

## Personal Concierge / Referral Services and Emergency Cash Delivery

As an HDFC Bank ForexPlus Card customer, you can customize your international travel, entertainment, and business experiences with our **Global Concierge and Referral Services**.

Whether it is booking a Hotel, hiring a Limousine, or simply delivering flowers to your loved ones, luxurious benefits are now just a call away !

### Trip Assist Desk - Toll Free Numbers

Country	Access Code	Toll Free Number
BELGIUM, FRANCE, GERMANY,GREECE, NETHERLAND, NEW ZEALAND, NORWAY SWEDEN, HUNGARY, CHINA, MALAYSIA, SPAIN, SWITZERLAND, TAIWAN, AUSTRIA, DENMARK, ITALY, POLAN, PORTUGAL,	0	800-46697539
JAPAN, HONG KONG, THAILAND,	1	800-46697539
JAPAN NTT	33	800-46697539
JAPAN SB	61010	800-46697539
CANADA	001	8448560826
USA	001	8443003853

**Important Note:** The concierge and referral services are brought to you by Europ Assistance India Pvt Ltd (“Service Provider”). Reservation or booking charges for the services will be borne by customer on actuals. Please go through the applicable Terms and Conditions herein as mentioned below before availing any services.

### How to avail Emergency Cash Delivery Service

1. To avail Emergency Cash Delivery – Forex Card customers are requested to call HDFC Phone Banking and place in a request.
2. Customers to authenticate themselves by verifying the details over the authentication parameters asked by the Phone Banking officer (PBO) and place the request for Emergency Cash Delivery.
3. Customers to note that the card will be hotlisted by the PBO.
4. Customer have to provide complete Card Number, Passport Number, Currency & Value required, International Local Address & International Local contact number.
5. Upon successful request processed by the PBO, a reference number will be issued to the customer for future references and tracking of the request.
6. Customers will be contacted in 2 to 4 working hours by banks associate channel partner Europ Assistance.

**Note:** The service provider (i.e Europ Assistance) shall/will attempt to deliver the cash by liaising/coordinating with the local service point in the respective country within 48 working hours

from the time of contacting the customer. Delivery of cash is subject to availability of cash in desired denomination as requested by the customer at the time of delivery.

7. Customers to carry self attested copy of Passport along with the original Passport for verification to be carried out by the EAI staff or any other person as authorized by EAI for delivering the cash.
8. Customers forex card account will be debited accordingly towards the Emergency Cash Delivered.
9. Customers can avail the Emergency Cash Delivery service once in a monthly only and the cash delivery request limit shall be not accepted for more than USD 2000 (equivalent in other currencies) / GBP 300.
10. Customers to also note that the request shall not be accepted neither processed on Public Holidays as per the respective countries applicable laws and shall be processed in the next working of the respective country as applicable.
11. HDFC Bank or Europ Assistance will not be liable to pay for any local conveyance incurred by the cardholder to avail the emergency cash.
12. EAI will liaise with the local service point in delivering the cash to the address provided by the customer. In the event where the local service point is not able to deliver the cash at the address provided then in such case customer has to visit the local service point and collect the cash.

#### **How to avail Hotel Check Out payment facility and Arrangement for Return Air Ticket**

1. Forex Card customers are requested to call Trip Assist Desk toll free numbers as stated above for placing the request.
2. Trip Assist Desk is managed by Europ Assistance which also provides the below mentioned Personal Concierge and Referral services.
3. Hotel Check Out payment and Arrangement for Return Air Ticket will be processed up to the value of equal to the available balance in the forex card account.
4. Any other expenses incurred towards availing the said facility will be borne by the customers.
5. Customers to note that Europ Assistance shall process the request only upon receiving successful confirmation from the bank over the debiting the forex card account for the requested value.
6. Customers to also note that the request shall not be accepted neither processed on Public Holidays as per the respective countries applicable laws.
7. HDFC Bank or Europ Assistance will not be liable to pay for any local conveyance incurred by the cardholder to avail the above stated services.

#### **Concierge and Referral services offered by Europ Assistance India (EAI)**

- **Emergency Cash Delivery**

Europ Assistance India (EAI) shall assist the cardholder by arranging for the cash in local currency to be delivered at the location outside of home country (i.e. India) up to the limit as per the prevailing laws and regulations of the country of assistance and permissible cash advance limits.

- **Lost passport & lost luggage assistance services**

EAI shall assist the cardholder who has lost his passport and/or luggage when travelling outside the home country by providing for directions for recovery of the same.

- **Pre trip information services**

EAI shall provide telephonic information regarding visas procedures & inoculation requirements with respect to countries that the cardholder intends to visit.

- **Embassy referral services**

EAI shall provide the cardholder with information about the address, telephone numbers & working hours of consulates & embassies worldwide.

- **Emergency message transmission services**

Europ Assistance India shall assist the cardholder to transmit urgent messages to his/her family members, friends or business associates in case of an emergency during the cardholder's travel abroad.

- **Medical service provider referrals**

EAI shall provide to the User, the name, address & contact details of the medical service provider in case of an illness/accident during the User's travel, wherever available. The final selection of the service provider is the responsibility of the User & EAI shall not be liable for any consequences arising out of or howsoever caused by the services provided by the medical service provider so referred.

- **Arrangement of hospital admission**

Should the medical condition of the User warrant hospitalization, EAI shall assist in the arrangement of hospitalization in the country where the User is travelling.

- **Arrangement of Emergency Medical Evacuation**

In case a medical situation necessitates a medical evacuation, Europ Assistance India will arrange an appropriate service provider for the air and/or surface transportation for moving the patient to a recommended hospital in the nearest metropolitan city where appropriate medical care would be available.

- **Arrangement of Emergency Medical Repatriation**

In case a medical situation necessitates a medical repatriation, Europ Assistance India will arrange an appropriate service provider for the return of the User(s) to his/her home City/place of residence following an emergency medical evacuation for subsequent in-hospital treatment. However the decision to repatriate, how and where and means of transportation adopted would be strictly on grounds of medical necessity and at the sole discretion of the Medical Director of Europ Assistance India.

- **Mortal remains management and repatriation**

Europ Assistance India will arrange an appropriate service provider for transporting the User's mortal remains from the place of death to his/her home city/place of residence.

- **Compassionate visit arrangements**

EAI shall arrange for a return air ticket for the relative or friend of the User to visit the User who has been hospitalized outside his/her home country or usual country of residence.

- **Minor children management**

EAI shall arrange for one way return ticket for the return of the minors if they are left unattended owing to the User's illness, hospitalization etc. Europ Assistance shall make arrangements for an escort to accompany the minor, when necessary.

EAI will not be responsible for any third-party charges e.g. medical costs/airline tickets/undertaker charges/air charters/ambulances etc., incurred during the provision of these services and these would remain the sole responsibility of the User.

- **Dispatch of Essential medicine**

When medically necessary & on a best effort basis, Europ Assistance will dispatch essential medicines that are not available locally. The third party costs of the drugs or medicine and the delivery costs will be borne by the User.

### **Lifestyle & Concierge Assistance Services for Client (Worldwide - major cities)**

EAI will coordinate and arrange/refer for the below mentioned services through the appropriate service providers. The services will be provided on a best effort basis and are subject to availability of the appropriate services providers to render the services

- **Gift Delivery Assistance**

EAI will assist the Client by arranging for delivery of gifts to his or her family or business associates for special occasions like birthdays/anniversaries/festivals (incl CAKE/CHOCOLATES).

- **Flower Delivery Assistance**

EAI will assist the Client by arranging for delivery of flowers to his or her family or business associates for special occasions like birthdays/anniversaries/festivals.

- **Courier Service Assistance**

EAI will assist the Client in sending letters/parcels to family/friends/business associates within India or in foreign countries, by recommending an appropriate courier service in the Client's location.

- **Messenger Service Assistance**

EAI will assist the Client in sending messages to family/friends/business associates in the shortest possible time.

- **Business Services**

EAI will assist the Client in arranging a conference/meeting room in the desired location along with interpreter services (if needed).

- **Special Events and Performance Assistance**

EAI will assist the Client in procuring tickets/passes for special events/performances within India or in foreign countries. This will, be done on a best-effort basis & tickets cannot be guaranteed in case of sold-out events.

- **Hotel Referral and Reservation Assistance**

EAI can refer hotels to the Client wishing to make his/her own bookings.

- **Car Rental and Limousine Referral and Reservation Assistance**

EAI can refer car rental & limousine rental services in most cities in foreign countries.

- **Sporting Events Reservation Assistance**

EAI will assist the Client by providing referrals of providers to procure tickets/passes for sports events/performances in foreign countries. This will, be done on a best-effort basis & tickets cannot be guaranteed in case of sold-out events.

### **Applicable Terms & Conditions**

The concierge and referral services are brought to you by Europ Assistance India Pvt Ltd (“Service Provider”).

Both HDFC Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service.

HDFC Bank & the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services.

HDFC Bank will not be responsible for the services provided or for any delay in delivery of the services, non-delivery of service, or receipt of defective/substandard services by the service providers of such emergency medical and travel assistance and concierge with the Card and further, HDFC Bank shall not be liable for any actions, claims, demands, proceedings, losses, damages, personal injury (including actual or perceived loss of reputation, defamation or the like), costs, charges and expenses incurred by the Cardholder on account of the quality of service provided or for any delay in delivery of the services, non-delivery of services, or receipt of defective/substandard services.

The services shall be available to the Cardholder only if the Cardholder’s ForexPlus Card is in ‘Active’ status.

The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account and he/she would be completely liable to pay.

The transaction will be carried out by the service provider based on the instructions provided to them by the Cardholder.

HDFC Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the Card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/ services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or non-use of the goods/services provided by the respective vendors/service providers.

The emergency cash delivery and other specified concierge and referral assistance services offered are not applicable in India, Nepal and Bhutan. These services offered are not transferable and are available only to the Cardholder. The service providers reserve the right to conduct identity verification prior to providing these services.

The service provider (i.e Europ Assistance) shall/will attempt to deliver the cash by liaising/coordinating with the local service point in the respective country within 48 working hours from the time of contacting the customer. Delivery of cash is subject to availability of cash in desired denomination as requested by the customer at the time of delivery. The bank does not have any control over working hours and holidays in each country and bank / service provider will make best effort to deliver the currency at the earliest. The Cardholder understands and agrees to indemnify HDFC Bank for any delay in delivery of the emergency cash delivery service, by the service provider.

Wherever applicable, the applicable costs, charges and fees for such emergency cash delivery and other specified concierge and referral assistance services and other services will be informed to the Cardholder prior to the Cardholder availing of such service/s for which the customer would be completely liable to pay.

Service provider shall ensure that Cardholders who call in for these services are duly informed that the Cardholder is solely liable for all third party expenses in connection with the services. HDFC Bank or service provider shall not be responsible for any costs, charges, fees and/or expenses levied/charged by any third party, which shall be solely the Cardholder's responsibility.

Usage of the Service Provider Contact Centre services for obtaining information or using services is solely at the Card Holder/s own risk and any cost incurred in calling the respective Toll Free number to avail the services will be borne by the cardholder only.

HDFC Bank makes no representations or warranties whatsoever in connection with any access to or usage of the Contact Centre, including without limitation, connectibility, response times, and/or accuracy, of any information provided by or through the Contact Centre.

HDFC Bank excludes all liability (including for negligence) for any loss or damage (including special, indirect or consequential loss or damage) arising from or in connection with the access to or usage of the Contact Centre, or any information provided by or through the Contact Centre.

HDFC Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility. All disputes, 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 Mumbai only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.