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| * Standing Instructions shall mean for direct Debit authorization of the cardholder's HDFC Bank Debit Card linked to primary account number towards billings by utility companies. The term "Utility Company" shall mean a company, organization or entity that sends a Bill, statement or invoice, usually a request for payment for a product or service. * HDFC Bank reserves the right to approve / reject the registration forms without assigning any reason whatsoever. * Application form should be filled by the primary cardholder. The facility will be available only on the designated Debit Card linked to primary account number and account held with the Bank. * HDFC Bank reserves the right to revoke / stop this facility if the credit behavior on the card is unsatisfactory. * The Cardholder agrees that he / she would fill up a Application form when the account number, Debit Card number, address or any specific utility customer ID specified in the application form, is transferred or changed. * It will be the responsibility of the cardholder to inform HDFC Bank in writing of any change or withdrawal of the Standing Instruction facility thus availed. Such change or withdrawal will take 30 days to be effected upon receipt of cardholder request. Failure of the Cardholder to do the same and subsequent debits if any towards utility payments will constitute valid transactions and the cardholder will be liable to pay the same. * Certain Utilities / Services providers may specify the date on which payment is to be made and, notwithstanding any instructions given by the cardholder in this regard, HDFC Bank shall remit the payment anytime before the payment due date specified by the Utilities / Services providers. * Without prejudice to the generality of the aforesaid, processing of all the instructions is basis the availability of clear funds in primary account linked to Debit Card at the time of processing the transaction & receipt of billing details from billing company. * Any disputes arising out of disconnection of the utility facility, penalty from government and late charges on installment dues arising due to change / revocation of the facility will be the sole responsibility of the cardholder and the cardholder will not hold HDFC Bank responsible/liable for the same. * The cardholder indemnifies HDFC Bank from and against all actions, suits, claims, liabilities and proceedings due to or arising out of any or all disputes between the cardholder and Utility companies or by reason of HDFC Bank acting in good faith or refusing to take or omitting to act on the Standing Instruction facility. * HDFC Bank shall not be liable to the cardholder for any loss or damage whatsoever or howsoever arising directly or indirectly including without limitation due to delay or failure to give effect to the Standing Instruction facility. * HDFC Bank will endeavor to effect payments / carry-out instructions received by it within the payment due date to each utility company. However, HDFC Bank does not warrant that Payment / fulfillment of instructions will not be delayed for reasons beyond its control. As the instructions would depend on various electronic technology used from time to time, there could be delays in receipt of any instructions by HDFC Bank from the cardholder and by the provider of Utilities / Services. * HDFC Bank will not in any way be connected with the disputes between utility companies and the cardholder. * This facility is available only for utility bills pertaining to residential uses. No commercial utility bills will be paid under this scheme. * Signing of the Application form does not ensure automatic approval of this facility. * The Standing Instruction facility is in respect of the entire charges or to the extent of the limit set by the cardholder on the utility outstandings and the said instruction shall be valid and binding for the validity period and subsequent renewal period of the Card Account, unless and until rescinded by the cardholder in writing to HDFC Bank. * No receipt will be given for bills paid through this facility. Account statement is adequate proof that such payment was paid to utility company. * HDFC Bank neither endorses the Utilities / Services offered, nor is it in any manner party to the contracts that may be executed between the cardholder and the providers of such Utilities / Services. The providers of Utilities / Services shall be solely responsible to the cardholder to render the Utilities / Services for which Payment is to be made by HDFC Bank and HDFC Bank shall not be responsible/liable for any deficiency in the same including, but not limited to, deficient quality, delivery, quantity etc., and shall not be made party to any disputes between the cardholder and any providers of Utilities / Services. The cardholder shall not hold HDFC Bank liable for any non-service, delayed service or faulty service rendered by the provider of Utilities / Services and shall not contact or communicate in any manner whatsoever, inter alia, by electronic mail, phone, post, SMS, or personal meeting with HDFC Bank in this regard. * HDFC Bank may, in its sole discretion, accept any cancellation request by the cardholder, provided that HDFC Bank has not already made the utility payment for the month for which the cancellation request is made. * Nothing contained herein shall prejudice or affect the terms and conditions of Debit Card &Account. The terms of this facility shall be in addition to and not in derogation of the terms contained in Debit Card & Account Terms & Conditions * Nothing contained in the Standing Instruction facility shall be construed as binding obligation on HDFC Bank or any participating utility company to continue the facility after the facility termination date or substitute by a new or similar facility. * HDFC Bank reserves the right to revoke/stop this facility to any cardholder without any prior intimation if the Bank believes that the continued use of this facility is not in the interest of the Bank. * As and when other communication channels are introduced HDFC Bank may be entitled to rely upon all electronic communications, orders or messages to HDFC Bank from the cardholder whether received by email, SMS, on telephone or otherwise in the manner prescribed for the same from time to time by HDFC Bank and HDFC Bank shall not be obliged to verify or make further inquiry into the identity of the sender, or the message integrity, of any communications, orders or messages. The cardholder shall in no circumstance dispute such reliance by HDFC Bank. * All disputes arising out of the Standing Instruction facility shall be subject to the exclusive jurisdiction of competent courts in Chennai. * The Standing Instruction nomination will be effective subject to HDFC Bank? Debit Card being valid and in good standing. * HDFC Bank may at its sole discretion accept or decline the said Application form. * The record of charges in respect of the above services received or availed by me and submitted by utility companies to my Card Account will neither bear my signature nor the imprint of my Card. I therefore undertake to unconditionally honor and pay without demur and contestation all the said charges including interim charges booked by me under this facility, as and when I am billed for the same by HDFC Bank. This Recurring Transaction Instruction shall subsist during the validity period of my Card and subsequent renewals thereof. * I confirm that the latest self attested bill copy of the utility service for which I would need to avail of the Standing Instruction facility are attached along with this application format. I also confirm that the address on the bill matches with residential address given for my Account details for Debit Cards. * I confirm that the utility bills enclosed are photocopies of the original bills and that these utilities are used only for residential purpose. * I understand that HDFC Bank is not responsible or liable for any service and/or billing deficiencies or inadequacies of utility companies as the case may be. Furthermore, I affirm that I am liable to honour all my Debit Card commitments irrespective of any grievances/complaints I may have with utility companies. * I will continue making payments towards the above utility outstandings until I receive an SMS/E-mail/letter confirmation from HDFC Bank indicating that my Standing Instruction facility has been activated along with effective date of activation. * I agree to communicate termination of facility to HDFC Bank in writing failing which the payment made to the utility company will be construed as valid and binding on me. * I agree to resolve disputes (if any) of whatsoever nature directly with the utility company and will not hold HDFC Bank liable for any deficiency of services provided by the utility company. * HDFC bank may change from time to time the utility companies for which Standing Instruction facility is extended.   **27.1 Cashback Terms and Conditions - Standing Instruction on Debit Cards :**   **1** 5 % Cashback with maximum Cashback amount of Rs 100 Per month per Card   **2** Cashback Offer is for the billing amount paid through Standing Instruction on Debit Cards for the first three bills in 1st three months only.   **3** The customer is eligible for Cashback on all transactions through Standing Instruction on Debit Cards mode only.   **4**Cashback offer is only for those who sign up for Standing Instruction on Debit Cards for the first time.   **5** Cashback on Standing Instruction on Debit Cards is only applicable for all Platinum Debit Card, Titanium Royale Debit Card, Titanium Debit Card, Regular Debit Card, Business Debit Card and Woman?s Advantage Debit Card.   **6** HDFC Bank Debit Cardholders are not bound in any way to participate in this offer. Any participation is voluntary and the offer is being made purely on a ?best effort? basis.   **7**Offer is not valid on JetPrivilege HDFC Bank World Debit Card or any other Card other than the one mentioned above in point no. 5.   **8** Only approved and validated spend/ transaction / payment / purchase made using HDFC Bank Debit Card shall be eligible for the Cashback. Cancelled / Returned Transactions shall not be eligible for the Cashback offer. No Offer clubbing shall be permitted   **9** 5% Cashback proceeds shall be posted to customer's Debit Card post 120 days after the end of every calendar month. Customer will need to redeem these Cashback points by logging into NetBanking or calling PhoneBanking and request for redemption of the Cashback   **10** This offer is non-transferrable to any other person.   **11** This offer is non-encashable, not extendable and non-negotiable   **12** This offer is valid for Indian residents and citizens only.   **13** All valid spends transactions will be eligible for the offer. HDFC Bank will not be responsible for invalid transactions   **14** To be eligible for the offer, Cardholder is required to satisfy the condition mentioned in the offer post receipt of the communication   **15** Nothing herein amounts as a commitment by HDFC Bank to conduct further, similar or other schemes/offers   **16** HDFC Bank reserves the right to extend this offer to selected HDFC Bank Debit Cardholders only.   **17** Above offer is by way of a special offer for select HDFC Bank Debit Card members only and nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The terms of the above offers shall be in addition to and not in derogation of the terms contained in the Card members Agreement.   **18**HDFC Bank reserves the right at anytime, without prior notice to add, alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the above offer by another offer whether similar to above or not, or to withdraw it altogether.   **19** In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the promotion, these terms and conditions shall prevail.   **20** HDFC Bank is not liable for any delay, non-delivery or shortfall or deficiency or unsatisfactory service/product provided by any participating parties/sponsors.   **21** Nothing contained herein shall prejudice or affect the terms and conditions of the Account holder/ Card member Agreement applicable to the account of those mentioned.   **22** This offer is non transferable to any other person.   **23**Any Government levies / taxes like Sales Tax, TDS, gift tax, road tax, any Local Tax etc. arising out of the same will be borne by the HDFC Bank Debit card customer.   **24** For more details kindly visit www.hdfcbank.com |