

Terms and Conditions- Marriott Bonvoy® HDFC Bank Credit Card

Definition Table (Please view Page 9 for definition section)

Notification for the Card Issuance

- If the applicant is not a member of Marriott Bonvoy, the applicant will be automatically enrolled in the Marriott Bonvoy Program upon Card approval.
- When applying as a Marriott Bonvoy Member through the Card Application, the Marriott Bonvoy Membership Number provided is linked to the Primary Cardmember’s Card, and when an additional/supplementary Card is issued, it is automatically linked to the Marriott Bonvoy Member Account of the Primary Cardmember.
- If Primary Cardmember fails to activate their Card Account or closes their Card Account within 37 days of Card approval, Silver Elite Status earned through the Credit Card activation will be removed from their Marriott Bonvoy Member Account within 60 days post closure of the Card Account.
- If Primary Cardmember closes their Card Account before Fee Realisation, Silver Elite Status earned through Credit Card activation will be removed from their Marriott Bonvoy Member Account within 60 days post closure of the Card Account.

If Primary Cardmember closes their Account after Fee Realisation, Primary Cardmember’s (a) Free Night Awards will be removed from their Marriott Bonvoy Member Account, and (b) their Silver Elite Status will be removed from their Marriott Bonvoy Member Account at the end of the Anniversary Year or at the end of the current Marriott Bonvoy program year (whichever is earlier) based on Marriott Bonvoy Program Rules. Additionally, Marriott Bonvoy benefits such as Elite Night Credit earned through the Credit Card activation will be removed from their Marriott Bonvoy Member Account at the end of the Anniversary Year.

Earn Marriott Bonvoy Points

- Marriott Bonvoy Points will be awarded only in the Primary Cardmember’s Marriott Bonvoy Member Account.
- The Marriott Bonvoy Points will be calculated as per the following table:

Type of Spends	Marriott Bonvoy Point Earning	Monthly Spend Threshold
Non EMI Eligible Spends at hotels participating in Marriott Bonvoy: <ul style="list-style-type: none"> • On the Card when charged directly at participating Marriott Bonvoy properties (excluding Homes 	8 Marriott Bonvoy Points per ₹150	Cardmembers will earn 8 Marriott Bonvoy Points per ₹150 up to a monthly spend threshold of INR 10 Lakh. For monthly spend above INR 10 lakh, Cardmember will earn 2 Points per ₹150. Each month, the threshold begins at INR 0.00.

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<p>& Villas by Marriott Bonvoy),</p> <ul style="list-style-type: none"> At standalone Marriott branded retail establishments, and Marriott branded online stores that, in each case, are wholly owned or managed by Marriott International, Inc. and/or its affiliates. 		
<p>Non EMI Eligible Spends on Travel, Entertainment & Dining, as defined by the card networks i.e., Diners, Visa, MasterCard and RuPay in their Merchant Category Code (MCC)</p>	<p>4 Marriott Bonvoy Points per ₹150</p>	<p>Cardmembers will earn 4 Marriott Bonvoy Points per ₹150 up to a monthly spend threshold of INR 5 Lakh. For monthly spend above INR 5 lakh, Cardmember will earn 2 Points per ₹150. Each month, the threshold begins at INR 0.00.</p> <p>Cardmembers who earn 8 Marriott Bonvoy Points per ₹150 for Non EMI Eligible Spends at participating Marriott Bonvoy properties and Marriott-branded retail establishments or online stores (as detailed in the row above) will not earn additional 4 Marriott Bonvoy Points per ₹150 under this earning category.</p>
<p>Non EMI Spends on all other Eligible Spend categories</p>	<p>2 Marriott Bonvoy Points per ₹150</p>	<p>For spends at grocery store: Cardmembers will earn 2 Marriott Bonvoy Points per ₹150 up to a monthly spend threshold of INR 1.5 Lakh. After reaching the INR 1.5 Lakh threshold, the Cardmember will not earn Points for the remainder of the month. Each month, the threshold begins at INR 0.00</p>

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Exclusions:

Marriott Bonvoy Points will not be accrued for transactions or purchases relating to the following non-core product features categories:

- EMI payments
- Fuel payments
- Wallet loading transactions / gift or prepaid card loading transactions / voucher purchases
- Cash advances
- Payment of outstanding balances
- Payment of fees and other charges for any card
- Government related transactions
- Rental transactions

For example

No	Transaction	Merchant	Amount of Eligible Spends (INR)	Marriott Bonvoy Points	Total Marriott Bonvoy Points
1	1-Mar	One Night Stay at JW Marriott	15,250	8 Points	808
2	5-Mar	Purchase of Electronic Gadget at Tata Brand	45,000	2 Points	600
4	15- Mar	Reversal of purchase at Tata Brand	-1500	2 Points	-20
5	18-Mar	Normal Purchase on Grocery Store	7500	2 Points	100
6	21-Mar	Dining at Restaurant	4800	4 Points	128
7	25-Mar	Purchase of ticket for Music Concert	12,000	4 Points	320
8	25-Mar	Purchase of Fuel	5,000	0	0
		Total	83,050		1936

- Marriott Bonvoy Points earned during a Credit Card billing cycle will be automatically transferred to the Primary Cardmember's Marriott Bonvoy Member Account after the end of each Credit Card billing cycle; please allow up to 12 weeks following the Credit Card billing cycle for Points to be added to the Primary Cardmember's Marriott Bonvoy Member Account. Points reflecting in your monthly Credit Card account statement may differ from the Points being reflected in your Marriott Bonvoy Member Account. Only Points reflecting in your Marriott Bonvoy Member Account may be redeemed.
- The transaction settled from the merchant will be eligible for Marriott Bonvoy Points and settlement/posting date of the transaction will be considered for Points calculation.
- Marriott Bonvoy Points earned will be computed based on transactions settled during the statement period of the respective merchant minus any returns or refunds during the same period.
- In case of any cancellation of a transaction, the Marriott Bonvoy Points provided for the transaction will be reversed/adjusted.
- In case the purchase/transaction is returned/cancelled/reversed post statement cycle completion, then the equivalent Marriott Bonvoy Points will be reversed/adjusted in the

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next statement cycle.

- Only downpayment amounts will be rewarded with Marriott Bonvoy Points. EMI, interest, processing fees & GST amounts will not be eligible for Marriott Bonvoy Points.
- A Cardmember will not be eligible for Marriott Bonvoy Points on prepaid card/gift card/wallet load and / or voucher purchases (i.e., the transactions carried out through the MCC of 6540 as defined by card networks Diners, Visa, MasterCard and RuPay) and will not be considered for Marriott Bonvoy Points.
- Marriott Bonvoy Points will be calculated and posted on nearest round integer and fractional Marriott Bonvoy Points will not be accrued.
- Maximum Eligible Spends for Marriott Bonvoy Points earned at participating Marriott Bonvoy hotels (i.e., 8 Marriott Bonvoy Points per ₹150) is capped at a monthly spends threshold of INR 10,00,000. Maximum of 53335 Marriott Bonvoy Points could be earned under this category on a monthly basis.
- Maximum Eligible Spends for Marriott Bonvoy Points earned on Travel, Dining and Entertainment (i.e., 4 Marriott Bonvoy Points per ₹150) is capped at a monthly spend threshold of INR 5,00,000. Maximum of 13335 Marriott Bonvoy Points could be earned on Travel, Dining and Entertainment on a monthly basis.
- Maximum Eligible Spend for earning of Marriott Bonvoy Points on grocery store spend (i.e., 2 Marriott Bonvoy Points per ₹150) will be capped at spends of INR 1,50,000 per month (i.e., maximum 2000 Marriott Bonvoy Points could be earned on grocery spends per month).
- You will earn 8 Points per ₹150 spent on Eligible Spends charged on your Marriott Bonvoy HDFC Bank Credit Card when charged directly with participating Marriott Bonvoy properties, standalone Marriott branded retail establishments, and Marriott branded online stores that, in each case, are wholly owned or managed by Marriott International, Inc and its affiliates.
- Marriott Bonvoy Points will apply to Eligible Spends made at hotels participating in Marriott Bonvoy, excluding Homes & Villas by Marriott International, Inc.
- Go to marriottbonvoy.com/about for a list of hotels participating in the Marriott Bonvoy Program.
- Purchases made at some restaurants and retail outlets located within a participating Marriott Bonvoy property may not be eligible to earn 8 Points per ₹150, including if the outlet is operated by a third party or is not managed by the Marriott property. Cardmembers will earn 4 Marriott Bonvoy Points per ₹150 for spends at such outlets subject to the thresholds set out above.
- In addition, purchases of third-party services, such as rental cars, transportation, golf, activities, and tours will not be eligible to earn 8 Points per ₹150, including if the purchase transaction is settled by the third party.
- Additional Points received under the Marriott Bonvoy Program for stays at hotels participating in Marriott Bonvoy will be earned in accordance with the terms and conditions of the Marriott Bonvoy Program.
- Marriott Bonvoy Points earned via Supplementary Cardmember spending will be credited to the Primary Cardmember's Marriott Bonvoy Member Account.
- Points may appear in the Primary Cardmember's Marriott Bonvoy Member Account in more than one deposit.
- To be eligible to receive Points, the Account must not be cancelled or in default at the time of Points being deposited.

- To earn Marriott Bonvoy Points, your Account must be open and not in default at the time of making Eligible Spends and the Points being deposited.

Redemption of Marriott Bonvoy Points

Points expiration: In accordance with the Marriott Bonvoy Program Rules, the Marriott Bonvoy Points transferred to the Primary Cardmember's Marriott Bonvoy Member Account will not expire, as long as there is Point-earning activity or other qualifying earning or redemption Point activity at least once every 24 months in that Marriott Bonvoy Member Account . For details on the Points expiration policy, visit <https://www.marriott.com/en-gb/loyalty/terms/default.mi>

- Primary Cardmembers can redeem their Marriott Bonvoy Points to book for a stay at hotels participating in Marriott Bonvoy, the Marriott Bonvoy Moments program experiences, flights and other services and merchandise in accordance with the Marriott Bonvoy Program Rules . For details on the Points expiration policy, visit <https://www.marriott.com/en-gb/loyalty/terms/default.mi>
- Marriott Bonvoy Points and Award Redemptions (as defined in the Marriott Bonvoy Program Rules) may not be exchanged or redeemed by Marriott Bonvoy Members for cash, prizes, or credit.
- Points posted as the result of a transfer or earned from the use of credit cards may not be redeemable for certain Award Redemptions.
- Unless otherwise noted in the Marriott Bonvoy Program Rules, Award Redemptions are valid only for use by the Marriott Bonvoy Member from whose Account the Award Redemption was processed and are not transferable.
- For further details on redemption of Marriott Bonvoy Points, visit <https://www.marriott.com/en-gb/loyalty/terms/default.mi#redeem>

Free Night Award

Receive One (1) Free Night Award (FNA) as a Welcome Gift and on every Anniversary Year

- The Free Night Award benefit is only for the Primary Cardmember. Supplementary Cardmembers on your Account are not eligible for this benefit.
- Effective from 15th December, 2023, Primary Cardmembers will be credited with 1 Free Night Award within 3 weeks after their first Eligible Spend transaction. Free Night Award is valid for 12 months with a redemption value of up to 15,000 Points.
- Wallet reloads and EMI are excluded from first spend transaction to avail welcome benefit of 1 Free Night Award in the first year of card issuance.

e.g., Aisha Kumar's Marriott Bonvoy HDFC Bank Credit Card is issued on 5TH December 2023

- 8th December 2023: First eligible Spend purchase completed
- On or before 29th December Free Night Award is issued & valid for 12 months from issuance

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- In each subsequent Anniversary Year, Primary Cardmembers will be credited with one (1) Free Night Award within 3 weeks after Fee Realisation. Free Night Award is valid for 12 months with a redemption value of up to 15,000 Points.

Earn up to three (3) Free Night Awards in an Anniversary Year upon reaching Eligible Spend requirements

- 1 Free Night Award (valid for 12 months) with a redemption level up to 15,000 Marriott Bonvoy Points following Eligible Spend of INR 6 lakhs in an Anniversary Year
- 1 additional Free Night Award (valid for 12 months) with a redemption level up to 15,000 Marriott Bonvoy Points following Eligible Spend of INR 9 lakhs in an Anniversary Year
- 1 additional Free Night Award (valid for 12 months) with a redemption level up to 15,000 Marriott Bonvoy Points following Eligible Spend of INR 15 lakhs in an Anniversary Year
- A Cardmember may earn a maximum of 3 additional Free Night Awards in each Anniversary Year in accordance with the Eligible Spend thresholds set forth above.
- Please allow up to 3 weeks after fulfilling the applicable Eligible Spend thresholds for your Free Night Award to be automatically deposited into your Marriott Bonvoy Member Account, if there is a change in the month in which your subsequent Anniversary Year commences (for example, due to a Card replacement) your Free Night Award will be triggered within your new renewal month and will be available within 3 weeks of payment of Annual Membership Fee .
- Each Free Night Award can be redeemed for a one-night stay, inclusive of room rate and applicable taxes, at hotels participating in Marriott Bonvoy with a redemption level up to 15,000 Marriott Bonvoy Points.
- If you do not redeem the full value of your Free Night Award, the unused Points will not be re-credited to your Marriott Bonvoy Member Account.
- Free Night Award is valid for standard room only.
- Your Free Night Award may not be combined with cash when redeeming for your free night, but you are able to redeem or purchase up to 15,000 additional Marriott Bonvoy Points to expand the value of your Free Night Award in accordance with the Marriott Bonvoy Program Rules .
- To redeem your Free Night Award, you must log into your Marriott Bonvoy Member Account and apply the Free Night Award during booking.
- Free Night Award may be used up to its expiration date listed; it cannot be extended beyond the validity date, exchanged, or re-deposited into the Cardmember's Marriott Bonvoy Member Account for Marriott Bonvoy Points or future use.
- For more details on redeeming Free Night Awards, visit:
<https://help.marriott.com/s/article/Article-33946>
- The Cardmember may be responsible for payment of additional mandatory resort fees at properties where resort fees are applicable and is responsible for all incidental charges and other fees at such properties.
- The Free Night Award will expire after 12 months from issuance

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- This benefit is only available to the Primary Cardmember on the Account
- Free Night Award is not transferable and may not be redeemed for cash or converted into Points.
- To qualify for the Free Night Award, your Account must be open and not in default at the time of the Free Night Award issuance.
- The Free Night Award is provided in accordance with Marriott Bonvoy Program Rules.
- For the list of participating hotels where you can redeem the 15,000 Point Free Night Award, log on to www.marriott.com
- Free Night Award redemption is subject to availability.
- Free Night Award cannot be redeemed at Bulgari, Marriott Executive Apartments and Homes & Villas by Marriott Bonvoy. Participating hotels may limit the number of standard rooms available for redemption on a limited number of days. For complete limitations and exclusions, please visit www.marriott.com/loyalty/redeem.mi
- Free Night Award benefit, and the applicable terms and conditions are subject to change.
- You will receive an email from Marriott Bonvoy to the email address listed on your Marriott Bonvoy Member Account confirming that the Free Night Award has been deposited into your Marriott Bonvoy Member Account.
- The email will also provide instructions on how to redeem your Free Night Award.
- An Award Redemption Stay (as defined in the Marriott Bonvoy Program Rules), including using a Free Night Award, at a hotel participating in Marriott Bonvoy is considered a Qualifying Stay in accordance with the Marriott Bonvoy Program Rules and as such the Marriott Bonvoy Member will receive Elite Night Credit toward earning Elite Status only for the room in which the Marriott Bonvoy Member stays and will not receive Elite Night Credits for additional guest rooms.

Elite Night Credits (ENC)

- The Elite Night Credit benefit is for the Primary Cardmember only. Supplementary Cardmembers are not eligible for this benefit.
- Effective from 15th December, 2023, Primary Cardmembers will be credited with 10 Elite Night Credits to their Marriott Bonvoy account within 3 weeks after their first Eligible Spend transaction.
- Wallet reloads and EMI are excluded from first spend transaction to avail welcome benefit of 1 Free Night Award in the first year of card issuance.
- In each subsequent Anniversary Year, all the Elite Night Credits will be credited within 3 weeks after Fee Realisation.
 - Elite Night Credits expire on 31st December each year, irrespective of which month the Cardmember has acquired the Card. To be eligible to receive the 10 Elite Night Credits with this Card, you must be the Primary Cardmember, and you must have an active Marriott Bonvoy Member Account linked to your Account.

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- The Annual Membership Fee for the second year and for each year thereafter will be charged in the same month every year unless this period changes including on account of the reissue of the Card.
- You can only receive a maximum of 10 Elite Night Credits with the Marriott Bonvoy HDFC Bank Credit Card per year. Additional Elite Night Credits may be earned based on the Marriott Bonvoy Program Rules.
- If a Cardmember has more than one Marriott Bonvoy cobranded credit card that offers annual Elite Night Credits as a benefit of the card, each calendar year the Cardmember will only receive the Elite Night Credits awarded under the Card that was first issued to the Cardmember.
- Complimentary Marriott Bonvoy Silver Elite Status Tier You will be eligible to receive Silver Elite Status upon Card approval and each Anniversary Year as a Cardmember.
- Please allow up to 8 weeks from Card approval date for your initial Silver Elite Status award to be applied to your Marriott Bonvoy Member Account. To qualify and upgrade to Marriott Bonvoy Silver Elite Status, your Marriott Bonvoy Member Account must be active and not in default.
- The complimentary Silver Elite Status benefit is only available to the Primary Cardmember on the Account and is not available for Supplementary Cardmember.
- If you qualify for higher Elite Status under the Marriott Bonvoy Program Rules, that qualification will take precedence.
- The Marriott Bonvoy Silver Elite Status awarded through the Card is only valid if the Card is in force and is in good standing.
- Upon Card cancellation, earned Silver Elite Status will expire at the end of the current Marriott Bonvoy Program year or at the end of the Anniversary Year (whichever is earlier) based on Marriott Bonvoy Program Rules.
- All services, amenities and benefits for Marriott Bonvoy Silver Elite Status are subject to change without notice.
- Marriott International, Inc. reserves the right to modify or change the Marriott Bonvoy Program Rules, including benefits at any time.
- For full details on Marriott Bonvoy Silver Elite status, visit: <https://www.marriott.com/loyalty/member-benefits.mi>
- Marriott Bonvoy Points are subject to the Marriott Bonvoy Program Rules. To view Marriott Bonvoy Program Rules, visit: <https://www.marriott.com/en-gb/loyalty/terms/default.mi>

Airport Lounge Access

- 12 complimentary visits to domestic lounges within India (both at domestic and international terminals) using the Marriott Bonvoy HDFC Bank Credit Card each year.
- 12 complimentary visits to international lounges outside India using the Marriott Bonvoy

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- HDFC Bank Credit Card each year.
- Primary Cardmember and Supplementary Cardmembers can utilize the lounge access benefit. Guests of Cardmembers are not eligible to use the lounge access benefit.
- Complimentary airport access is subject to additional terms and conditions:
 - Cardmember can view list of domestic and international lounges through [Diners travel tools App](#)
- Airport lounge access is subject to additional terms and conditions. Please visit [Diners travel tools App](#)

Golf Course Access

- The Marriott Bonvoy HDFC Bank Credit Card holder will receive complimentary access to select golf courses (Green Fee Waiver) and lessons twice per quarter as further detailed below.
- Golf course access is subject to additional terms and conditions. Please [click here](#) to view Golf Course Access detailed terms & conditions.
- For list of domestic golf courses, [click here](#)
- For list of international golf courses, [click here](#)

Definition

“Account” means a Credit Card account established by Bank under the Program pursuant to which one or more Cardmembers may obtain credit from Bank for Eligible Spends.

“Anniversary Year” means each period of twelve months from the date of creation or renewal of the Account.

“Annual Membership Fee” shall have the meaning given to it in the Most Important Terms and Conditions available at <https://www.hdfcbank.com/personal/pay/cards/credit-cards/personal-mitc>.

“Bank” refers to HDFC Bank Ltd.

“Card Application” means the Bank’s Credit Card application that must be completed and submitted to Bank (regardless of the form thereof or the means of delivery thereof) to apply for an Account.

“Cardmember” or “you” means an individual who has been issued a Marriott Bonvoy HDFC Bank Credit Card or who is an authorized user of such Marriott Bonvoy HDFC Bank Credit Card, including either/or/both Primary and Add-on Cardmembers, as applicable.

“Credit Card” or “Card” means an open-ended or revolving consumer credit account or a payment card that is issued by the Bank under the Program and marketed to consumers as a credit or charge card, regardless of the form factor of such payment card. For clarity, the term does not include the following types of cards or the following types of other devices or form factors: (i) any gift card product or account; (ii) any debit, prepaid or stored value card product or

account; (iii) any credit or charge card product or account underwritten as a corporate, purchasing or fleet credit or charge card product or account (e.g., a Marriott corporate purchasing card); or (iv) a card intended for use by business owners or charitable organizations.

“Elite Night Credit” means the credits toward achieving Marriott Bonvoy Elite Status requirements (i.e. nights required for achieving or renewing Elite Status every year).

“Elite Status” means the elite membership status, with associated benefits for each status level, that may be obtained as part of the Marriott Bonvoy Program upon reaching certain milestones, including Silver Elite, Gold Elite Platinum Elite, Titanium Elite and Ambassador Elite status.

“Fee Realisation” means when the Cardmember pays the Joining Fee or the Annual Membership Fee to the Bank.

“Free Night Award” means a Marriott Bonvoy benefit issued to Cardmembers as follows: Each Free Night Award carries a specific Points value that can be applied to one (1) night in a standard guest room at a hotel which participates in Marriott Bonvoy for the requested stay date that is less than or equal to the value of the Free Night Award.

“Joining Fee” shall have the meaning given to it in the Most Important Terms and Conditions available at <https://www.hdfcbank.com/personal/pay/cards/credit-cards/personal-mitc>.

“Marriott Bonvoy Member” means an active member of the Marriott Bonvoy Program.

“Marriott Bonvoy Member Account” means the Marriott Bonvoy account of a Marriott Bonvoy Member.

“Marriott Bonvoy Membership Number” means the membership account number assigned to a Marriott Bonvoy Member.

“Marriott Bonvoy Points” or “Points” means the loyalty currency that may be earned and redeemed by Marriott Bonvoy Members pursuant to the Marriott Bonvoy Program Rules and, where applicable, these Marriott Bonvoy Featured Benefit Terms & Conditions.

“Marriott Bonvoy Program” or “Marriott Bonvoy” means the loyalty program offered by Marriott International, Inc.

“Marriott Bonvoy Program Rules” means the terms and conditions issued by Marriott International, Inc. which govern participation in the Marriott Bonvoy Program. The Marriott Bonvoy Program Rules can be found at: <https://www.marriott.com/en-gb/loyalty/terms/default.mi>.

“Primary Cardmember” shall mean and include applicant and/or authorized Cardmember.

“Program” refers to the Marriott Bonvoy HDFC Bank Credit Card program

“Supplementary Cardmember” means an additional Cardmember who is authorized as secondary user added to an account by the Primary Cardmember

“Eligible Spends” means purchases of products and services, minus returns or refunds, made with the Credit Card by you or an authorized user of the Account. Buying products and services

with your Credit Card, in most cases, will count as a purchase; however, the following types of transactions won't count and won't earn Points: EMI payments, fuel payments, wallet loading transactions, gift card purchases, prepaid card loading, rental transactions, voucher purchases, cash advances or withdrawals, payment of outstanding balances, payment of the Annual Membership Fee, Government related transactions or any other non-spend charges as may be specified.

"Qualifying Stay" shall have the meaning given to it in the Marriott Bonvoy Program Rules.

- For quick access to Most Important Terms & Conditions and Fees and Charges [Click here](#)
- For quick access to Card Member Agreement, [Click here](#)

MARRIOTT BONVOY PROGRAM INFORMATION

Points accrued and awards issued are subject to the terms and conditions of the Marriott Bonvoy Program. See <https://www.marriott.com/en-gb/loyalty/terms/default.mi> for complete terms and conditions of the Marriott Bonvoy Program, including redemption terms. Terms and conditions of the Marriott Bonvoy Program may be modified, and services and benefits may be added or deleted at any time without notice to Cardmembers. If you are not a member of Marriott Bonvoy or do not provide a Marriott Bonvoy Membership Number at the time of application, Marriott will automatically enroll you in the Marriott Bonvoy Program when your request for a Credit Card is approved by the Bank. Individuals whose request for a Credit Card are not approved will not be enrolled in the Marriott Bonvoy Program through this offer, although existing Marriott Bonvoy memberships will not be affected. Supplementary Cardmembers will not be enrolled in the Marriott Bonvoy Program as a result of this offer. Marriott Bonvoy Points awarded through the use of the Card by a Supplementary Cardmember will only be credited to the Primary Cardmember's Marriott Bonvoy Member Account. Marriott Bonvoy Points, rewards, and benefits are subject to the Marriott Bonvoy Program Rules. For more information visit <https://www.marriott.com/loyalty/terms/default.mi>. Restrictions apply.

When you apply and are approved for a Card, you authorize the Bank to share your information with Marriott International, Inc. and its subsidiaries for marketing and administrative purposes as permitted by law in order to provide Marriott Bonvoy benefits and Card servicing. Accounts subject to credit approval. Restrictions and limitations apply.

Disclaimer

- HDFC Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the services offered by Marriott International, Inc. (the "partner"). Any dispute or claim regarding the partner's services/offers must be resolved by the Cardmember/s with the partner directly without any reference to HDFC Bank.
- HDFC Bank 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 / assured gifts / gift voucher availed by the Cardmember/s under the services provided by the partner.
- HDFC Bank shall not be held liable for any delay or loss that may be caused in delivery of the services.
- The Cardmembers accept and agree that Marriott International, Inc. and its

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subsidiaries/affiliates shall not be responsible for any benefit set out in these Terms and Conditions, including (but not limited to) airport lounge access and golf course access, that are not operated or provided by Marriott International, Inc. or its subsidiaries/affiliates. Marriott International, Inc. and its subsidiaries/affiliates disclaim any and all liabilities arising from or in relation to such benefits.

- Any person availing this offer shall be deemed to have accepted these Terms and Conditions.
- HDFC Bank and Marriott International, Inc. reserve the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary all these terms and conditions or to replace, wholly or in part, this offers by another offer, whether like this offer or not, or to extend or withdraw it altogether.
- Valid for Indian Citizens and residents only.
- All disputes, if any, arising out of or in connection with or because of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.
- All disputes pertaining to Credit Cards, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Chennai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.

HDFC Bank reserves the right to debit Marriott Bonvoy Points from Cardmember's Card at any time in case of cancelations/ reversal of transaction for which Points were credited earlier. In case sufficient Points are not available, corresponding Rupee value will be charged to the Card and will be payable by Cardmember as per the credit card agreement.