

Application for Credit Card Upgrade Non-Resident (NR) to Resident Card and Vice Versa

To be filled & signed by the customer:

Name: _____

Cust Id -

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Credit Card Number:

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I would like to apply for a NR Card (Select any one from below)

<div style="border: 1px solid black; padding: 5px;"> <div style="display: flex; align-items: center;"> <div style="width: 20px; height: 20px; background-color: #0070C0; margin-right: 5px;"></div> <div> <p>International Enabled Chip + PIN Card</p> <p>100% auto debit mandatorily from NRE account only (Read T&Cs)</p> <p>NRE Account No.</p> <table border="1" style="width: 100%; height: 20px;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> <p>NRE FD Account No. (Sweep In FD Not Allowed)</p> <table border="1" style="width: 100%; height: 20px;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> <p>NRE FD Lien Amount (Please read T&C)</p> <table border="1" style="width: 100%; height: 20px;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> <p><small>(Imperia Account Holders can leave blank. Min FD amount – 4Lacs for Regalia Card Min FD amount – 10Lacs for Infinia Card)</small></p> </div> </div> </div>																																																													<div style="border: 1px solid black; padding: 5px;"> <div style="display: flex; align-items: center;"> <div style="width: 20px; height: 20px; background-color: #0070C0; margin-right: 5px;"></div> <div> <p>Only Domestic Chip + PIN Card</p> <p>100% auto debit mandatorily from NRO account only & card would be used only within India for INR transactions. (Read T&Cs)</p> <p>NRO / NRE Account No.</p> <table border="1" style="width: 100%; height: 20px;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> <p>NRO/ NRE FD Account No. (Sweep In FD Not Allowed)</p> <table border="1" style="width: 100%; height: 20px;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> <p>NRO/NRE FD Lien Amount (Please read T&C)</p> <table border="1" style="width: 100%; height: 20px;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> <p><small>(Imperia Account Holders can leave blank. Min FD amount – 4Lacs for Regalia Card Min FD amount – 10Lacs for Infinia Card)</small></p> </div> </div> </div>																																																												

I would like to apply for below NR card variant basis FD details shared above (Select any one from below)

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I would like to apply for a Resident Credit Card (Select any one from below)

Upgrade the current card to (Tick one)	Tick one	Upgrade to the following Card	Joining fee / Annual Fee	Pricing Offer
		Regalia Credit Card	` 2,500.00	Unconditional FYF
		Millennia Credit Card	` 1,000.00	
		MoneyBack Credit Card	` 500.00	
		Infinia Metal Credit Card	` 12,500.00	

To be filled by the Bank Official :											
Source					Promo					SM Code	
BR/Team Code					CRM Lead No						
LG/DSE							LC1 Code				
LC2 Code											

LE/Upgrade: Eligible: Not Eligible

• **I have submitted the following documents.**

Salaried – Salary account with other bank: Pay slip and other bank salary account statement											
Salaried – Salary account with other bank: Payslip and other bank salary account statement											
Self Employed: Income Tax Return & Income Computation Sheet											
FD Lien Declaration											

Acceptance of FD Lien Declaration, Auto Pay Declaration, Reward Points Conversion and Terms & Conditions

FD Lien Declaration:

- I / We hereby authorize HDFC Bank Limited ("the Bank") to mark a lien to the extent (shared above in figures and words) on the above mentioned FD account number including renewals thereof, as a security for the credit card being issued. I / We also confirm that the above FD is currently free from lien and it is not linked to any sweep in / super saver account.
- I / We agree that the Bank at its sole discretion is fully authorized to liquidate the FD without any cause or notice to me /us and appropriate the proceeds towards the outstanding on the credit card. In such event I / We expressly agree that the Bank shall not be responsible for any loss arising due to pre-mature encashment of the FD.
- I / We shall not apply for premature withdrawal of the FD and authorize the bank to automatically roll-over the FD for further similar periods on each maturity date as long as the card is active / in use.
- I / We further agree to arrange for further FDs from time to time of requisite amounts as may be required by the Bank, with lien in favor of the Bank.
- I / We agree that the Bank shall be entitled to proceed against the card holder for the balance outstanding after adjusting the FD towards the dues.

- I / We acknowledge that the Bank's rights herein shall be in addition to all rights, powers and remedies available to the Bank by virtue of any other statute, rule or law including the Bank's right of general lien and set off.
- I / We are aware that Bank would provide Credit Limit as per internal Bank guidelines with maximum of 75% of FD Lien Amount provided.

Direct Debit / Auto Pay declaration:

- I accept the direct debit facility and authorize HDFC Bank to debit my NRE / NRO Bank account mentioned above towards credit cards payments. 100% payment has to be mandatorily made through the AutoPay mode only on payment due date.
- I / We are aware that if I / We have provided the HDFC bank NRO account details for the Direct Debit facility then I / We would be issued with NR Domestic Credit Card only which can be used only for Domestic transactions and not outside India. I accept the direct debit facility and authorize HDFC Bank to debit my NRO bank account mentioned above toward my Domestic NR Regalia / Infinia credit card payments.
- I / We are aware that if I / We have provided the HDFC bank NRE account details for the Direct Debit facility then I / We would be issued with NR International Credit Card only. I accept the direct debit facility and authorize HDFC Bank to debit my NRE bank account mentioned above toward my International NR Regalia / Infinia credit card payments.

Reward Points Conversion & Other Terms & Conditions

- Card Migration 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 card migration 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 this card upgrade. 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.
- Membership Fee will be levied at the end of 90 days if above conditions are not met. Second year Fee waiver is based on Spends Threshold in first 12 months (For details Refer www.hdfcbank.com)

Membership Fee will not be levied if SmartPay is alive and valid Cross-Sell is linked to my existing card variant.

Reward Points on my current credit card will be transferred to the upgraded card from as per the below conversion ratio. I understand and accept the reward point conversion.

Resident to Non- Resident Credit card

Resident Credit Card variant	Regalia	Infinia
Silver / Gold / Titanium / Titanium Edge / Platinum Edge / Platinum	20%	10%
Visa Signature / Superia / Mastercard World	30%	15%
MoneyBack / AllMiles	50%	25%
Regalia First / Diners Rewardz	60%	30%
Regalia / Diners Premium	100%	50%
Diners Club Miles / Black	100%	100%

Non- Resident to Resident Credit card

	MoneyBack	Regalia First	Regalia	Infinia
Gold	40%	33%	20%	10%
Signature	60%	50%	30%	15%
Regalia	100%	100%	100%	50%

- 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.

- 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 have read and understood the Terms and Conditions & the Privacy Notice (Refer the link on website – (Global Privacy Notice) https://www.hdfcbank.com/aboutus/terms_conditions/privacy.htm) (EU Privacy Notice) <https://www.hdfcbank.com/htdocs/common/privacy-notice-euusers/privacy-notice-eu-users.html>) governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (a) ATMs (b) Phone Banking (c) Debit Card (d) Mobile Banking (e) Net Banking (f) Bill Pay Facility (g) Insta alert (h) Email statements (i) credit cards. I hereby consent myself and/or as the legal guardian of minor to the processing of Personal Data as described in the privacy notice. This consent and authorization shall be valid in original, copy or electronic form. I understand that failure or refusal to provide consent may prohibit HDFC Bank from providing with products, services, or benefits. I/we understand that, my data is stored on secure systems within HDFC Bank premises and with providers of secure information storage facilities in India. The data will be retained for a period as defined by regulatory / legal requirements the bank is subject to. I/we understand that, HDFC Bank may share my personal data with, credit reference agencies, regulatory agencies, law enforcement agencies and fraud prevention agencies for use in verifying my identity, credit decisions, regulatory requirement, legal investigation, fraud and money laundering prevention. I/We authorize the Bank to disclose, from time to time any information relating to my savings account to any parent/subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by the Bank.
- I/we understand that, HDFC Bank may send NRI Newsletter or information about special offers I/we may be entitled to or about products and services available from the Bank that may be of interest to me/us etc. I/we prefer following mode of communication (please tick the relevant boxes);
- I/We hereby acknowledge, agree and confirm that the credit card issued by HDFC Bank shall be blocked for usage till this application and relevant credit card documents including but not limited to my/our KYC documents are duly submitted to HDFC Bank in original within timelines specified by HDFC Bank in this regard and in compliance of HDFC Bank's internal guidelines

Email

Phone

SMS

No, I am not interested in receiving any such newsletter or information

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.

I/We hereby acknowledge, agree and confirm that the credit card issued by HDFC Bank shall be blocked for usage till this application and relevant credit card documents including but not limited to my/our KYC documents are duly submitted to HDFC Bank in original within timelines specified by HDFC Bank in this regard and in compliance of HDFC Bank's internal guidelines.

Signature (Primary Credit Cardholder):

Date:

Please send this filled application form & supporting docs to - HDFC Bank Cards Upgrades Division, P.O. Box No. 8654, Thiruvannamiyur P. O., Chennai - 600 041

