## Application for Credit Card Upgrade / Limit Enhancement - Version 1200/ 12-24 / V\_M\_CC

	ned by the	customer:										
Name:							Ī	or LIMI	T INCREASE	, please s	end this	form to:
Customer ID:								HDFC Ba	nk Ltd, Cred	lit Card D	ivision,	
		C D1-3 If V-				1111	<del></del>	imit enl	ancement	unit,		
Are you an Empi	oyee of HDI	C Bank? IT Ye	is, Please pro	ovide your Emplo	<del>`                                    </del>		<b>-</b> □	No 8, L B	Road, 4th	loor, AFL	departr	ment,
				Employee	e band		-	Γhiruvan	niyur, Chen	nai-60004	1	
Customer ID to	be mention	ed mandato	rily if custor	mer holds a bank	account with HD	FC Bank.						
If not kindly che	ck this box							or Card	Upgrade, p	lease ser	nd this fo	orm to:
Sandit Coul Normal							-		nk Retail As			
Credit Card Numb	<u>per:</u>								rade unit,	5005,		
									), N M Tow	0.00		
Jusiness entity n	ame to be p	rinted on the	e card if app	lying for Business	Card Upgrade (O	ptional)			,	,		
									, AFU depa			
		$\rightarrow$							1anickam R			
I would like to	apply for	Limit	Increase	Upgrade	e with Limit Increa	se	1	Aminjika	rai, Chenna	i 600029		
Only ticked /seled	ted request	will be handl	led.									
Card Variant	Tick Here	Upgrad	de to	Renewal Fee	Pricing		Spe	nd Cond	ition for Fe	e Revers	al	
		HDFC IOCL										
		Business Moi		₹ 500		Spend ₹ 50,000 in a year and Get renewal fee waiver of ₹ 500 + GST						
Classic Cards		Moneyback F	Plus		First Year Free	Spend ₹ 1,00,000 in a year and Get renewal fee waiver of ₹ 500 + GST						
		Biz First		-								
		Biz Grow		1	+	Spend ₹ 1,0	00,000 in a ye	ear and G	et renewa	fee walve	er of ₹ 5	00 + GST
		Millennia	and the second	₹ 1,000	First Year Free	Spend ₹ 1,0	00,000 in a ye	ear and G	et renewa	fee waive	er of <b>₹1</b>	,000 + GS
Premium Cards		Diners Club N			2006 2006 2000	11					- 3000	
		Times Platinu	um	₹ 1,000	First Year Free	Spend ₹ 2,	50,000 in a ye	ear & Ge	t Renewal F	ee Waive	r ₹1,000	+ GST
		Regalia Gold	1			Spend ₹ 4 (	00 000 in a ve	ar and G	et renewa	fee waiv	er of₹7	500 + 69
		Biz Power		₹ 2,500		Spend ₹ 4,00,000 in a year and Get renewal fee waiver of ₹ 2,500 + GST						
Super Premium		Diners Club Privilege		₹ 10,000	First Year Free	Spend ₹ 3,00,000 in a year and Get renewal fee waiver of ₹ 2,500 + GST						
Cards		Diners Club Black Metal			Thist real free	Spend ₹ 8,00,000 in a Year for Renewal Fee Waiver of ₹10,000 + GST						
		Biz Black				Spend ₹ 7,50,000 in a Year for Renewal Fee Waiver of ₹10,000 + GST						
		Infinia Metal		₹ 12,500		Spend ₹ 10	,00,000 in a	ear for	Renewal Fe	e Waiver	of <b>₹12,5</b>	<b>00 +</b> GST
accept the Au	ito pay Fa	cility and	authorize	HDFC Bank to	o debit my belo	ow Bank a	account to	wards	payment	t of		
Minimu	ım Amount	Due (5% of	Total Due)		Total Amo	ount Due						
Auto Pay Ac	count N	lumber										
											7	
				<del> </del>					<del></del>		_	
declare that the i	nformation s	iven in this fo	rm is correct	and complete. If the	his request is delave	d or denied	because of inc	correct o	r incomplete	• informat	tion in th	is form or
	-			· ·	-				-			
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## Application for Credit Card Upgrade / Limit Enhancement - Version 1200/ 12-24 / V\_M\_CC

## **Acceptance of Reward Points Conversion and Upgrade Terms & Conditions**

- Card Upgrade / Limit Enhancement Offer is sanctioned at the sole discretion of HDFC Bank Ltd subject to the customer fulfilling all the necessary and sufficient
  criteria as decided by the bank at the time of processing. Application for limit enhancement/card upgrade would be declined if my card account is not in regular
  status at the time of processing. HDFC Bank shall at its sole discretion reserves the right to issue any existing card product in their portfolio
- Only Select HDFC Bank Credit Card Customers are eligible for limit enhancement/card upgrade/both. HDFC Bank reserves the right to decide the eligibility as per internal policy/guidelines. HDFC Bank reserves the right to withdraw the offer to the customer at any time as deemed right by the bank. Bank will scrutinize cibil checks wherever it is applicable.
- Skimming Undertaking: Skimming is defined as the compromise of the full data encoded on a genuine credit card, including the CVV, followed by the transfer of this data onto the counterfeit card. I confirm that the Bank has informed me about the various Risks (including but not limited to fraudulent usage, lost card and skimming risk) associated with high credit limits set on individual cards. I have independently evaluated and understood the risks and have made an informed decision to request the Bank in setting up high credit limit on the individual card. I agree and undertake full and absolute liability on the card keeping in mind the risks as above mentioned.
- Second year Fee waiver is based on Spends Threshold in first 12 months (For details Refer www.hdfcbank.com)
- Business card is issued only to Self Employed / Proprietors / Partners Customers.
- Reward Points on my current credit card will be transferred to the upgraded credit card as per the below conversion ratio. I understand and accept the reward
  point conversion.

			Upgraded Card						
	Credit Card Variant	Moneyback + / Business Moneyback/ Biz Grow	HDFC IOCL	Regalia Gold / Business Regalia / Diners Privilege/ Biz Power	Millennia / Diners Black Metal / Infinia / Infinia Metal	6F Rowards / 6F			
	Silver/Gold/Titanium/Titanium Edge/Platinum Edge/Platinum	40%	50%	20%	10%				
	Visa Signature/Superia/Master Card World / Freedom/ Biz First	60%	75%	30%	15%	Reward Points will			
Old	Diners Premium / Diners Club Miles / Diners Privilege / Regalia/ Regalia Gold/ Biz Power	100%	100%	100%	50%	be Posted as			
Card	Moneyback / Solitaire / Solitaire Premium / Moneyback +	100%	100%	50%	25%	Cashback at 20p			
	Regalia First / Diners Rewardz	100%	100%	60%	30%	per Point			
	Infinia /Millennia/ Diners Club Black / Diners Club Black Metal/ Biz Black	100%	100%	100%	100%				

<sup>\* 100%</sup> RP transfer from Times Titanium to Times Platinum on Upgrades

- RP transfer won't be applicable if customer is holding Business Gold/Business Platinum cards at present as these cards are Cashback cards and customer doesn't
  earn/accrued reward points on these cards. I will take the responsibility to communicate the new card number to all third parties who have been given standing
  instructions for direct debit on my existing card number for any service availed thereon. I will take the responsibility to destroy the existing card along with existing
  add-on/supplementary cards (if any) on receipt of the upgraded card.
- RP transfer for the cards migrated from higher variant to other variants basis right carding will be restricted to points available in the old card and transfer is applicable on the total points held and not on the value of the points held.
- On card upgrade, the existing card features will become invalid and the features of the upgraded card will apply. **Credit card once upgraded cannot be downgraded**/ **transferred back to the old credit card variant.** Credit card once upgraded with prior customer consent cannot be re-instated to the old credit card number.
  Once upgraded, transactions done on the old credit card will reflect in the new card statement.
- On card upgrade, the new card will be sent to the address registered as per HDFC Bank Credit Card records. The bank will not be responsible for non-receipt or delay in delivery due to non-availability of the customer at the time of delivery. Nothing contained herein shall prejudice or affect the terms and conditions of the card member agreement. The words and expressions used herein shall have the same meaning as in the card member agreement. The terms of this offer shall be in addition to and not in derogation of the terms contained in the card member agreement. Card upgrade would be governed by the existing terms and conditions applicable for the current card held by the customer and the terms and conditions mentioned here are over and above the existing terms and conditions. The offer is voluntarily extended by the Bank. Hence request will be entertained only for the "applicable offer pertaining to a customer". HDFC Bank cannot be held responsible for financial/non-financial obligation caused due to withdrawal of offer or non-implementation of upgrade / limit enhancement.
- HDFC Bank reserves the right at any time, without previous notice, to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part this scheme by another offer, whether similar to the offer or not, or to withdraw it all together. I will not hold HDFC Bank responsible for, or liable for, any actions, claims, demands, losses, damages, costs, charges, expenses, which a participant may suffer, sustain or incur by the Offer. All disputes, if any, arising out of or in connection with or as result of the Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent Courts/Tribunals in Chennai only.
- Any curable documents to be submitted along with Application form / Decline letter mandatorily to identify the type of request. If the same is not followed, the
  Limit Enhancement/ Upgrade request cannot be actioned.
- I/We acknowledge the exercise of authority by the bank is for my/our benefit and service, accordingly I/We waive the privilege of privacy and privity of contract."
- I/We understand that I/we will be registered into XTRAREWARDSTM Program to avail the benefits of reward points (Fuel Points) and redemption thereof on my
  Indian Oil HDFC Bank Credit Card. I/We understand that, I/we can find a full description of what personal data the Bank collects and the purpose for collection
  and processing in privacy notice hosted on the Bank's website.
- I/We further agree that the auto debit instruction cannot be withdrawn / cancelled without the written consent to HDFC Bank Ltd., by the account holder. On account of cancellation of auto debit facility, I agree to pay my subsequent bills via other payment modes.

I have read, understood and accept all the card features, fees/charges, reward points conversion and other terms and conditions mentioned
above & card member agreement

Signature (Primary Credit Cardholder):

Date:

