



Product & pricing MID cum FD Lien Declaration

I accept and confirm having applied for below ticked HDFC Bank Credit Card. I also understood the card pricing & activation offer as applicable with terms & conditions hereafter.

Credit Card Product	TICK	Membership Fee	Credit Card Pricing Conditions		Credit Card Activation offer
			First Year Annual Fee benefit	Renewal Fee Waiver (if spends in preceding 12 months is)	
IndianOil HDFC Bank card	<input type="checkbox"/>	₹ 500 /-	First Year Fee Payable	Spend of ₹ 50,000 /-	Get a Gift Voucher worth ₹250/- for doing atleast 1 transaction using your new credit card within first 37 days from card open date
Freedom card	<input type="checkbox"/>		Gift Voucher* equivalent to First Year Fee Payment will be issued within 90 days from fee realisation		
MoneyBack+ Card	<input type="checkbox"/>				
Biz First card	<input type="checkbox"/>				
Biz Grow card	<input type="checkbox"/>	₹ 1,000 /-		Spend ₹ 1,00,000 /-	
Millennia card	<input type="checkbox"/>		Spend ₹ 3,00,000 /-		
Diners Privilege card	<input type="checkbox"/>	₹ 2,500 /-	No fee if spends of ₹ 1.50 lakh in first 90 days	Spend ₹ 4,00,000 /-	Not Applicable
Regalia Gold card	<input type="checkbox"/>			Spend ₹ 7,50,000 /-	
Biz Power card	<input type="checkbox"/>	₹ 10,000 /-	No fee if spends of ₹ 1.50 lakh in first 90 days	Spend ₹ 7,50,000 /-	Not Applicable
Biz Black card	<input type="checkbox"/>				

*FD Account Number																			
*Lien amount in figures (Rs.)																			
*Lien amount in words																			

*Note: Lien amount should not exceed the principal amount of the FD

Terms & Conditions (Pricing)

Membership Fees will be levied along with applicable GST on 120th day. Post realization of the First Year Fee, an equivalent amount of Gift Voucher (GV) will be issued within 90 days of Fee realization date. Renewal Fee shall be levied at the start of every anniversary year if the card does not meet Renewal fee waiver condition Business credit card variant are issued only to Self Employed / Proprietor

Terms & Conditions (FD Lien)

I/ We hereby irrevocably and unconditionally authorize HDFC Bank Limited ("Bank" which expression shall, unless it be repugnant to the subject or context thereof, be deemed to include its successors and assigns) to mark a lien on the FD account mentioned above, to the extent of the Lien Amount, whether such amount is additional to or by way of renewal of or replacement for any amount thereof, together with, in each case, all and any interest from time to time accruing in respect thereof (all such fixed deposits, to the extent of the Lien Amount, together with all such amounts and interest mentioned above, collectively "FD"), as a security for the credit card/ co-branded credit card being issued ("FD Linked Card"). I / We also confirm that the above FD is and shall continue to be free from any pledge, charge, lien or any other form of encumbrance or security interest ("Encumbrance"), and it is not linked to any sweep in / super saver account. I/We shall not assign, transfer or deal with the FD save as provided herein. I/We agree and undertake that the Bank shall have first and exclusive charge on the FD as a continuing security for the repayment of the outstanding dues (including interest, fees, commissions, charges, expenses and all other costs, at the rates decided by the Bank from time to time) of the FD Linked Card ("Outstanding Dues"). 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 Dues on the FD Linked Card. In such event I/We expressly agree that the Bank shall not be responsible for any loss arising due to pre-mature encashment or liquidation of the FD. The Bank shall have the right to increase or decrease the credit limit of the FD Linked Card at its sole discretion. I / We shall not apply for premature withdrawal of the FD and authorise the Bank to automatically renew, re-book or book as new or multiple fixed deposits for such tenure as the Bank may deem fit. I/We agree that the Bank shall be entitled to proceed against the card holder for the recovery of Outstanding Dues at any time before or after the exercise of rights in relation to the lien. The Bank has the right, but not the obligation, to liquidate the FD and the timing of such liquidation shall be at its sole discretion. I/We agree that the lien marked in favour of the Bank on the FD does not act as a substitute for my obligation to pay the Outstanding 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. For clarity, even in the event of shortfall post liquidation of the FD or in the event of any garnishee or seizure notice or attachment or similar action by any other person or authority in relation to the FD, the Bank shall be entitled to proceed against me/us to recover the Outstanding Dues of the Bank.

Primary a/c holder Name: _____ Signature _____

Joint a/c holder 1 Name: _____ Signature _____

Joint a/c holder 2 Name: _____ Signature _____

For Internal Use (Credit Cards Division)

SO/BDR/DSE Code

SO/BDR/DSE Name _____

SM Employee Code

SO/BDR/DSE Sign _____

Pricing Code:

AZ