

3.1 I understand that as per extant Reserve Bank of India guidelines, opening of any current account requires declaration of existing credit facilities with any of the Bank's branches or any other bank.

I shall declare details of any such Credit facilities enjoyed with any Bank in the Account Opening Form, as per the required format therein.

I undertake to obtain the requisite No Objection Certificate/s from such Bank/s and hand it/them over to you before the account gets opened.

3.2 I agree to repay to the Bank on demand, unconditionally, the amounts of overdrafts that the Bank may grant to me from time to time, together with interest accrued thereon. I agree that this does not imply that the Bank is bound to grant me any credit facility whatsoever.

3.3.1 I/we understand that, upon opening account digitally, bank will verify the mailing address registered at the time of opening of account and in case same is found to be negative, account will be Blocked/ Closed centrally without any further notice to me/Us.

3.3.2 I/we understand that, in case of VCIP rejection, account will be closed centrally and funds if any would be sent via Demand Draft on registered mailing address and the Bank shall not be held liable towards any claims, damages on account of such closure of the account.

3.3.3 HDFC Bank does not permit opening of accounts of entities engaged/ involved/ dealing in transactions related to virtual assets (including but not limited to cryptocurrency trading, exchanges, or any other related activities). If an account is found to be in violation of this policy at any time, the Bank reserves the right to block or close the account without giving any prior notice. The Bank shall not be liable for any loss, claims, or damages arising from blocking/ closing of such account.