

Date: DD / MM / YYYY

Place: _____.

Terms & Conditions: SureCover FD (Fixed Deposit with Life Insurance).

I/We hereby agree and acknowledge that SureCover FD (Policy) is a new product variant which provides complimentary life insurance cover for the 1st year of the Fixed Deposit tenure to the primary holder of the Fixed Deposit (FD) only and the same shall not be available for the joint holders (if any). The Policy shall be available subject to the below terms and conditions.

1. That the eligible age criteria of the primary holder (Resident individual) of the FD shall be between 18 years to 50 years
2. The minimum amount of the FD is Rs 2 lacs and maximum amount of the FD is Rs 10 lacs
3. The tenure for the FD is Min 1 year and Max 120 months
4. The Policy offered shall be equivalent to principal amount of the FD
5. The Complimentary insurance is applicable only for 1st year of the Fixed Deposit tenure and the premium for the subsequent years i.e. 2nd year onwards (if availed) shall be chargeable and paid by the primary holder of the FD
6. The complimentary Policy issued in my favour shall be cancelled upon premature/partial liquidation of FD principal amount >=50% of the total FD booked by me. Also, if the same is force closed by the bank due to non-servicing of OD against FD
7. Nomination in the FD and Policy is mandatory. If nominee is minor, guardian/appointee details should be shared and guardian/appointee should not be a minor
8. Customer can avail only one Policy against each FD per cust id. New Policy against the FD can be availed only after a year from premature withdrawal/closure of the earlier FD
9. Insurance cover will be applicable only to the primary holder of the FD
10. The details for the renewal of the Policy for the subsequent year (i.e. 2nd year onwards) shall be shared by the concerned Insurance company on or before the expiry of the Policy
11. For any dispute/grievances in relation to the Policy, Customer to contact the Insurance Company for grievance redressal
12. For any queries related to the policy, customer can write to cpgroupops@hdfclife.com or visit nearest branch
13. For any queries related to the claim, customer can write to groupclaims@hdfclife.com
14. TDS will be applicable on these FDs as per the extant statutory guidelines
15. All terms and conditions with respect to FD will be applicable
16. That the eligible age criteria of the primary holder of the FD shall be between 18 years to 50 years. In the event of the change in age of member between the date of receipt of member consent and the risk commencement date, the sum assured of the member shall be provided as per the age on the risk commencement date.
17. I/We hereby declare that I/We have not been hospitalized in the last 5 years and/or have suffered/suffering from any illness, for which I/We have been advised medical treatments or investigation. I/We have not travelled outside India in the last 45 days nor will be travelling outside India for the next 6 (six) months from the date of signing this Terms and Conditions. I/we not been tested positive for COVID-19 or are not awaiting results of such a test or not been advised to be under quarantine due to COVID-19 and/or are not currently suffering from or in the last 2 months, have not suffered from fever, persistent cough, sore throat, breathing difficulties, gastro-intestinal symptoms (vomiting/ diarrhoea)
18. The coverage shall terminate if you fail to satisfy any of the eligibility criteria, if you cease to be a member of the group for whatsoever reason or your relationship ceases with the master policy holder or if the premium is not paid within the allowed premium payment period
19. Nominee details updated are applicable only for current Policy being issued in the name of the primary holder
20. On change of status i.e. from resident to non-resident, benefits of SureCover FD will be discontinued and SureCover FD will have to be closed
21. Customer will be eligible for Life Insurance subject to debit card spends i.e. customer having carried out at least 1 purchase transaction (POS/ ECOM transaction) using the Debit Card, within 12 months prior to the event date. ATM transactions or withdrawals will not be considered under successful debit card purchase transactions
22. **If a primary applicant changes the date of birth, name etc after SureCover fd is booked and if the details are not as per the eligibility defined for the product, claim will not be settled for such cases**

- ☐ I have read, understood and agree the above Terms and Conditions and I/We further agree and confirm if any of the above declarations are untrue or there has been any non-disclosure of any material fact, then the Policy to be issued by the insurer in my name shall be treated as void during the settlement of the said Policy by the Insurer.
- ☐ I have read and agree to data privacy notice updated on HDFC Bank's website: www.hdfcbank.com > Personal> Useful Links > Privacy

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Bank Use Section	
Name of Bank Official:	
LG/LC code:	
Stamp/Signature of Bank official:	
Date: (DD/MM/YYYY)	