel

Against the discount voucher, the base fare component of the ticket will be discounted to the extent of Rs. 750/-. In event the actual base fare is in excess of Rs. 750/-, the card holder will have to bear the difference of base fare and discount offered, in addition to other charges such as taxes, surcharges and additional levies/fees as applicable on the ticket at the time of booking and/or travel. In event the actual base fare is less than the discount of Rs. 750/- then the excess amount will not be refunded to the card holder

The discount voucher is voluntarily transferable

The discount code is valid for six (6) months, for booking and travel (outbound and inbound), from the date of issue of the promotion code (both days inclusive)

Jet Airways will email the cardholder's unique discount voucher code on the email address as recorded in HDFC Bank Debit Card account within a period of 10 working days after receipt of the Debit Card fees

The discount code will not be extended after the expiry of its validity date

To avail of the discount each eligible card member will be given a unique promotion code which will be mentioned in the e-mail communication

The discount code can be redeemed only through www.jetairways.com, India country site

The card holder will need to enter the promotion code in the promotion field on www.jetairways.com

The promotion code will be available for one time usage only and will become invalid upon utilization

Payment of taxes/surcharges/fees/applicable levies and ticketing must be done instantly at the time of redeeming on www.jetairways.com

Payment for the balance fare and applicable taxes/surcharge/fees/levies must be made using the JetPrivilege - HDFC Bank Debit Card only

In event a cardholder uses the discount code of another JetPrivilege - HDFC Bank Debit Card holder without the original owner's consent then the cardholder who has utilized such codes will have to pay Jet Airways (India) Limited the amount of discount benefits availed against such codes. Seats under this offer are subject to availability. Jet Airways or HDFC Bank Ltd. does not guarantee availability of seats under this Offer

Once booked and ticketed under a particular guest name, the ticket is non - transferable

Once booked and ticketed if the guest is unable to fly on the date of travel, then he/she can cancel the ticket and get a refund of the amount booked or get it re-issued but as per the terms of ticketing for the fare class in which the ticket was booked

If the ticket is cancelled, then the amount of refund will be less of the discount amount availed

Upon cancellation of the original booking, the discount code will be deemed utilized and will not be reinstated under any circumstances

Cancellations/Refund/Reissues will be subject to Jet Airways ticketing policies and rules governing cancellation/refund/reissues of fares, fees, taxes, surcharge, levies and will be subject to any other applicable additional charges

The card holder or guest cannot make new bookings against the cancelled booking and seek to re-utilize the discount code

In the event cardholder has availed of the Discount Code issued to him at the time of enrollment/annual renewal and if the card holder wishes to close his/her Debit Card account with HDFC then the annual fees will not be refunded to the card holder in case the fees have been paid. In case the fees have not been paid but the cardholder has utilized the discount code, then the cardholder will have to make payment for the amount of discount availed on the ticket

Certain airports in India levy an airport development fee for every domestic/international travel. Such taxes are charged at the time of booking. Certain airports also levy additional charges at the time of actual travel. In case of cancellation of travel, refund of such taxes will be subject to policies

governing refund of such taxes/levies

All Card holders waive any and all rights of claim with regards to the Offer against Jet Airways (India) Limited. The decision of Jet Airways (India) Limited will be final and binding on all the card holders participating in this offer and that the same is non-contestable.

Jet Airways (India) Limited and HDFC Bank Ltd. reserves the rights to change, amend, withdraw and/or alter any of the terms and conditions of this Offer at anytime without prior notice of giving any reasons.

This Offer is an independent offer and cannot be combined with any other promotional offer from Jet Airways including the base fare waiver ticket offer available on the JetPrivilege - HDFC Bank Debit Card.

This Offer is subject to the applicable rules and regulations as may be in force in respective jurisdictions/states.

This Offer is purely optional to people traveling on Jet Airways.

The carriage is subject to Jet Airways regulations relating to the conditions of contract respectively and all other terms and conditions regarding Jet Airways policies and procedures. Disputes, if any, will be subject to Indian laws and shall be subject exclusively to the jurisdiction of the courts in Mumbai.

Payment of fees/service charges/all other amounts due from the card holder to HDFC Bank Ltd. from usage of the HDFC Bank Debit Card by the card holder under this offer and/or otherwise will be governed by HDFC terms and conditions and the card member terms and conditions.

HDFC does not hold any warrant or make any representation of the availability, delivery, quality, merchantability or suitability of offer and/or products/services under this offer and that Jet Airways shall be solely liable for the same. Any disputes regarding the availability, delivery, quality, merchantability or suitability of this offer and/or products/services must be addressed by the card member in writing to Jet Airways directly and that HDFC will not entertain any communication in this regard.

HDFC Bank Ltd shall not be liable for any loss or damage whatsoever that may be suffered or for any personal injury that may be suffered to the card holder directly or indirectly, by use or non-use of products/services under this Offer.

Jet Airways or HDFC Bank Ltd. will not be responsible in case the email address provided is incorrect or if the mail bounces back due to any reason.

5% Online Discount:-

JetPrivilege HDFC Bank World Debit Card members are entitled to receive a discount of 5% ("Offer") for every domestic/international revenue tickets booked on www.jetairways.com.

The online discount will be applicable on international flights originating from India only and if the payment is made in INR currency only. In event if the cardholder is trying to

book any international flight originating out of India and the payment is in international currency, the online discount will not be applicable. For example if a cardholder is booking Dubai-Bombay on jetairways.com (India country site) and the payment is to be made in AED then the discount will not be applicable.

JetPrivilege - HDFC Bank World and Platinum Debit Card members will require to quote the promotion code "JTHDFC" in the "Promotion Code" field at the time of choosing his/her itinerary on jetairways.com

The online discount code entitles the cardholder to receive a discount of 5% on one-way or return revenue tickets for travel on Jet Airways' domestic and international flights

The discount is available only for Jet Airways marketed and operated, marketed and operated, Jet Airways marketed operated Jet Airways marketed codeshare flights. Jet Airways marketed and other airline operated codeshare flights or interline travel booked on www.jetairways.com is not eligible for the discount

The online discount is available only for travel in Economy cabin and in any booking fare class excluding award travel on Jet Airways . Eligible booking classes on jetairways.com are as follows - Y, M, T, U, N, L, Q, S, K, H, V, O, W are as follows - Y, U, K, S, H, E, X, N, Q, M, O, G (excluding 9W*/OAL, Interline, Award Travel & Groups)

The online discount code is voluntarily transferable

The discount promotion code can be redeemed only through www.jetairways.com, India country site

The online discount code will be available every time a cardholder books revenue tickets on www.jetairways.com, India country site

Under the online discount offer; 5% of the base fare component of the ticket will be discounted. The cardholder will have to bear remaining base fare in excess of discounted 5%, along with additional charges such as fees, taxes, surcharges and other levies as applicable on the ticket at the time of booking and/or travel

Payment of taxes/surcharges/applicable levies and ticketing must be done instantly at the time of redeeming on www.jetairways.com

Payment for balance fare and applicable taxes/surcharge/levies must be made using the JetPrivilege - HDFC Bank World/Platinum Debit Card only

Black-out periods or restrictions could apply

Once booked and ticketed under a particular guest name, the ticket is non - transferable

Once booked and ticketed if the guest is unable to fly on the date of travel, then he/she can cancel the ticket and get a refund of the amount booked or get it re-issued but as per the terms of ticketing for the fare class in which the ticket was booked

If the ticket is cancelled, then the amount of refund will be less of the discount amount availed

Cancellations/Refund/Reissues will be subject to Jet Airways ticketing policies and rules governing cancellation/refund/reissues of fares, fees, taxes, surcharge, levies and any other applicable additional charges

The discount code is available for use only through www.jetairways.com. If the cardholder cancels the ticket and makes a fresh booking through any other channel against the original booking then the benefit of the Offer will not be applicable

Certain airports in India levy an airport development fee for every domestic/international travel. Such taxes are charged at the time of booking. Certain airports could also levy additional charges at the time of undertaking the journey. In case of cancellation of travel, refund of such taxes will be subject to policies governing refund of such taxes/levies. All Card holders waive any and all rights of claim with regards to the Offer against Jet Airways (India) Limited. The decision of Jet Airways (India) Limited will be final and binding on all the card holders participating in this offer and that the same is non-contestable.

Jet Airways (India) Limited and HDFC Bank Ltd. reserves the rights to change, amend, withdraw and/or alter any of the terms and conditions of this Offer at anytime without prior notice of giving any reasons.

This Offer is an independent offer and cannot be combined with any other promotional offer from Jet Airways including the base fare waiver ticket, and Rs. 750 discount on return travel offer available on the JetPrivilege - HDFC Bank Debit Card.

This Offer is subject to the applicable rules and regulations as may be in force in respective jurisdictions/states.

This Offer is purely optional to people traveling on Jet Airways.

The carriage is subject to Jet Airways regulations relating to the conditions of contract respectively and all other terms and conditions regarding Jet Airways policies and procedures. Disputes, if any, will be subject to Indian laws and shall be subject exclusively to the jurisdiction of the courts in Mumbai.

Payment of fees/service charges/all other amounts due from the card holder to HDFC Bank Ltd. from usage of the HDFC Bank Debit Card by the card holder under this offer and/or otherwise will be governed by HDFC terms and conditions and the card member terms and conditions.

HDFC does not hold any warrant or make any representation of the availability, delivery, quality, merchantability or suitability of offer and/or products/services under this offer and that Jet Airways shall be solely liable for the same. Any disputes regarding the availability, delivery, quality, merchantability or suitability of this offer and/or products/services must be addressed by the card member in writing to Jet Airways directly and that HDFC will not entertain any communication in this regard.

HDFC Bank Ltd shall not be liable for any loss or damage whatsoever that may be suffered or for any personal injury that may be suffered to the card holder directly or indirectly, by use or non-use of products/services under this Offer.

Annual / Renewal Fees:-

Annual Fees will be charged in first month from the date of

issuance of the Card and after completion of every 12 months thereafter

HDFC Bank will not be responsible for any disputes regarding accruals of JPMiles in respect of flights taken or any other activities resulting in accrual of JPMiles under the JetPrivilege Programme or under the Extra JPMiles Programme. It is further clarified that JPMiles purchased by HDFC Bank will be used only towards Qualifying Expenditure and will not be adjusted against JPMiles earned by a Personal Dual Branded Debit Cardholder in respect of flights taken or any other activities resulting in accrual of JPMiles under the JetPrivilege Programme or under the Extra JPMiles Programme. The issuance of air tickets on redemption of JPMiles or any benefits provided to members of the JetPrivilege Programme shall be in accordance with the terms and conditions of the JetPrivilege Programme, and the same will be communicated by Jet to the Personal Dual Branded Debit Cardholders and to HDFC Bank. Cardholders will have to contact Jet for any query or claims with respect to redemption of JPMiles or with regard to any benefits under the JetPrivilege Programme, and HDFC Bank shall not be required to deal with any such query or claim or be liable or responsible for the same in any manner whatsoever.

Enrollment Benefit:-

The enrollment/renewal benefits (applicable as per the variant) and discount voucher will not be available if Personal Dual Branded Debit Card holders Annual Fees are waived off for any reasons

Annual Renewal First Swipe Bonus:-

Personal Dual Branded Debit Card holders will qualify for First Swipe upon undertaking first spend transaction on his/her Debit Card within a period of 90 days since Card issuance / renewal date

No minimum amount applicable for this Bonus

A spend transaction on additional cardholder's account will qualify primary cardholder for First Swipe Bonus JPMiles

First Swipe Bonus JPMiles is a one-time bonus

Card fees and other applicable charges will not qualify for First Swipe Bonus JPMiles

Spends JPMiles:-

Personal Dual Branded Debit Card holders will qualify to earn Spends JPMiles upon undertaking spends transactions

Spends JPMiles will reflect within a period of 40 working days from the date of your eligible transactions for JPMiles

Additional Debit cardholder's Spends JPMiles will reflect into Primary cardholder's JetPrivilege membership account

In event of a spends transaction reversal proportionate Spends JPMiles will be negated from the card holder's subsequent

Spends JPMiles

Online Bonus JPMiles:-

Online Spends JPMiles upon purchase of revenue airline tickets on www.jetairways.com.

Purchase of redemption tickets or any other merchandise apart from revenue tickets will not qualify for Online Bonus JPMiles

In event of a ticket cancellation proportionate Online Bonus JPMiles will be negated from the cardholder's subsequent Online Bonus JPMiles

Online Bonus JPMiles

Additional Debit card holder's Online Spends JPMiles will be Debited into primary cardholder's JetPrivilege membership account

EXTRA JPMiles

1.1 These Terms and Conditions apply to those JetPrivilege HDFC Bank Debit Cardholders who are eligible to earn EXTRA JPMiles.

1.2 The HDFC Bank and Pinpoint India reserve the right to add, alter, modify, change or vary all or any of these terms and conditions at any time and without prior notice.

1.3 The following cards are eligible to earn EXTRA JPMiles:
Debit Card

JetPrivilege HDFC Bank World Debit Card

1.4 All other regular credit and debit card conditions apply, including the Banks Reward Redemption terms and conditions. JPMiles once credited will be governed by JetPrivilege terms and conditions.

2. How does EXTRA JPMiles work?

2.1 EXTRA JPMiles programme enables cardholders to earn EXTRA JPMiles when they transact with participating EXTRA JPMiles Partners.

2.2 Details of participating EXTRA JPMiles Partners are sent by Pinpoint to HDFC Bank. Pinpoint has the sole responsibility that complete details are sent to ensure EXTRA JPMiles are correctly allocated by the Bank.

2.3 The EXTRA JPMiles will not reflect on the HDFC Bank monthly statement.

2.4 EXTRA JPMiles Partner is a merchant who has agreed to provide EXTRA JPMiles to eligible JetPrivilege HDFC Bank Credit and Debit Cardholders when they transact with their debitcard at the designated EXTRA JPMiles Partners outlet.

2.5 EXTRA JPMiles are provided by EXTRA JPMiles Partners per Rs.150 spent using an eligible JetPrivilege HDFC Bank DebitCard and are automatically added to the cardholder's JPMiles balance on a monthly basis.

3. Earning EXTRA JPMiles

3.1 EXTRA JPMiles are issued per Rs.150 spent on the eligible Card and rounded up or down to the nearest whole point for each eligible transaction.

3.2 The number of EXTRA JPMiles offered varies between EXTRA JPMiles Partners.

3.3 EXTRA JPMiles Partners may change from time to time. To Review the latest list of EXTRA JPMiles Partners within the EXTRA JPMiles programme, click [here](#).

3.4 If a cardholder returns any goods purchased with the eligible card from a participating EXTRA JPMiles Partner, or the card is credited in connection with a disputed transaction, EXTRA JPMiles will be accordingly adjusted for the amount reversed.

3.5 Extra JPMiles will not be considered for accrual of Tier Points feature against spends on the JetPrivilege HDFC Bank Co-brand DebitCard.

4. Keeping track of Cardholder's EXTRA JPMiles

4.1 EXTRA JPMiles are added to the cardholder's JetPrivilege Membership account monthly and can be viewed in JetPrivilege member's account on www.jetairways.com. The EXTRA JPMiles will reflect as one credit in your JetPrivilege Membership account and will be a sum total of all transactions at EXTRA JPMiles Partners as reflecting in your statement.

4.2 The EXTRA JPMiles will be credited into your JetPrivilege Membership account within 60 days of transaction.

4.3 In case the number of EXTRA JPMiles earned are incorrect, cardholders must contact the Phone Banking Unit of HDFC Bank within 45 days. EXTRA JPMiles may be adjusted if JPMiles are found to have been incorrectly credited or debited for whatever reason.

4.4 In case of any disputes, cardholders are required to present the relevant original payment receipts and debitcard sale slips for further investigation by the Bank and / or Pinpoint India. In all such cases, the decision of the Bank and Pinpoint India shall be final.

4.5 Any dispute arising out of the EXTRA JPMiles programme will be subject to the jurisdiction of courts in Mumbai only.

4.6 HDFC Bank, Jet Airways or Pinpoint is neither responsible for nor guarantees the quality or defect of the products bought and shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services availed of by the customers. JPMiles thus earned will be governed by the terms and conditions of JetPrivilege programme. For complete set of conditions related to JPMiles please visit www.jetairways.com

5. Total JPMiles

5.1 Total JPMiles represented in any EXTRA JPMiles Programme communication are inclusive of the JPMiles received from the bank per the selected card type and the EXTRA JPMiles earned at the EXTRA Partner. Total JPMiles does not include any promotion or bonus JPMiles awarded by the Bank or JPMiles awarded by JetPrivilege partner through their association with Jet Airways.

LOST OR STOLEN CARDS:

I am aware and accept that to protect my interest, the facility of reporting Loss of Debit Cards is available 24

hours on PhoneBanking and during Banking hours in branch and HDFC Bank will carry out the request for Hotlisting of my/ our Card. HDFC Bank will not be liable for any damages on account of me not being able to use the Hotlisted Card to carry out any transactions. The Bank shall not be liable for any loss by the misuse of the Card prior to the Card being reported as lost/ stolen by me

If a Card is lost or stolen I will file a report with the local police and send a copy there after to the Bank. In case of an unsigned Card, I will be liable for all charges incurred on it. The Bank will hot-list /cancel the Card within 24hrs. of receiving such information.

If the Cardholder loses his Card overseas, he may either follow the above procedure or may report the loss through the Visa / MasterCard Global Emergency Assistance help-lines. In case the Cardholder uses the Visa / MasterCard Global Emergency Assistance services then the charges for usage of such services shall be borne by the Cardholder.

The Cardholder shall take cognizance of the fact that once a Card is reported lost, stolen or damaged and is subsequently found, the same shall be promptly cut in half, returned to the Bank and adequate care taken to prevent its misuse.

The Cardholder is responsible for the security of the Card and shall take all steps towards ensuring the safe keeping thereof. In the event, Bank determines that the aforementioned steps are questionable, financial liability on the lost or stolen Card would rest with Cardholder.

Replacement Card may be issued by the Bank provided that the Cardholder has in all respects complied with the Terms and Conditions pertaining to the same.

The Customer hereby agrees and undertakes that in case the Customer's Device is stolen or lost or misplaced, it shall be the sole responsibility of the Customer to forthwith hot list the Card with the respective Issuer. The Customer hereby agrees that the Issuer shall not have any liability for any losses or damages which may be suffered by the Customer owing to such loss or theft of the Device.

Services from Visa / MasterCard Global Assistance:

The communications and arrangements of services of the Emergency Assistance program are provided by a third-party service provider and are paid for by Visa/MasterCard International. The Cardholder is responsible for the cost of any and all medical, legal or other services used. Assistance is provided on a best effort basis and may not be available due to problems of time, distance or locations. The medical and/or legal professionals suggested and/or designated by VISA International are not employees of Visa International and, therefore, they are not responsible for the availability use, acts, omissions, or results of any medical, legal or transportation service. The Bank does not accept any responsibility for the arrangement or the use of such services.

ATM USAGE:

For all cash/cheque deposit transactions at the ATM, the

Cardholder agrees that the ATM will produce a receipt and that no other receipt will be issued. All cash and cheque deposits will be subject to verification by the Bank / Bank's Representatives and this verified amount will be binding on the Cardholder. The same will be processed on the next working day.

The Cardholder agrees that requests on the ATM such as cheque book requisitions and duplicate account statement request will be processed normally on the next working day.

The Bank may levy charges on use of its own ATMs / ATMs of other Banks and the Bank may from time to time change the Service Charges. These Service Charges will be displayed on the Bank's Website. As and when levied, these charges will be deducted from the Cardholder's account linked to the Card. In the situation that the account does not have sufficient funds to deduct such fees, the Bank reserves the right to deny such transactions. As such the decision of the Bank would be binding on the Cardholder.

The type of transactions offered on other Bank's ATMs using the Bank's Cards may differ from those offered on the Bank's own network. The Bank will only support the minimum transaction set that will be offered at the ATMs belonging to other networks. The Bank reserves the right to change the transaction set without any notice to the Cardholder.

The Card is operable with the help of a confidential PIN at ATM locations. The Cardholder's PIN shall be mailed/couriered to him at the address specified by the Cardholder. The PIN should never be disclosed to any person or written down where any other person may discover it. Any such disclosure or inadequate protection of the confidentiality of the PIN is entirely at the Cardholder's risk. All transactions conducted with use of the PIN will be the Cardholder's responsibility and he will abide by the record of the transaction as generated.

The Card is acceptable at any Visa/MasterCard/Cashnet ATM network belonging to institutions other than HDFC Bank in India and abroad. The Bank will not accept responsibility for any dealings the Cardholder may have with the other institutions including but not limited to such services. Should the Cardholder have any complaints concerning any Plus/Cirrus ATM network establishment, the matter should be resolved by the Cardholder with the establishment and failure to do so will not relieve him from any obligations to the Bank. However, the Cardholder should notify the Bank of this complaint immediately.

There will be separate service charges levied for any additional facilities that will be announced by the Bank from time to time and deducted from the Cardholder's account linked to the Card. In the situation that the account does not have sufficient funds to deduct such fees, the Bank reserves the right to deny such transactions. As such the decision of the Bank would be binding on the Cardholder.

The type of transactions offered on ATMs of other Banks may differ from those offered on the Bank's own network. The Bank will only support the minimum transaction set that will be offered at the ATMs belonging to other networks. The Bank reserves the right to change the transaction set without any

notice to the Cardholder.

Merchant Location Usage:

The Card is acceptable at all electronic Merchant Establishments in India and abroad which display the Visa Electron /Flag/ Maestro/ MasterCard logo.

W.e.f. 1st December 2013,

Customer will need to use his ATM PIN when using his HDFC Bank Debit Card at any retail outlet in India.

Transactions with incorrect PIN or those without a PIN will be declined.

The Card is for Electronic use only and will be acceptable only at Merchant Establishments, which have an EDC terminal. Any usage of the Card other than electronic use will be considered as Unauthorised and the Cardholder will be solely responsible for such transactions unless there is a specific offer by HDFC Bank to the customer. Electronic usage is construed as the charge slip/transaction slip printed electronically from the EDC terminal. Visa Cards may also be used for carrying out Ecom transaction on Verified by Visa sites using a PIN.

The Card is operable with the help of the Cardholder's signature (only incase of Card's issued with Visa Electron / Flag / Master Card logo) or the PIN (Maestro) at EDC terminals installed at Merchant locations depending on the functionality of the EDC terminal.

Transactions are deemed authorised and completed once the EDC terminal generates a sales slip. The amount of the transaction is debited from the primary account linked to the Card immediately. The Cardholder should ensure that the Card is used only once at the merchant location for every purchase. The sales slip will be printed each time the Card is used and the Cardholder should ensure that there is no multiple usage of Card at the Merchant location at the time of purchase. The Bank will not accept responsibility for any dealings the Cardholder may have with the merchant including but not limited to the supply of goods and services. Should the Cardholder have any complaints concerning any Visa Electron / Maestro merchant establishment, the matter should be resolved by the Cardholder with the merchant establishment and failure to do so will not relieve him from any obligations to the Bank. However, the Cardholder should notify the Bank of this complaint immediately.

The Bank accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to the Cardholder's account with the transaction amount. However, at Railway stations and Petrol pumps, transaction charges as per industry practice will be applicable.

The Cardholder must sign a Sales Slip whenever the Card is used at a Merchant Establishment and should retain his copy. The Bank at an additional charge may furnish copies of the Sales Slip. Any Sales Slip signed by the Cardholder, and which can be proved as being authorised by the Cardholder will be his liability.

Any charge or other payment requisition received from a Merchant Establishment by the Bank for payment shall be conclusive proof that the charge recorded on such requisition,

was properly incurred at the Merchant Establishment in the amount and by the Cardholder referred to in that charge or other requisition, as the case may be, by the use of the Card except where the Card has been lost, stolen or fraudulently misused, the burden of proof for which shall be on the Cardholder.

In case, a merchant wishes to cancel a completed transaction due to an error or on account of merchandise return, the earlier sales receipt must be cancelled by the merchant and a copy of the cancelled receipt must be retained in his possession. Reversal/Refunds of debits due to such transactions will be processed manually & the cancelled sales slip needs to be produced by the Cardholder, if called for. All Refunds and Adjustments due to any merchant / device error or communication link will be processed manually and the account will be credited after due verification and in accordance with Visa/MasterCard rules and regulations as applicable. The Cardholder agrees that any debits received during this time will be honoured only based on the Available Balance in the account(s) without considering this Refund. The Cardholder also indemnifies the Bank from such acts of dishonoring the payment instructions.

The Card is not to be used at the Hotels during Check-in and also at other locations where paying arrangement is done before completion of the purchase transaction or service. The Card should not be used for any Mail Order / Phone Order purchases and any such usage will be considered as Unauthorised and the Cardholder will be solely responsible unless there is a specific offer by HDFC Bank to the Cardholder.

Quality of Goods and Services:

The Bank shall not be in any way responsible for merchandise, warranty or services purchased or availed of by Cardholder from Merchant Establishments including on account of delay and delivery, non-delivery, non-receipt of goods or receipt of defective goods from the order placed by the Cardholder. It must be distinctly understood that the Card facility is purely a facility to the Cardholder to purchase goods or avail of services and the Bank holds out no warranty or makes no representation about quality, quantity, delivery or otherwise howsoever regarding the goods or services, and any dispute must be resolved by the Cardholder with the Merchant Establishment.

CARD USAGE:

The Cardholder agrees that in case he has multiple accounts with the Bank, the Bank will decide the number of accounts, which will have the Card facility on them.

In case of Cards linked to multiple accounts, transactions at Visa/PLUS or MasterCard/Cirrus ATMs and Visa Electron/Maestro Merchant Establishments will be effected on the primary account linked to the Card. In case there are no funds in this account, the Bank will not honour the transactions even if there are funds available in the other accounts linked to the

same Card.

The Bank will debit the accounts linked to the Card for the value of all purchases of goods or services, cash, fees, charges and payments effected by the use of the Card ("Transactions"). All Transactions will be reflected in the Account Statement of the Account(s), which are linked to the Card. Such statements shall be mailed to the Cardholder as per defined frequency to the mailing address as per the customers records with the Bank.

The Cardholder agrees that the Bank's record of transactions pertaining to his account(s) is conclusive and authentic.

The annual fees will be debited to the account linked to his Card on application/renewal at the Bank's prevailing rate.

These fees are not refundable.

The Cardholder is advised to retain a record of transactions generated by the ATM / EDC terminal at Merchant Establishments with him.

The Cardholder will be allowed to withdraw through the ATM the available balance in his account or a stipulated predefined limit per day, whichever is lower. This per day limit will be determined by the Bank and may be changed at any time at the Bank's sole discretion without notice to the Cardholder.

Cardholder agrees that cash withdrawals will be subject to tax as applicable from time to time.

The Cardholder agrees not to attempt to withdraw/purchase using the Card unless sufficient funds are available in the account. The onus of ensuring adequate account balances is entirely on him. Accounts that violate this condition will be classified as overdrawn accounts and he will have to rectify the account balance position immediately. In every such situation where the account gets overdrawn, interest charges will be levied on the debit balance in the account. This charge will be determined by the Bank and will be announced from time to time.

In the event of an account being overdrawn due to Card transactions, the Bank reserves the right to set off this amount against any credit lying in any of the Cardholder's other accounts held jointly or singly without giving any notice.

The responsibility for any misuse on the Card, once the Card/PIN has been delivered at the address specified by the customer, will rest with the customer and not the Bank.

Nothing in these Terms and Conditions shall affect the Bank's right of set-off, transfer and application of monies at law or pursuant to any other agreement from time to time subsisting between the Bank and Cardholder.

The Customer hereby agrees and accepts that for the Transactions using the Card which are permitted to be carried out in card not present (CNP) or contactless mode and without additional factor authentication, the same shall be permitted only for Transactions of a maximum value of up to INR 2000/- (Indian Rupees Two Thousand) per Transaction. The Customer hereby further agrees and accepts that subject to Applicable Law and the Terms mentioned herein, if the Card is being used as a regular chip card along with additional factor authentication, the Customer may use the Card for any amount.

INTERNATIONAL TRANSACTIONS

The exchange rate used for all foreign currency transactions will be decided by the Bank and will be binding on the Cardholder.

RESIDENTS:

As per RBI guidelines, the Cardholders need not submit documentary evidence like invoice/bills, etc. for the use of the Card for permitted purposes as per the Exchange Control Regulations, if the remittance involved is less than permissible limit (presently USD10000) or its equivalent and prima facie meets the Exchange Control Regulations.

As per RBI guidelines, in case the amount on account of use of the Card during visits abroad exceeds the Cardholder's foreign exchange entitlements, the Cardholder should provide documentary evidence for the usage of foreign exchange utilised. The Bank is authorised to report the matter to the regional office of the Exchange Control department giving full details.

As per the Exchange Regulations, for every foreign currency transaction the Cardholder should submit (a) duly completed A2 form and (b) his passport endorsed for the foreign currency utilised.

In case the Cardholder is not contactable or not able to submit the same within the reporting time as specified by RBI, the Cardholder authorises and indemnifies the Bank to fill in and submit the request for purchase of foreign exchange (A2 form) on behalf of the Cardholder.

NON RESIDENTS:

The Cardholder authorises and indemnifies the Bank to fill in and submit the request for purchase of foreign exchange (A2 form) on behalf of the Cardholder.

DISPUTES:

A sales slip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence as between the Bank and the Cardholder as to the extent of liability incurred by the Cardholder and the Bank shall not be required to ensure that the Cardholder has duly received the goods purchased / to be purchased or has duly received the service availed or to be availed to the Cardholder's satisfaction.

The Bank shall make bonafide and reasonable efforts to resolve an aggrieved Cardholder's disagreement with the applicable charge indicated in the statement within six months of receipt of the notice of disagreement. If after such effort, the Bank determines that the charge indicated is correct then it shall communicate the same to the Cardholder along with details including a copy of the Sales Slip or payment requisition. The Bank accepts no responsibility for refusal by any establishment to honour the Card.

As per Visa/Master Card International Operating Regulation, the complete resolution of the dispute may take upto six months. In case the customer wants to dispute any transaction, the same should be informed to the Bank within 15 days from the date of the transaction.

Exclusion of Liability:

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the applicant in respect of any loss or damage arising, directly or indirectly out of:

Any defect in goods or services supplied.

The refusal of any person to honour or accept a Card.

The malfunction of any computer terminal.

Effecting transaction instruction other than by a Card holder.

Any statement made by any person requesting the return of the Card or any act performed by any person in conjunction.

Handing over of the Card by the Cardholder to anybody other than the designated employees of the Bank at the Bank's premises.

The exercise by the Bank of its right to demand and procure the surrender of the Card prior to the expiry date displayed on its face, whether such demand and surrender made and/or procured by the Bank or by any person or computer terminal.

The exercise by the Bank of its right to terminate any Card.

Any injury to the credit character and reputation of the applicant alleged to have been caused by the re possession of the Card and/or, any request for its return or the refusal of any Merchant Establishment to honour or accept the Card.

Any mis-statement, mis-representation, error or omission in any details disclosed by the Bank.

Decline of a charge because of excess foreign exchange entitlements as prescribed by RBI guidelines issued from time to time, or the Bank becoming aware of the Cardholder exceeding his entitlements.

Decline of transaction due to any reason at a Merchant location / ATM.

INSURANCE BENEFITS:

The Cardholder specifically acknowledges that the Bank will not be liable in any manner whatsoever by virtue of any insurance cover provided, and that the insurance company will be solely liable, in case of a death of a Cardholder and shall not hold the Bank responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to and sorted out directly with the Insurance company.

The Cardholder further acknowledges that the insurance cover so provided will be available to the Cardholder only as per the terms of the relevant insurance policy in force, and only so long as the Cardholder is and remains a Cardholder of the Bank with his account maintained in good standing. On the Card/account being cancelled or withdrawn temporarily or permanently for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from such date of cesser of Card/account. Further the Cardholder also agrees that even during continuation of his Card/account, the Bank may at any time (after giving 30 days notice) suspend, withdraw or cancel the benefit of such

insurance cover, and there will no binding obligation on the Bank to continue this benefit.

For Claims under Zero Liability to be accepted & processed, the cardholder should have carried out at least 1 purchase transaction using the Debit Card, within 6 months/180 days prior to the event date/ date of the disputed purchase transaction.

For Claims under personal accident death cover / fire & burglary insurance / loss of checked baggage insurance, the cardholder should have carried out at least 1 purchase transaction using the Debit Card, within 6 months/180 days (for Gold Debit Card & Women's Debit Card) and 3 months/90 days (for Platinum Debit Card) prior to the event date/ date of the disputed purchase transaction.

Additionally, for accidental death claims, in the scenario of unfortunate demise of the cardholder before completion of 6 months/180 days (for Gold Debit Card & Woman's Advantage Debit Card) or before completion of 3 months/90 days (for Platinum Debit Card), the Bank shall, on receipt of such a claim from the claimant (nominee of customer's account / legal heir), raise the claim with the Insurance Company on a best effort basis. However, acknowledgement of this claim by HDFC Bank would not be an admission of liability, as the claim received will be processed & investigated by the Insurance Co & their decision will be final & binding. HDFC Bank will not be liable for the decision taken by the Insurance Co.

TERMINATION:

The Cardholder may discontinue this facility any time by a written notice to the Bank accompanied by the Return of the Card cut into two diagonally. In the event charges are incurred on the Card after the Cardholder claims to have destroyed the Card, the Cardholder shall be entirely liable for the charges incurred on the Card whether or not the same are the result of the misuse and whether or not the Bank has been intimated of the destruction of the Card. In case of a dispute on any transaction, Cardholder can notify the Bank and the Bank can raise a chargeback as per regulations of Visa/MasterCard.

The Bank shall be entitled to discontinue this facility at any time by canceling the Card by giving 30 days' notice and shall be deemed to have been received by the Cardholder within 30 days of posting to the Cardholders' address in India, last notified in writing to the Bank.

The Bank reserves the right to disclose customer information to any court of competent jurisdiction, quasi judicial authorities, law enforcement agencies and any other wing of Central Government or State Government.

In case the Bank notices unusual and abnormal transaction patterns in the use of the Card, the Bank will try to establish contact with the customer on the registered phone number of the customer available on its records to verify the bonafideness of the card transaction. Failure on the part of

the Bank to establish contact with the customer, the Bank may restrict/ terminate the use of the Card without any further notice, if the Bank reasonably believes it necessary in the interests of the Cardholder and / or for security reasons.

Indemnity:

I agree to indemnify the Bank against all liabilities, losses, damages and expenses which the Bank may sustain or incur either directly or indirectly as a result of :

Negligence / mistake or misconduct by me.

Breach or non-compliance of the rules/Terms and Conditions relating to the Card and the account.

Fraud or dishonesty relating to any transaction by me or my employees/ agents.

ATMs / EDC terminals are machines and errors could occur while in operation. I agree to indemnify the Bank for any such machine / mechanical errors/failures.

I shall indemnify and hold harmless the Bank from any and all consequences arising from me not complying with The Exchange Control Regulations of the RBI.

TERMS:

HDFC Bank reserves the right to issue either Visa Card/MasterCard/ Maestro Card to the customer.

The Cardholder shall be deemed to have unconditionally agreed to and accepted these Terms and Conditions by signing the Card application form, acknowledging the receipt of the Card in writing, by signing the reverse of the Card, by performing a transaction with the Card or by requesting of activation of the Card to the Bank/PhoneBanking or once the deliverable has been delivered by the Bank at the address specified by the customer.

The Bank reserves the right to revise policies, features and benefits offered on the Card and alter these Terms and Conditions from time to time and may notify the Cardholder of any such alterations through an appropriate channel. The Cardholder will be bound by such alterations unless the Card is returned to the Bank for cancellation before the date upon which any alteration is to have effect.

The Bank may introduce new services from time to time. The existence and availability of the new functions will be notified to the Cardholder as and when they become available, through HDFC Bank website or any mode of communication deemed fit by the Bank. The changed Terms and Conditions applicable to the new services shall be communicated to the Cardholder. By using these new services, the Cardholder agrees to be bound by the Terms and Conditions applicable.

These TERMS form the contract between the Cardholder and the Bank. By applying for HDFC Bank Debit Card and accessing the service the Cardholder acknowledges and accepts these Terms and Conditions. These Terms and Conditions will be in addition to and not in derogation of the Terms and Conditions relating to any account of the customer.