

## 2.1 Salary Accounts

2.1.1 Reversal of Salary Credits: I hereby irrevocably and unconditionally authorise the Bank to on the request of my employer/company recover by marking hold funds/debiting/reversal of credit, any excess amount credited by and/or on the instructions of the employer/company into my account, with notice to me. The Bank will not be held responsible and liable for any such hold funds/debit/reversal of credit carried out by the Bank.

2.1.2 I acknowledge that my account has been opened with the Bank by virtue of my employment with the employer/company and is designated as "Salary Account". I understand that pursuant to the arrangement between the employer/company and the Bank, at the sole discretion of the Bank I may be entitled to certain facilities on the Salary Account only during the currency of my employment with the employer/company or till the subsistence of the arrangement between the employer/company and the Bank. I shall notify the Bank on cessation of services with the employer/company. The words "the employer/company" refers to the corporate in which I am employed and on whose request the Salary Account is opened with the Bank.

2.1.3 I understand and acknowledge that the special facilities offered on Salary Account are basis agreement of regular salary credit between the employer/company and the Bank.

2.1.4 I understand and acknowledge that the name of the account holder is not tallied with the account number before crediting salary in the respective accounts as provided by my employer/company.

2.1.5 I understand and acknowledge that the responsibility of providing the correct account number for crediting of salaries will lie solely with my employer/company and i shall not hold the bank responsible for any wrong credit arising out of such incorrect account number provided by my employer/company.

2.1.6 I hereby agree that in the event of no salary credits in my Salary Account for any continuous three months, the Bank reserves the right to change the status of Salary Account to Savings Regular Account without any intimation to the account holder/me and the Terms & Conditions as applicable to the HDFC Bank Savings Regular Account shall apply to this account from the date of change of status. The Terms & Conditions and features applicable to Savings Regular Account are published on the website of the Bank.

2.1.7 I hereby agree that the Bank may at its sole and absolute discretion close the Salary Account if noticed that no amounts are credited by and/or on the instructions of the employer/company to the Salary Account regularly or in the event of my ceasing to be in the services of the employer/company for any reason whatsoever after giving me a notice of 30 days.

2.1.8 I agree that any modification to the mode of operation in my account can be effected by the Bank with the consent of all joint holders to my account. I acknowledge that the Bank will not be entertaining any request for modification received without consent of all joint holders to my account. I further agree and acknowledge that till such time the Bank shall continue to honor the instructions in accordance with the mode of operation agreed at the time of opening the account.

## 2.2 Additional benefit for Salary Account Customer - Personal Accidental Death Cover (PADC) on Salary Account

2.2.1 The following are the broad Terms & Conditions of the captioned cover on salary account and Titanium Royale Debit card

Accidental Death resulting from bodily injury due accident only

Accidental Death resulting from bodily injury which directly and independently of all other causes results in Death within twelve (12) months of the event date

On the event date, the account holder

Is a bonafide employees (aged less than 70 years ) of the organization to whom the specific offer has been extended

Is holding a Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in the month or month prior

Should have carried out at least one purchase transaction using the Debit Card, within 6 months prior to the date of loss.

In case of Air Accidental Death claim ticket should have been purchased using Debit Card linked to Salary Account

Cover provided only to the primary account holder

The following are the broad Terms & Conditions of the captioned cover in case of Salary Family Account

Accidental Death resulting from bodily injury due accident only

Accidental Death resulting from bodily injury which directly and independently of all other causes results in Death within twelve (12) months of the event date

On the event date, the account holder

Is aged less than 70 years

Is holding a Salary Family Account by virtue of his/her relationship with the salary account holder and such salary account is a zero balance account and has received salary credit in the month or month prior

Should have carried out at least one purchase transaction using the debit card, within 6 months prior to the date of loss

In case of Air Accidental Death claim ticket should have been purchased using Debit Card linked to Salary Family Account

Cover provided only to the primary account holder

#### 2.2.2 Claim Procedure:

In the event of death of the account holder, the beneficiary to approach the account branch, and the branch would guide the customer on the documents required.

On the receipt of these documents by the branch, as special gesture for our salary account holders, HDFC bank would liaise with the insurance company for processing the claim. However, receipt of the documents by the branch does not construe acceptance of claim. In the event of death, the beneficiary has to inform the account branch immediately. As per policy the insurance company needs to be informed (through the bank) within 30 days of accident and all supporting documents relating to the claim needs to be submitted to the insurance company within sixty (60) days from the date of loss.

#### 2.2.3 Disclaimer :

The account holder specifically acknowledges that the Bank will not be liable in any manner whatsoever by virtue of any insurance cover provided, and that the insurance company will be solely liable, in case of a death of a Cardholder and shall not hold the Bank responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to and sorted out directly with the Insurance company.

The account holder further acknowledges that the insurance cover so provided will be available to the salary accounts only as per the terms of the relevant insurance policy in force, with his account maintained in good standing. On the account being closed or converted to savings regular account temporarily or permanently for whatever reason, the benefit of such insurance cover shall automatically and ipso facto cease to be available from such date of cesser of account. Further the account holder also agrees that even during continuation of his account, the Bank may at any time suspend, withdraw or cancel the benefit of such insurance cover, and there will no binding obligation on the Bank to continue this benefit.

Insurance company can be subject to change and insurance cover is subject to the terms and conditions of the policy in force

## 2.3 Kid's Advantage Account

2.3.1 An account may be opened on behalf of a Minor by his/her natural guardian or by a guardian appointed by a court of competent jurisdiction. The guardian shall represent the Minor in all transactions of any 1 description in the above account until the said Minor attains majority. Upon the Minor attaining majority, the right of the guardian to operate the account shall cease.

2.3.2 The guardian agrees that the Minor's account will not be entitled to any overdraft or any borrowing facility whatsoever.

2.3.3 If for any reason there is inadequate balance or the Minor's account is overdrawn, the Bank shall be entitled to dishonor any cheques drawn on the said account without being liable for any consequences arising there from.

2.3.4 The guardian agrees that on issue of ATM/Debit Card all the Terms and Conditions as applicable to ATM/Debit Card and its usage mentioned herein shall apply.

2.3.5 The guardian agrees and acknowledges that the withdrawal by the Minor, including through use of ATM/Debit Card, attach no liability to the Minor personally on account of Minority. Accordingly, the whole of such liability is assumed by the guardian and shall be discharged by the guardian alone. The guardian shall be fully bound by all debits to the Minor's account including through use of ATM/Debit Cards.

2.3.6 The guardian agrees that the Bank shall be entitled to debit any of his/her accounts to recover all charges, fees, interests, costs or any amounts overdrawn from the Minor's account.

2.3.7 In the event any special facility such as life insurance cover for the guardian is offered in the Minor's account, the provision of clause 15.59.1 & 15.59.2 hereunder shall apply mutatis mutandis. The guardian agrees that the Bank may disclose in strict confidence to the insurance company any personal information for any purposes arising out of or in connection with such insurance cover.

2.3.8 The guardian agrees to indemnify the Bank against all actions, claims, demands, proceedings, damages, losses, costs, charges and expenses whatsoever which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or arising out of opening and operation of the Minor's account including withdrawals/transactions through use of ATM/Debit Card and further against all and any claims of the Minor for any withdrawal/transactions made by the guardian in the Minor's account.

### 2.3.9 Disclaimer

All supporting documents relating to claim must be submitted to the company within sixty (60) days from the date of loss and the claim should be within thirty (30) days from the date of Loss.

## 2.4 "Basic Savings Bank Deposit Account:"

2.4.1 I understand that, as per regulatory guidelines, holders of Basic Savings Bank Deposit Account are not eligible to open any other savings account in HDFC Bank

2.4.2 Thus, I agree that if I have any other existing savings account(s) with HDFC Bank, then I am required to close such other savings account(s) within 30 days of opening the Basic Savings Bank Deposit Account

2.4.3 I accept that the Bank reserves the right to close the other savings account(s) (if any), as applicable under the regulatory guidelines, if such account(s) is/are not closed by me within 30

days of opening the Basic Savings Bank Deposit Account

2.4.4 Any resident individual and do not have complete KYC is eligible to open a BSBDA Small Account. To be more specific, a residential individual who does not have:

Photo ID proof as per the bank's acceptable list of documents.

Address proof as per the bank's acceptable list of documents.

Listed below are the criteria required to operate a BSBDA Small Account :

2.4.5 As a BSBDA Small Account holder I would be subject to the following transactional limits:  
The total balance in the BSDBA Small account should not exceed Rs. 50,000 at any point of time  
OR

The total credits in the BSDBA Small account should not exceed Rs. 1,00,000 at any point of time  
OR

The total withdrawals and transfers in the BSDBA Small account should not exceed Rs. 10,000 in a month

If the balance in the account exceeds Rs. 50,000, no further credit transactions will be permitted the Small account till such time the balance goes below Rs. 50,000

If the aggregate of credits in a financial year exceeds Rs. 1,00,000 no further credit transactions will be permitted in the Small account till the end of that financial year

If the withdrawals and transfers exceeds Rs. 10,000 no further debit transactions will be permitted in the Small account till the end of that calendar month

2.4.6 As a BSBDA Small Account holder I am required to submit to HDFC Bank:

An evidence of having applied for valid KYC (as per the acceptable list of KYC specified for BSBDA Small Accounts) within 12 months of account opening

The following documents will be treated as evidence for having applied for a valid KYC within 12 months of account opening:

BSBDA Small Account – Acceptable list of documents accepted towards proof of having applied for valid KYC

Documents to be established for proof of identity

KYC Document Document to be accepted as evidence

Passport [ not expired] Copy of application form by Ministry of External affairs - Govt.

PAN card Copy of Form 49A

Election/Voter's card Copy of Form 6

Driving Licensce - Permanant (except Copy of application form by RTO

Aadhaar card / letter issued by Government of India Aadhaar Acknowledgement letter issued by UIDAI (Unique Identiifcation Authority of India)

NREGA card. Copy of application form by NREGA

Documents to be established for proof of Address

KYC Document Document to be accepted as evidence

Passport [ not expired] Copy of application form by Ministry of External affairs - Govt. of India

Driving license - Permanent(except issued by the Govt of Maharashtra). Copy of application form by RTO

Ration card Copy of application form / Acknowledgement slip

Election card / Voters ID [if it has address]. Copy of Form 6

Aadhaar card / letter issued by Government of India. Aadhaar Acknowledgement letter issued by UIDAI (Unique Identiifcation Authority of India)

NREGA card. Copy of application form by NREGA

Senior citizens card issued by the State /Central Govt. of India (if it has address). Copy of application form / Acknowledgement slip issued by the State /Central Govt. of India

Domicile certificate with communication address issued by Municipal Corporation. Copy of application form / Acknowledgement slip issued by Municipal Corporation  
Actual KYC (ID proof, Address proof and Photograph) as per the Bank's acceptable list of KYC within 24 months of account opening

2.4.7 I understand that, holders of BSBDA – Small Account are not eligible to open any other CASA / TD / RD in HDFC Bank till such time I am KYC complied

2.4.8 I accept that the Bank reserves the right to close the other current, savings, term deposit account(s) (if any), if such account(s) is/are not closed by me within 7 days of opening the BSBDA Small Account

## 2.5 "Senior Citizen" Account:

Additional benefit for customers holding Senior Citizens Account.

### Description Sum Insured

Accidental Hospitalisation Cover (Reimbursement Cover) Rs.50,000/- p.a

Accidental Hospital Cash (One claim per year) Rs.500/- per day for a maximum of 15 days per year

Currently the policy is with HDFC ERGO Insurance Company Limited.

The following are the broad Terms & Conditions of the captioned cover:

### 2.5.1 Accidental Hospitalisation Cover:

This cover is extended only to the first holder of the Senior Citizens Account.

This is a Reimbursement cover valid only in India.

If the cardholder is hospitalized for a minimum period of 24 hrs on the advice of a doctor because of accidental bodily injury sustained during the policy period, then the insurance company will reimburse, reasonable and customary medical expenses incurred upto a maximum sum insured.

This includes the reasonable charges incurred on the advice of a doctor as an inpatient in a hospital for accommodation, nursing care, the attention of medically qualified staff, undergoing medically necessary procedures and medical consumables.

For the claim to be accepted & processed, the cardholder should have carried out at least 1 purchase (point of sale) transaction at a merchant establishment using the Debit Card, in the previous 6 months before the accident. A purchase transaction performed before the date of hospitalization - in the same month (as the month of the accident) will also be valid.

This cover is applicable for resident individuals only. It will not be applicable to Non-individual entities.

### 2.5.2 Accidental Hospital Cash :

It provides cash benefit for each completed day of hospitalisation, payable once a year @Rs.500 per day for a maximum of 15 days per year. 'Day' for this purpose shall be every completed (24 hours) of hospitalisation.

### 2.5.3 Claim Procedure :

In the event of accidental hospitalisation of the cardholder, the claimant / claimant's representative to approach the account branch, and the branch would guide the customer on the documents required. On the receipt of these documents by the branch, as special gesture for our debit card holders, HDFC bank would liaise with the insurance company for processing the claim. However, receipt of the documents by the branch does not construe acceptance of claim. In the event of accidental hospitalisation, the claimant has to inform the account branch immediately. As per policy the insurance company needs to be informed ( through the bank) within 30 days of accident.

#### 2.5.4 Disclaimer :

Insurance is the subject matter of solicitation and HDFC Bank is not responsible for any compensation or processing of claims or for any reason whatsoever.

#### 2.6 "SavingsMax" Account:

Additional benefit for customers holding SavingsMax Accounts:

##### Description Sum Insured

Accidental Hospitalisation Cover (Reimbursement Cover) Rs. 1,00,000/- p.a

Accidental Hospital Cash Rs.1,000/- per day for a maximum of 15 days per year

Currently the policy is with HDFC ERGO Insurance Company Limited.

The following are the broad Terms & Conditions of the captioned cover :

##### 2.6.1 Accidental Hospitalisation Cover

This cover is extended only to the first holder of the SavingsMax account.

It would be applicable after the completion of the 1st calendar quarter, post the quarter of account opening.

This is a Reimbursement cover valid only in India.

If the first holder of the SavingsMax account is hospitalized for a minimum period of 24 hrs on the advice of a doctor because of accidental bodily injury sustained during the policy period, then the insurance company will reimburse, reasonable and customary medical expenses incurred upto a maximum sum of Rs. 1,00,000/-.

This includes the reasonable charges incurred on the advice of a doctor as an in-patient in a hospital for accommodation, nursing care, the attention of medically qualified staff, undergoing medically necessary procedures and medical consumables.

For the claim to be accepted & processed, the first holder of the SavingsMax account should have fulfilled the below 2 conditions -

Maintained an Average Quarterly Balance of Rs. 25,000 (irrespective of enjoying the benefit of a zero balance account with a Fixed Deposit of minimum Rs. 1,00,000/-), in the calendar quarter previous to the quarter of the date of accident

Should have done at least 1 purchase - point of sale (POS) transaction at a merchant establishment using the Debit Card in the previous 3 months before the date of accident

Accidental hospitalisation reimbursement cover will be payable by the insurance company till the sum insured of Rs. 1,00,000/- is exhausted under one policy period of the bank with the insurance company, which is subject to renewal annually.

The accident will be covered only if it requires hospitalisation of more than 24 hrs.

This cover is applicable for resident individuals only. It will not be applicable to Non-Individual entities.

##### 2.6.2 Accidental Hospitalisation Cash

It provides cash benefits for each completed day of hospitalisation & can be claimed if the customer is hospitalized due to an accident for more than 24 hrs. This is meant to cover expenses for which bills cannot be produced

It is limited to Rs. 1,000/- per day for a maximum of 15 days per year, per person. 'Day' for this purpose shall be every completed (24 hours) of hospitalisation.

Accidental hospital cash will be payable by the insurance company till 15 days are exhausted under one policy period of the bank with the insurance company, only in the situation where claim under Accidental hospitalisation has been accepted.

2.6.3 All supporting documents relating to claim must be submitted to the company within sixty (60) days from the date of loss and the claim should be within thirty (30) days from the date of Loss.

##### 2.6.4 Claim Procedure

In the event of Accidental hospitalisation of the first holder of the SavingsMax account, the claimant/claimant's representative to approach the account branch, and the branch would guide the customer on the documents required. On the receipt of these documents by the branch, as a special gesture for our SavingsMax account holders, HDFC Bank would liaise with the insurance company for processing the claim. However receipt of documents by the branch does not construe acceptance of claim. In the event of Accidental hospitalisation, the claimant has to inform the account branch immediately. As per policy the insurance company needs to be informed (through the bank) within 30 days of the accident.

#### 2.6.5 Disclaimer

Insurance is the subject matter of solicitation and HDFC Bank is not responsible for any compensation or processing of claims or for any reason whatsoever  
Claims will be subject to the exclusions mentioned in the policy document

#### 2.6.6 Accidental Death Cover of Rs.10 lac

The insurance cover is restricted to death by vehicular accidents (Rail/Road/Air)  
This cover is extended only to the first holder of the SavingsMax account  
For claim to be processed, primary account holder should have done atleast 1 purchase- Point of Sale transaction at a merchant establishment using the Debit Card in the previous 3 months before the date of death. A purchase transaction performed before the date of death in the same month will also be valid

#### 2.6.7 Disclaimer

In the event of accidental death of the account holder, the claimant / claimant's representative to approach the account branch, and the branch would guide the customer on the documents required

On the receipt of these documents by the branch, as special gesture, HDFC bank would liaise with the insurance company for processing the claim

However, receipt of the documents by the branch does not construe acceptance of claim

In the event of accidental hospitalisation/death, the claimant has to inform the account branch immediately

All supporting documents relating to claim must be submitted to the company within sixty (60) days from the date of loss and the claim should be within thirty (30) days from the date of Loss

Claims will be subject to the exclusions mentioned in the policy document

### 2.7 Women's Savings Account

Additional benefit for customers holding Women's Savings Account

#### Description Sum Insured

Personal Accidental Death Cover Rs 10,00,000/-

Accidental Hospitalisation Cover (Reimbursement Cover) Rs 1,00,000/- p.a

Accidental Hospital Cash Rs 1,000/- per day for a maximum of 10 days per year

Currently the policy is with HDFC ERGO General Insurance.

The following are the broad Terms & Conditions of the captioned cover :

#### 2.7.1 Personal Accidental Death Cover

This cover is extended only to the first holder of the Women's Savings account

For the claim to be accepted & processed, the first holder of the Women's Savings account should have done at least 1 purchase - point of sale (POS) transaction at a merchant establishment, using the Debit Card, in the previous 6 months before the date of accident. A purchase transaction performed before date of death in the same month will also be valid.

#### 2.7.2 Accidental Hospitalisation Cover

This cover is extended only to the first holder of the Women's Savings account

This is a reimbursement cover, valid only in India

If the first holder of the Women's Savings account is hospitalized for a minimum period of 24 hours on the advice of a doctor because of accidental bodily injury sustained during the policy period, then the insurance company will reimburse, reasonable and customary medical expenses incurred upto a maximum sum of Rs. 1,00,000/-

This includes the reasonable charges incurred on the advice of a doctor as an in-patient in a hospital for accommodation, nursing care, the attention of medically qualified staff, undergoing medically necessary procedures and medical consumables.

For the claim to be accepted & processed, the first holder of the Women's Savings account should have done at least 1 purchase - point of sale (POS) transaction at a merchant establishment, using the Debit Card, in the previous 6 months before the date of accident. A purchase transaction performed before date of hospitalization in the same month as the month of accident will also be valid.

Accidental hospitalization reimbursement cover will be payable by the insurance company till the sum insured of Rs. 1,00,000/- is exhausted under one policy period of the bank with the insurance company, which is subject to renewal annually

The accident will be covered only if it requires hospitalization of more than 24 hours

This cover is applicable for resident individuals only. It will not be applicable to Non-Individual entities.

The age limit for the policy is 18 years - 70 years.

#### 2.7.3 Accidental Hospital Cash

The policy provides cash benefits for each completed day of hospitalization & can be claimed if the customer is hospitalised due to an accident for more than 24 hours. This is meant to cover expenses for which bills cannot be produced.

It is limited to Rs. 1,000/- per day for a maximum of 10 days per year, per person. 'Day' for this purpose shall be every completed (24 hours) of hospitalization

Accidental hospital cash will be payable by the insurance company till 10 days are exhausted under one policy period of the bank with the insurance company, only in the situation where claim under Accidental Hospitalization has been accepted

The cash benefit will be payable maximum once a year only

#### 2.7.4 Claim Procedure

In the event of accidental hospitalisation / death of the account holder, the claimant / claimant's representative to approach the account branch, and the branch would guide the customer on the documents required

On the receipt of these documents by the branch, as special gesture for our Women's Savings Account holders, HDFC bank would liaise with the insurance company for processing the claim

However, receipt of the documents by the branch does not construe acceptance of claim

In the event of accidental hospitalisation/death, the claimant has to inform the account branch immediately

As per policy the insurance company needs to be informed (through the bank) within 30 days of accident

#### 2.7.5 Disclaimer

Insurance is the subject matter of solicitation and HDFC Bank is not responsible for any compensation or processing of claims for any reason whatsoever

Claims will be subject to the exclusions mentioned in the policy document

Receipt of documents by the branch does not construe acceptance of claim

#### HDFC Bank InstaAccount:

This account is valid for a period of 1 year only. You will need to complete Video KYC process within stipulated timelines or visit a branch to complete a full KYC process to convert this account to any standard savings/salary account within a year

Your account balance cannot exceed INR 1 lac at any given point of time.



Your annual credit to this account, in one financial year, cannot exceed INR 2 lacs  
You have to maintain the Average Monthly Balance (AMB) / Average Quarterly Balance (AQB) as per Regular Savings Account ([www.hdfcbank.com/personal/save/accounts/savings-accounts/regular-savings-accounts](http://www.hdfcbank.com/personal/save/accounts/savings-accounts/regular-savings-accounts)) till completion of full KYC. Post completion of full KYC (via Video KYC or branch visit), the product features, benefits and charges would be applicable basis the product that you have selected during the Insta-Account Opening process

Speciale Gold/Platinum Savings Account/ Super Kids Savings Account / Speciale Senior Citizen Savings Account:

I/We agree to maintain the required AQB (Average Quarterly Balance) as informed to me at the time of account opening.

I / We understand that notice for AQB non-maintenance will be sent on end of 2nd month of the quarter in which AQB is not maintained. If AQB is not maintained in the subsequent month of that quarter then non maintenance charges for that entire quarter will be levied

I/We agree that the Bank shall have the sole discretion to decide on my/our eligibility for the Speciale Account/ Super Kids Savings Account and accordingly my/our Consent will be taken for upgrade / downgrade from Speciale Gold / Speciale Platinum/ Speciale Senior Citizen/Super Kids Savings to any other product/ program irrespective of relationship value of product or grouped program members

I/We agree and confirm to all other transaction charges are detailed in the schedule of charges

I/We agree that as part of Speciale Gold / Speciale Platinum/ Speciale Senior Citizen/ Super Kids product , we shall be provided unique merchant offers on Debit card

I/We agree that Speciale Gold / Speciale Platinum offers are subject to my/our minimum spends criteria and my/our maintaining required minimum balance requirement in stipulated period as per offer given on HDFC Bank Website

I/We agree that Super Kids / Speciale Senior Citizen account offers are subject to my/our minimum Debit Card spends criteria in stipulated period as per offer given on HDFC Bank Website

I/We agree that the Bank reserves the right to change/ modify/ withdraw/ suspend the offers from time to time

I/We agree that we shall be sent offer redemption details on SMS and the Bank will not be responsible or liable in case the above offer is not configured or could not be availed by me/us due to any restrictions including DNC/ NDNC or any delay, congestion on any telephone network or line or issues related to computer on-line system, servers or providers, website or mobile app or any other reason beyond the control of HDFC Bank

I/We agree that in case of any issue relating to the above offer including any dispute or discrepancy or non receipt of voucher or on my/our eligibility, HDFC Bank's decision shall be final and binding on me/us in all respects

I/We agree that we would be eligible /can apply for all the subject debit card offers only once in stipulated time period and cannot re-apply for the offers

HDFC Bank reserves the right to reverse/hold the opening /continuation of the said Account due to inter alia non-compliance with HDFC Bank's policies or RBI guidelines, non-completion of KYC, suspicious/fraudulent transaction, etc. HDFC Bank shall not be liable in case of closure of such accounts.

These Terms and Conditions shall be governed by and construed in accordance with the laws of India and the courts of Mumbai shall have the exclusive jurisdiction over any action arising in relation to these Terms and Conditions.