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| 15.1 | Visa CardPay offers the HDFC Bank Account Holder/ User, online funds transfer from his Bank Account to any domestic Visa Credit Card. |
| 15.2 | Visa CardPay is provided by HDFC Bank at my request, which request shall mean my authorisation for debiting the Account Holder/ User's Account towards the amount of such transfer, together with the charges, if any. |
| 15.3 | To effect Visa CardPay, I shall provide to HDFC Bank all the information as required under the relevant screen including: Card number, amount, in absence of which the Bank shall not be liable to effect the Visa CardPay. |
| 15.4 | The Visa CardPay service is only applicable for credits to VISA Cards issued in India. This service is not applicable for Cards issued by any other Issuing authority. |
| 15.5 | The Visa CardPay service is not applicable for transfers to Cards not issued in India. |
| 15.6 | While HDFC Bank shall endeavour to ensure that transfers are not made to any Card not issued in India, the onus shall lie on me to ensure that there are no FEMA or Exchange Control violations being done by me, and I shall be held liable for liability therein. |
| 15.7 | HDFC Bank shall send the transfer only to the Card number of the beneficiary. While the Bank may at its discretion obtain certain other details of the beneficiary like: Name, Address, Bank name etc. the Bank is in no way responsible to verify or authenticate the same. |
| 15.8 | While HDFC Bank shall endeavour to effect the Visa CardPay instruction at the earliest on receipt, it does not guarantee or be held responsible for performance hereunder. |
| 15.9 | HDFC Bank shall process all transactions received till 12 midnight of the previous day on the next day. |
| 15.10 | All transactions shall be processed only on working days. Transactions done on Sundays and bank holidays will be processed on the next working day. |
| 15.11 | The Bank shall assume no responsibility for:  - Visa CardPay transactions carried out in good faith relying on my instructions.  - Not carrying out Visa CardPay transactions where the Bank has reason to believe in its sole discretion that the instructions are not genuine or are otherwise unclear, improper, vague, or doubtful.  - For the performance of VISA or any other entity involved in the process; and for any loss or damage incurred or suffered by me for any failure or interruption of Visa CardPay service or consequences arising out of delayed payments. |
| 15.12 | HDFC Bank may also make additions/ deletions to the services offered through any of its channels at its sole discretion. The availability/ non-availability of a particular service shall be informed to ***me*** through email, web site of the Bank or by written communication. |
| 15.13 | ***I am*** entirely responsible for providing the correct Card Number of the beneficiary. The Bank will process all transactions only on the basis of the information provided by ***me***. The Bank will not be responsible for any erroneous credit, if an erroneous Card number is provided by ***me***. The Bank will also not be responsible to reverse such a wrong transaction. |
| 15.14 | HDFC Bank shall on best effort basis send the remittance within 24 hours of the transaction, however the Bank is not responsible for the period within which the beneficiary Bank will credit the proceeds to the beneficiary Card. |
| 15.15 | HDFC Bank shall offer this service for Savings Account and Current Account customers. |