"I hereby apply for HDFC Bank International Credit Card(s) [ hereinafter referred to as "Card(s)" or "Credit Card(s)"] and declare that the information included in this application is true and correct and that I am a Resident Indian / that I am a foreign national working in India and that I am eligible to apply for an internationally valid card. I accept that HDFC Bank is entitled in its absolute discretion to accept or reject this application. It is my responsibility to obtain the terms and conditions applying to the HDFC Bank International Credit Card(s) separately and read the same. I will be bound by the terms and conditions as may be in force from time to time and receipt/use of the card shall be deemed to be acceptance of those terms and conditions. I authorise HDFC Bank and/or its associates to verify any information or otherwise at my office/residence or to contact me/my employer/banker/credit bureau/RBI or any other source to obtain or provide any information that may be required for confirming membership requirements or maintaining my account in good credit standing. I agree to be charged my card fee in my first statement. In case I have applied for Add-on card(s) (available for resident Indian parent/ spouse/ brother/sister/child over 18 years of age at a special rate) I will be billed for such an Add on card in the normal monthly statement. I, the primary applicant will be liable for all charges incurred with the Add-on card(s) issued on the account and each Add-on applicant will be liable for all charges incurred with the Add-on card jointly and severally with the holder of the primary card. The facility of Add-on card(s) being a special facility at a concessional fee/rate, continuation of the Add-on cardmember will be dependent on the continuation of my membership. I understand and undertake that the usage of the HDFC Bank International Credit Card(s) shall be strictly in accordance with the exchange control regulations, of the Regulatory Authorities as applicable from time to time which I undertake as my responsibilities to keep myself updated of and in the event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act, 1999 or its statutory modification or re-enactment thereof. I confirm that I have no insolvency proceedings pending against me nor have I ever been adjudicated insolvent. I agree that my signature on the charge slip will amount to an unconditional undertaking by me to pay HDFC Bank the amount stated therein and agree that a copy of my periodic statement of accounts will be a conclusive evidence of my liability for the charges stated therein. My liability under the charge slip signed by me shall not withstand any dispute I may have with respect to the quality/quantity of goods purchased or quality of services obtained. I will not hold the bank responsible if any outlet/franchisee refuses to accept the card. I authorise HDFC Bank to disclose, from time to time, any information relating to my Credit Card(s), (including any default in payments) to any other card issuer, credit bureau, financial institution, any parent/subsidiary, affiliate and associate of HDFC Bank and to third parties engaged by HDFC Bank, for purpose such as proper operation of Credit Card accounts and other administrative services. The bank will be entitled to cancel my card(s) at any time without assigning any reasons. I understand Service Tax as applicable from time to time will be levied on fees, interest and other charges, as per government guidelines. I understand that Service Tax is not applicable on my regular purchases. I am aware that the bank reserves the right not to return the supporting financial documents given by me along with the application. I have received and read the detailed terms and conditions and agree to abide by them, once I am allotted with the Credit Card. I hereby confirm that I have also read and understood the contents of the Schedule of Charges and disclosure details and agree to be levied with various charges mentioned therein as and when applicable to me. I confirm that basis my eligibility HDFC Bank shall at its sole discretion reserves the right to issue any existing card product in their portfolio. Credit limit on any card account may be reviewed as per the Bank policies specified from time to time and the Bank reserves the right to revise (increase or decrease) and / or unconditionally cancel the limit assigned on the Card with due intimation to the cardmember. I also understand that the Bank reserves the right to vary any or all of the Terms & Conditions of the Schedule of Charges from time to time, with due intimation to the cardmember. Changed Terms & Conditions shall be communicated through the Bank's website and by other acceptable modes of communication. I authorise the Bank to record specific conversations between me/my representative and the Bank's representative, in case of grievance-related conversations or payment-recovery-related conversations or any other conversation that the Bank may deem fit, at its own discretion. I agree to abide by any Terms and Conditions as may be added/amended by the Bank from time to time regarding this Credit Card and any other facility/loan product that I avail through this Credit Card or any other Credit Card that I may be issued by the Bank in the future. I agree to receive my card statements through E-mail on the E-mail IDs mentioned in the application form. I am aware that my new credit card would be automatically registered for Net Banking in case I am an existing HDFC Bank Net Banking customer. I understand that HDFC Bank will provide me a credit card according to the Bank's internal guidelines. I hereby give my consent to the Bank to provide me a different card in case I am not eligible for the product applied for. I am aware that a female customer applying for Gold Credit Card will be issued a Woman's Gold Credit Card.

Final Submission Date : I hereby declare that the date mentioned below is the date on which the completed application form and all required documents have been submitted to the executive.

MITC : I confirm that I have read and understood the MITC ( Most Important Terms & Conditions ) fully. I am aware that the MITC is also available in the bank's website www.hdfcbank.com.

I confirm that I have read and understood the Product features & pricing and fully accept it.

I agree to participate in any or all of the Card Upgrade programs or Limit Enhancement programs that the Bank may conduct on my card account from time to time as part of periodic portfolio reviews.

I consent / do not consent to receive information /service for marketing purposes through Telephone/Mobile/SMS/e-mail/any other mode from the Bank/ or its agents.

I hereby authorise the Bank to use my signature as recorded with the Bank in my SB/Current account for authenticating my request / instructions to the Bank in case the Bank cross-sell / offer any products or features on my card in future.

I agree that HDFC Bank will issue the Insta Credit Card basis the Bank's internal policy criteria, and Insta Card can only be used for online transactions where there is no necessity for physical card presence and the responsibility of any risk arising out of usage of Insta Card solely lies with me. I also agree that I will not share the Insta Credit Card email and password with any Third party and that any fraud/ liability arising due to the same will be with me and confirm that HDFC Bank shall not be held responsible for any loss or damages that occur on account of any misuse/ fraudulent activity carried by Third party. HDFC Insta card will be sent in a password protected PDF containing the card details on customer's registered email ID with the bank. The password to open the PDF will be sent to customer's registered mobile number with the bank. Additional, statements will be sent through Email on the Email Ids mentioned in the application form.

1. Ensuring security of the cardholder,  there will be cap on the upper limit on the daily spends amount on the virtual card for the transaction/s done via E-commerce website/s. This cap on the upper limit on the virtual card will be applicable until the date the physical card is delivered to the cardholder.  
   
   
2. Any wallet loading transaction done through the virtual card would levy a charge of 2.5% on the load value.

I/We give my/our consent to HDFC Bank Ltd. to share my/our personal information (including name, age, date of birth, gender, address, email address and mobile number) with INDIAN OIL CORPORATION LIMITED for issuance of an IndianOil HDFC Bank Credit Card through any mode/channel as HDFC Bank Ltd. may deem fit for the purpose of enrolling me/us into IndianOil XTRAREWARDSTM Program ("Program") as I/we understand that enrollment into the Program is mandatory to avail the benefits of reward points (Fuel Points) and redemption thereof. I/We give further consent to HDFC Bank Ltd. and INDIAN OIL CORPORATION LIMITED to share Program related information with me/us at regular intervals. I/We understand that, I/we can find a full description of what personal data the Bank collects and the purpose for collection and processing in privacy notice hosted on the Bank’s website at https://www.hdfcbank.com/aboutus/terms\_conditions/privacy.htm.

I understand and acknowledge that my request for linkage of my Aadhar Card with the HDFC Bank Credit Card is subject to validation with the concerned authorities and the discretion of HDFC Bank. I agree to submit accurate KYC documents/proofs to HDFC Bank within 30 days of card approval. I also understand that failure to do so will result in card deactivation and closure, and the entire amount outstanding will become due for immediate payment. I hereby consent to have my HDFC Bank Credit Card auto-registered on PayZapp.

I hereby give my consent and specifically confirm that the online application form submitted by me to HDFC Bank shall be valid, effective and legally enforceable against me though it is not electronically signed by me. For the purpose hereof, a document shall be deemed to be Electronically Signed if it has been encrypted / authenticated by using an electronic method or procedure in accordance with the provisions of the Information Technology Act, 2000 or in any other manner / method / procedure / technique as is recognized / envisaged as a valid method of encryption / authentication under the provisions of the Information Technology Act, 2000.

I further authorize HDFC Bank and/or its associates/subsidiaries/affiliates to verify from, and disclose to, any information pertaining to me /my office/residence and/or contact my family members and/or my Employer/Banker/Credit Bureau/CIBIL/RBI and/or any third party as they deem necessary and/or to do any such verification as they deem necessary.

The communication details i.e., Address, Mobile, Landline & E Mail entered for the credit card application will not get updated in the bank's liability records.

I accept that the information provided in the online application form will be considered in the same lines as a physical application form for any future reference.

I am aware that the approximate processing time of my application is about 1-2 weeks from the date of submission of completed form in all aspects.

I am also aware and agree that in the event of my application getting approved, E-statements would be sent to the Email id as updated in your records."

1. I voluntarily opt for Aadhaar OVD KYC or e-KYC or offline verification, and submit to the Bank my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, “Information”).

2. I am informed by the Bank, that:

(i) submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All options were given to me.

(ii) For e-KYC/authentication/offline verification, Bank will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with Bank, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned in 3 below.

3. I authorise and give my consent to the Bank (and its service providers), for following informed purposes:

(i) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographicor other authentication/verification/identifications may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Bank, existing and future.

(ii) collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;

(iii) enabling my account for Aadhaar enabled Payment Services (AEPS);

(iv) producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.

4. I understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CIDR submission. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Bank or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.

5. The above consent and purpose of collecting Information has been explained to me in my local language as and when applicable

\*I have made an online application for HDFC Bank Credit Card and hereby declare that I do not have valid address proof for my correspondence address as mentioned in the application. I, therefore request the Bank to consider and accept the address mentioned in the credit card application as my correspondence address. I also confirm that a valid address proof of my permanent address has been/will be submitted out of either of the permissible and valid documents such as Passport, Election ID/ Voter Id card, Permanent Driving license, Aadhar Card / Letter Issued by Government of India, NREGA Card.

\*Applicable only for customers who have not submitted the proof of correspondence address as required

**Privacy Clause**: Hereby authorize and give consent to the Bank to disclose, without notice to me/ us, information furnished by me/ us in the application form(s)/ related documents executed/ to be executed in relation to the facilities to be availed by me/ us from the Bank, to the Bank's other branches/ subsidiaries/ affiliates/ Credit Bureaus/ Rating Agencies/ Service Providers, banks/ financial institutions, governmental/ regulatory authorities or third parties for information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/ We waive the privilege of privacy and privity of contract.