These Terms and Conditions (the ?Terms?) apply to and regulate the operation of the three tiers of the Programmes namely Imperia / Preferred / Classic Banking Programme (the ?Programme?) offered by HDFC Bank (the "Bank") to eligible Savings/Current account holders (the ?Accountholder?). The Terms are in addition to the terms and conditions applicable to standard HDFC Bank?s Savings/Current Account (the ?Primary Terms?) as available on www.hdfcbank.com (the ?Website?) or as accepted at the time of opening the account.  
  
1. **Programme Eligibility**  
1.1. Entry to the Programme is based on the Accountholder satisfying the prevailing Programme eligibility criteria for the respective Programme and acceptance of the Terms by the Accountholder.

1.2. The Accountholder reserves the right to decline upgrade to the programme through acceptable electronic or physical means at any point.

1.3 These Terms and Conditions **(the “Terms”)**apply to and regulate the operation of the three tiers of the Programmes namely Imperia / Preferred / Classic Banking Programme **(the “Programme”)**offered by HDFC Bank **(the "Bank")**to eligible **Retail** Savings/Current account holders **(the “Account Holder(s)”)**. The Terms are in addition to the terms and conditions applicable to standard HDFC Bank’s Savings/Current Account **(the “Primary Terms”)**as available on [www.hdfcbank.com](http://www.hdfcbank.com/)  
  
2. **Programme Features and Benefits (the ?Features?)**   
2.1. Features refers to any of the facilities, discounts, services or arrangements offered to the customer as a result of being a part of the Programme. The Features may be introduced/amended from time-to-time and may vary by Programme type. Features may also vary within the same Programme, depending on whether the Accountholder continues to satisfy the prevailing criteria for that Programme.

2.2. The Features are applicable till the time the customer is a part of the Programme.

2.3. The Features are subject to prevailing regulatory guidelines for various customer types (Resident Individuals/, NRIs, Individuals/Non Individuals).

2.4. Taxes as applicable would be charged separately.

2.5. The Bank reserves the right to appoint / change the Relationship Manager of the customer.

2.6. Locker is subject to availability at branch

2.7. The Features may be extended to the customer?s business and/or family relationship(s) to form a Family/Business ?Group? at the discretion of the Bank and based on consent (through approved electronic or physical means) received from both the Primary ID and the prospective linked customer/s except for Minors.

2.8. If the balances required as per Programme eligibility are not maintained for consecutively 3 months (or for any other reason as deemed fit by the Bank), the Bank reserves the right to withdraw the prevailing Programme Features, with prior intimation. In case of such withdrawal of prevailing Programme entitlement, all the existing Programme Features (e.g. discounts, services etc.) will be withdrawn and instead the minimum balance requirements, fees & charges will be applicable as per the standalone Product / Account variant/s held by the customer. The Bank shall not be responsible / liable in any manner whatsoever for any costs, losses, damages or expenses, or other consequences, caused by reason of such instance/ migration/downgrade.   
  
**3. Others**  
3.1. The Bank shall accept electronic or physical acceptance of the Terms. Acceptance through electronic or physical means includes (but is not limited to) explicit consent provided through customer?s registered mobile number/electronic mailing address /NetBanking login/ ATM/ Physical form/IVR (Interactive Voice Response) or other electronic means.

3.2. Acceptance of these Terms overrides the acceptance of any other terms and conditions accepted by Accountholder in relation to the Programme/s existing with the bank

3.3. In case registered email ID or mobile number is linked to multiple Customer IDs of the bank then the consent through such means will be deemed to have been received for all the Customer IDs linked to those Email address or Mobile number.

3.4. Consent to be part of the Programme & acceptance of the Terms also includes consent for future downgrade to suitable Programme or to regular status based on Accountholder?s/Group?s balances with intimation.

3.5. In case a customer qualifies for further upgrade (based on eligibility criteria for the respective higher tier programme) then the upgrade will be done only after a confirmation is obtained from the Primary Accountholder in the Group.

3.6. The Bank reserves the right to amend, alter, modify, and change all or any of the features / services /fees / charges / eligibility criteria of the Programme. However any such amendment in the terms and conditions of the Bank's Programme shall be made effective after prior notification. The Bank may communicate such amended Terms by hosting them on the Website or in any other manner as decided by the Bank.

3.7. Any card, cheque book, pass book, statement, ATM display or other Bank branded identification issued by the Bank to an Accountholder to reflect the Programme (brand) is to facilitate identification of the Accountholder?s Programme type only. The Bank?s records shall be conclusive as to the programme allocated to the Accountholder at any time.

3.8. Any notice, statement or other communication to be given to the Accountholder may be delivered to the Accountholder?s mailing address or electronic mail address or contact number as updated in the Bank?s records by the Accountholder and shall be deemed to have been effectively served on despatch/deployment. In this connection, the Bank shall not be liable in any way whatsoever to the Accountholder for any loss or damage in the event that the communication is returned undelivered or received by a third party. The Accountholder shall promptly notify the Bank through acceptable physical or authenticated electronic means of any change in mailing address / electronic mail address / contact number as updated in the Bank?s records

3.9. Each of the Account Holder(s) admits and acknowledges that notwithstanding anything to the contrary in this terms and conditions or any other document/arrangement: (i) in respect of all the Account holder(s) under the Program (collectively ?Group ?), present and future liabilities to the Bank, whether in respect of the said Account(s) of the Group or any other obligation, whether such liabilities are/be crystallized, actual or contingent, primary or collateral or several or jointly with others, whether in same currency or different currencies, whether as principal debtor and/or as guarantor and/or otherwise howsoever (collectively ?Liabilities?), the Bank shall in addition to any general lien and set off to which the Bank may be entitled by law, practice, custom or otherwise, have a specific and special lien on all the monies in any of the Account(s) under the Group whether current, savings, overdraft, fixed or other deposits, now or in future of the Account Holder(s) under the Group, whether in same currency or different currencies; (ii) the Bank shall have the specific and express right, without notice to and without consent of the Account Holder(s) under the Group, to set-off, transfer, adjust, appropriate all such amounts in all such accounts and deposits (whether prematurely or upon maturity as per the Bank?s discretion), for the purpose of adjusting/appropriating the said monies against any of the dues of the Account Holder(s) under the Group in respect of any of the Liabilities whether ear-marked for any particular liability or not, to combine or consolidate all or any of accounts of the Account Holder(s) under the Group and set-off any monies, whether of same type or nature or not and whether held in same capacity or not including upon happening of any of the events of default mentioned in any of the documents.