

# CREDIT CARD BROCHURE CUM APPLICATION FORM

VERSION 1.17



Please staple the relevant documents here along with the applicant's latest visiting card

Source	F	O	C	O	Promo								
Ref. No.													(Br Code+LG)
LC1 Code					LC2 Code								

Token No.

APS Reference No.

Please indicate your choice of HDFC Bank International Credit Card

<input type="checkbox"/> Silver Card	<input type="checkbox"/> Gold Card	<input type="checkbox"/> Value Plus Card	<input type="checkbox"/> Titanium Card	<input type="checkbox"/> Platinum Plus Card	<input type="checkbox"/> Business Gold Card
Annual Fee: Rs. 700	Annual Fee: Rs. 2000	Annual Fee: Rs. 700	Annual Fee: Rs. 3999	Annual Fee: Rs. 3999	Annual Fee: Rs. 750

Please indicate your choice of HDFC Bank My City Benefit Card (Issued to Primary Cardmember only)

<input checked="" type="checkbox"/> Petrol	<input checked="" type="checkbox"/> Utilities	<input checked="" type="checkbox"/> Petrol & Utilities	Would you like to receive SmartAlerts <input type="checkbox"/> Yes <input type="checkbox"/> No
One Time Fee: Rs. 99	One Time Fee: Rs. 99	One Time Fee: Rs. 198	Annual Fee: Rs. 99

Title  **First name**  **Middle name**  **Last name**

\*Name as you would prefer on the card

Business Name as desired on the card  (Applicable for Business Gold Card only)

Marital Status  Single  Married  Others Gender  M  F Date of Birth  DD  MM  YYYY No. of Dependents

Educational Qualification  10th or below  10 + 2 or below  Graduate  Postgraduate and above  Professional  Other (please specify)

PAN No.  Passport No.  Place of issue

Voter ID.  Driving Licence No.  Place of issue  Nationality  Indian Citizen  NRI  Foreign National

## PLEASE TELL US WHERE YOU LIVE

Residential Address: Flat / Door No. & Building Name

Road Number / Road Name

City/State  PIN

Landmark

\*Tel No.  Is it a PP No.?  Yes  No Mobile No.

Personal E-mail ID

Alternate/Permanent Address: Flat / Door No. & Building Name

Road Number / Road Name

City/State  PIN

Landmark

\*Tel No.  Is it a PP No.?  Yes  No Mobile No.

Please give us the name of a relative/friend in your city who does not stay with you as reference.

Name  Tel No.

Your residence is  Owned  Rented  Company Provided  Ancestral/Family  PG Accommodation Period at current residence  Years  Months

Your vehicle is  Four-Wheeler  Two-Wheeler  Others  None Vehicle-make (Model Name)  Yr. of Purchase

Your vehicle is  Financed  Owned  Company provided Policy Expiry Month  Covered by (Insurance Co.)

## DETAILS ABOUT YOUR OCCUPATION

Occupation :  Salaried  Self-employed  Retired  Housewife  Student

If salaried, employed with :  Private Limited  Partnership  Proprietorship  Public Limited  Public Sector  Government  Multinational

If salaried, type of industry/business :  Advertising/Market Research  Banking  Construction/Real Estate  Consumer Goods  Entertainment/Media  Export/Import  NBFC

Hotel/Restaurant  Information Technology  Pharmaceuticals  Textiles  Transport  Travel/Tourism  Telecom  Insurance

Internet services  Real Estate  Call Centres/BPO/ITES/Medical Transcriptions  Finance  Others

If self-employed, your firm is :  Private Limited  Partnership  Proprietorship

If self-employed you are a :  Broker  Chartered Accountant  Consultant  Doctor  Engineer  Films/Entertainment Professional  Financier  Real Estate Agent

Importer/Exporter  Journalist  Landlord  Lawyer  Manufacturer  Software Professional  Trader/Distributor  Retailers/Grocers

\*Company Name  Designation  Department

Company Address : Flat / Door No. & Building Name

Road Number / Road Name

City/State  PIN

Landmark

\*Tel No.  Extension No.  Fax No.



of, and in the event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act, 1999 or its statutory modification or re-enactment thereof. I confirm that I have no insolvency proceedings pending against me nor have I ever been adjudicated insolvent. I agree that my signature on the charge slip will amount to an unconditional undertaking by me to pay HDFC Bank the amount stated therein and agree that a copy of my periodic statement of accounts will be a conclusive evidence of my liability for the charges stated therein. My liability under the charge slip signed by me shall not withstand any dispute I may have with respect to the quality/quantity of goods purchased or quality of services obtained. I will not hold the bank responsible if any outlet/franchisee refuses to accept the card. I authorise HDFC Bank to disclose, from time to time, any information relating to my Credit Card(s), (including any default in payments) to any other card issuer, credit bureau, financial institution, any parent/subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by HDFC Bank, for purpose such as marketing of services, proper operation of Credit Card accounts and other administrative services. The bank will be entitled to cancel my card(s) at any time without assigning any reasons. I understand Service Tax as applicable from time to time will be levied on fees, interest and other charges, as per government guidelines. I understand that Service Tax is not applicable on my regular purchases. I am aware that the bank reserves the right not to return the supporting financial documents given by me along with the application. **I have received and read the detailed terms and conditions and agree to abide by them, once I am allotted the Credit Card. I hereby confirm that I have also read and understood the contents of the Schedule of Charges and disclosure details, and agree to be levied various charges mentioned therein as and when applicable to me. I confirm that basis my eligibility HDFC Bank shall at its sole discretion reserves the right to issue any existing card product in their portfolio. Credit limit on any card account may be reviewed as per the Bank policies specified from time to time and the Bank reserves the right to revise (increase or decrease) and / or unconditionally cancel the limit assigned on a Card without any prior notice to the Cardmember.** I also understand and agree the fact that the Bank is authorized to change any or all of the Terms and Conditions of the Schedule of Charges at its own discretion. I authorize the Bank to record specific conversations between me/my representative and the Bank's representative, in case of grievance-related conversations or payment-recovery-related conversations or any other conversation that the Bank may deem fit, at its own discretion. I agree to abide by any Terms and Conditions as may be added/amended by the Bank from time to time without giving notice to me, regarding this Credit Card and any other facility/loan product that I avail through this Credit Card or any other Credit Card that I may be issued by the Bank in the future.

I agree to receive my card statements through E-mail on the E-mail IDs mentioned in the application form. I am aware that my new credit card would be automatically registered for Net Banking incase I am already a HDFC Bank Net Banking customer. **I understand that HDFC Bank will provide me a credit card according to the Bank's internal guidelines. I hereby give my consent to the Bank to provide me a different card in case I am not eligible for the product applied for.** I am aware that female customer applying for Gold Credit Card will be issued Woman's Gold Credit Card.

Primary Applicant's Signature Date.....

HDFC Bank customers need to sign as per bank records

Add-on Applicant's Signature Date.....

I agree to participate in any or all of the Card Upgrade programmes or Limit Enhancement programmes that the Bank may conduct on my card account from time to time as part of periodic portfolio reviews.

I  consent/  do not consent to receive information/service for marketing purposes through Telephone/Mobile/SMS/e-mail/any other mode from the Bank/or its agents

Primary Applicant's Signature Date.....

HDFC Bank customers need to sign as per bank records

Kindly note that approximate Credit Card processing time is about 2 - 3 weeks from the date of submission of completed form

### Form No. 60 (see Third Provison to Rule 114B)

Form of declaration to be mandatorily filled by a person who does not have a Permanent Account Number

1. Full Name & Address:.....  
 .....  
 .....

2. Are you a tax assessee  Yes  No

3. If YES

A. Details of ward/circle/range where the last ITR was filed.....

B. Reason for not having PAN Number .....

4. Address proof attached:

- Passport  Driving Licence  Utility bill (incl. Mobile postpaid bill)  Ration Card  Voter ID  
 Bank account statement/passbook  Leasedeed/Rent agreement copy  
 Registration documents / Ownership proof copy  Others (please specify) .....

#### VERIFICATION

I \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today the \_\_\_\_\_ day of \_\_\_\_\_

Place: .....

Primary Applicant's Signature Date.....

HDFC Bank customers need to sign as per bank records

## CARD FEATURES

### Platinum Plus Credit Card

#### Enjoy premium lifestyle benefits

- Enjoy discounts at over 28,000 hotels and resorts worldwide through a complimentary Travel Club Holiday Membership (powered by RCI)
- 2 Reward Points per Rs. 150 spent on all retail spends
- Avail 0% Fuel Surcharge across any petrol pump anywhere in the country

### Titanium Credit Card

#### Enjoy exclusive travel benefits

- Enjoy 10% Cashback on all Air Tickets and Hotels booked on [www.yatra.com](http://www.yatra.com) through MasterCard Travel Benefits program\*
- Get 5 Reward Points per Rs. 150 spent for all international spends
- Get 2 Reward Points per Rs. 150 spent for all domestic spends
- Avail 0% Fuel Surcharge across any petrol pump anywhere in the country

### Gold Credit Card

#### Spend more and Fly Free

- Enjoy 5% Cashback on Air tickets booked on domestic airline websites
- Get 5% Cashback on Rail tickets booked on [www.irctc.co.in](http://www.irctc.co.in)
- Earn 2 Reward Points per Rs. 150 spent. You can enjoy free tickets by redeeming them for air miles across leading airlines (in addition to gifts/vouchers)

\* Cashback subject to total amount due in the current statement being atleast Rs. 25,000 with cashback cap of Rs 1000 p.m.

### Woman's Gold Credit Card

#### Enjoy savings on your daily shopping

- 5% Cashback\* at Grocery, Supermarkets and Medical Stores
- Earn 2 Reward Points per Rs. 150 spent. You can enjoy free shopping by redeeming them for shopping vouchers (in addition to gifts/airmiles)

\* Cashback subject to total amount due in the current statement being atleast Rs. 20,000 with cashback cap of Rs 1000 p.m.

### Value Plus Credit Card

#### Enjoy upto 5% Cashback for a Lifetime on all Retail Spends

- 5% - Medical Stores, Hospitals and Railway Ticketing
- 1.5% - Groceries, Supermarkets, Departmental Stores and Restaurants
- 0.5% - all other Retail spends

\* Cashback subject to total amount due in the current statement being atleast Rs. 7,500 with cashback cap of Rs. 500 p.m.

### Silver International Credit Card

#### Earn while you spend:

- Get 1 Reward point for every Rs. 150 spent on your card.

### Business Gold Credit Card

(PAN Card Mandatory)

- Avail 0% Fuel Surcharge across any Petrol Pump anywhere in India
- Attractive Tiered Interest Rate Feature
- Master Card Benefits - Preferential offers across more than 50 Merchant establishments

## Exclusive features of all HDFC Bank Credit Cards

- **Worldwide Acceptance:** Accepted at over 23 million merchant establishments worldwide
- **Zero Liability on Lost Cards:** In the event of you losing your card, just report the loss immediately to our Call Centre and you will not have any liability for subsequent transactions on the lost card.
- **Powerful MyRewards Program:** Earn attractive reward points on all your card spends, and redeem the points for exciting gifts, vouchers or airmiles across your favourite airlines (not applicable on Value Plus Card)
- **0% Balance Transfer:** Enjoy attractive savings by transferring the outstanding balance from your other bank credit card at 0% interest for the first 3 months
- **Add on Cards:** Get upto 3 Add-on cards for your spouse, children (over 18 yrs), parents or siblings
- **Easy Payment Options:** Make your credit card payments at your convenience by dropping a cheque at any HDFC Bank branch. If you are a HDFC Bank customer, visit an ATM or just opt for a standing instruction to debit your HDFC Bank savings account.
- **SmartPay:** Register for SmartPay facility & experience hassle-free payments for utility bills (mobile, landline, electricity, insurance, etc)
- **Net Banking:** Enjoy the freedom of accessing your credit card account anytime/anywhere through the Net Banking facility
- **E-Statements:** Access your credit card statement conveniently through e-mail
- **Smart Alerts:** Subscribe to Smart Alerts and stay updated about your transactions, statements & payments through SMS

\* Terms and condition apply. Please visit [www.mastercard.yatra.com](http://www.mastercard.yatra.com) for details.

## REGULAR CARD OFFERINGS

### My City Benefit Card

Complement your life style with My City Benefit Card :



**Petrol** : 0% Surcharge on Fuel spends  
(Save 2.5% every time you fill fuel at ANY petrol pump.)



**Utilities** : 1.5% Cashback on utility, SmartPay, PayNow and Visa Billpay payments through your HDFC Bank Credit Card. Cashback is applicable for telephone, mobile, electricity and insurance bill payments only. You can earn Max of Rs. 500 cashback in a month.

\*My City Benefit Card eligible for Silver, Value Plus, Gold or Woman's Gold Credit Card only.

### Cash On Call (CoC)



**Cash on fingertips - only through your HDFC Bank International Credit Card**

- ▶ Low Interest Rate
- ▶ Avail cash basis card eligibility at attractive interest rates.
- ▶ Quick & Hassle Free
- ▶ CoC amount can be send in the form of DD drawn in the customer's name as per HDFC Bank Credit Card records OR credited to his HDFC Bank Savings A/C. The repayment of the loan can be made in easy instalments of 12, 24, 36 & 48 months tenure.

### Balance Transfer



**Enjoy flexibility to transfer the outstanding balance on your existing card at attractive rates**

- ▶ 0 % Interest for the first 3 Months
- ▶ Flexibility of paying the balance at any point of time
- ▶ Option of paying in EMIs.

### Smart Alerts



**Load your card with Smart Alerts - SMS Alert Service on your HDFC Bank Credit Card**

**1. Get Transaction Alerts on :**

- ▶ Retail Transactions above Rs.2500 (above Rs. 5000 on Titanium, Platinum Plus)
- ▶ Cash withdrawals
- ▶ My City benefit card alerts
- ▶ All feature related cashback credits

**2. Get Statement / Payment Alerts on**

- ▶ Total / Minimum Amount Due along with Payment Due Date
- ▶ Advance Payment reminder
- ▶ Payment confirmation / Return
- ▶ Internet transactions

### Net Banking



**Now access your Credit Card account from home or office or even while travelling with Credit Cards Net Banking:**

**You can request :**

- ▶ AutoPay Registration / Deregistration\*
- ▶ Statement on Email
- ▶ Credit Card ATM PIN
- ▶ New Card Registration
- ▶ Card Deregistration
- ▶ Updation of contact details
- ▶ Credit Card payments\*

\*This facility is available only for HDFC Bank Account Holders

**You can view:**

- ▶ Account Information
- ▶ Unbilled Transactions
- ▶ Credit Card statements

## SmartPay



- ▶ Register for **SmartPay** to pay your utility bills on **standing instructions** on your card
- ▶ You can apply for smartpay from the list of billers in your respective region from the table below:

CITY	National	Andhra Pradesh	Chandigarh	Delhi	Goa	Gujarat	Haryana/Punjab	Karnataka	Kerala	Madhya Pradesh	Mumbai	Nagpur	Rest of Maharashtra	Tamil Nadu	West Bengal
BILLER 1	Birla sun life	Airtel	Airtel	Airtel	Airtel	Torrent Power Ahmedabad	Airtel	Airtel	Airtel	Airtel	Airtel (Mobile) (Tele)	Idea	Airtel	Airtel	Airtel
BILLER 2	ICICI Prudential	Hutch	Vodafone	BSES (Yamuna & Rajdhani)	BPL Mobile	Torrent Power Surat	Spice	Hutch	Idea	Idea	Vodafone		Vodafone	Airtel (Chennai)	Hutch
BILLER 3	Om Kotak Life	Idea	Spice	MTNL	Idea	Idea Cellular		Spice		Touchtel	BPL Mobile		Idea	Hutch (Chennai)	CESC
BILLER 4	Max New York Life Insurance	LIC (Hyderabad)	Idea	Hutch	BSNL (Tele)	Airtel		Touchtel			Reliance Energy		BSNL (Pune)	Touchtel (Chennai)	
BILLER 5	Aviva Life Insurance			Idea		BSNL (Ahmedabad Tele)		BSNL (Bangalore)(Tele)			MTNL-Telephone, Garuda Mobile		MSEB (Pune)	BSNL (Chennai)(Tele)	
BILLER 6	Reliance Life Insurance			Touchtel		Hutch		BESCOM			MSEB			LIC (Chennai)	
BILLER 7	Reliance India Mobile			BSNL (Faridabad & Gurgaon)							Tata power				
BILLER 8	Tata Indicom			NDPL							BEST				
BILLER 9	SBI Life Insurance										BSNL (Kalyan) (Tele)				

**The detailed list of Most Important Terms & Conditions will be made available by the Sales Personnel on demand. A copy of the same is also available on the website [www.hdfcbank.com](http://www.hdfcbank.com) in the Credit Card section.**

### DOCUMENTS REQUIRED WITH THIS APPLICATION

Please attach self attested copies of all required documents.

**Documents required as per regulations:**

▶ KYC requirements

- ID proof     Address proof

▶ Income Tax records

- Copy of PAN Card     Form 60 duly filled and signed, with address proof

**Document required for assigning Credit limit on your Card.**

Income documents

Other Surrogate documents in lieu of Income documents

The above documentary requirements are subject to change based on regulatory requirements and internal policies of HDFC Bank.



**SMART PAY**

	Name of the Company	City	Details 1	Details 2	Details 3
Telephone			Tel No	Cast A/C No.	
Electricity			Billing Unit No	Cycle No.	
Mobile Co 1			Mobile No.	A/C No.	Smart Pay *Limit
Mobile Co 2			Mobile No.	A/C No.	Smart Pay *Limit
Insurance Co			Policy No.	Cost ID	Premium Amt.

\* To set a maximum limit of payment that can be made towards the billing company; \*Mandatory Field. E-mail ID (Mandatory for LIC) \_\_\_\_\_

- 1) You can apply from only the list of the billers provided in the table under smartpay on Regular Card Offerings
- 2) Please sign on the reverse side for smartpay after reading the terms and conditions
- 3) Please provide a copy of the latest bill (any of the last three bills received from your utility company); for each utility company opted above to enable us to verify the customer account details. For additional billers please provide the above details on a separate sheet, sign it and attach with the form.
- 4) Only duly completed forms will be accepted.
- 5) Continue making bill payments towards the above mentioned utility company bill outstandings until you receive a SmartPay activation confirmation through email / SMS / Letter.

I agree to be levied processing fee of Rs. 10/- plus service tax for each bill paid on my behalf on my HDFC Bank Credit Card. I agree and accept that HDFC Bank reserves the right to withdraw this offer without any prior information to me. I hereby declare that the above information is correct and complete and request that SmartPay facility be provided to me. I acknowledge that I have read, understood and agree to be bound by the SmartPay Terms & Conditions that are currently in effect and as may be amended from time to time. I declare that I have not registered for any other alternate mode of payment for any of the bills mentioned above and I agree that my registration would be rejected if already registered with any other service provider.

Primary Applicant's Signature Date.....

X

HDFC Bank customers need to sign as per bank records

**CASH-ON-CALL (COC)**

Please fill in your requirement:

Cash-on-Call Amount in Fig (Rs.): \_\_\_\_\_

App. No.

Cash-on-Call Amount in words: Rupees \_\_\_\_\_ only

Cash-on-Call tenure (Months):  12  24  36  48

Cash-on-Call Rate of Interest (p.m): . \_\_\_\_ % per month

I request that the loan may be disbursed by (Please choose whichever is applicable)

- Delivery of Manager's Cheque drawn on my name as mentioned in Bank's records
- Credit to my Savings/Current account no. (in my name) held with HDFC Bank (Recommended)

HDFC Bank Account No: \_\_\_\_\_

\* HDFC Bank Credit Card No: \_\_\_\_\_

**I agree and abide by the following Terms & Conditions:**

Processing of COC is subject to the approval and successful delivery of the HDFC Bank Credit Card I have applied for. I hereby agree to accept the COC of an amount /tenure as mentioned. I understand that the applicable processing fee is 2% of the COC Amount or Rs. 200/- whichever is higher (exclusive of applicable service tax). The COC Amount approved for would be blocked against my HDFC Bank Credit Card limit. Approval of COC is at the sole discretion of HDFC Bank

Primary Applicant's Signature Date.....

X

(Signature as per bank records)

**BALANCE TRANSFER APPLICATION FORM**

App. No.

Issuing Bank..... Card No..... Expiry Date..... Amount to be transferred.....  
(Minimum amount Rs. 2500)

Name as it appears on your existing card \_\_\_\_\_

This is to confirm that I am applying for: Regular Bt  BT on EMI

After approval and subsequent issuance of HDFC Bank International Credit Card, I wish to avail of the Balance Transfer Facility on the following terms and conditions:

- 1) Transfer amount is subject to a minimum of Rs. 2500, but shall not be in excess of the outstanding balance on the other card account
  - 2) Balance Transfer is not applicable from other card accounts which have an overdue status or where the credit limit has been exceeded.
  - 3) Balance Transfer will not be accepted from other existing HDFC Bank Credit Card accounts.
  - 4) The cardmember will continue to make payments to the other card issuer until he receives a cheque/DD/pay order from HDFC Bank favouring the other card issuer. HDFC Bank will not be liable for any new charges, overdue payments, interest charges, etc. on the said card account.
  - 5) The preferential rate of interest for regular balance transfer will be for a period as communicated while applying for the balance transfer facility. This period will be calculated from the date of cheque/DD/pay order favouring the other card issuer, or the date when the balance transfer amount is charged to your HDFC Bank Credit Card, whichever is earlier.
  - 6) For balance transfer on EMI, the applicable interest rate will be 1.45% p.m., for tenure of 12 months. Hence, the repayment will be in Equated Monthly Instalments (EMI) over 12 months.
  - 7) HDFC Bank reserves the right to accept or reject any Balance Transfer request. These terms and conditions shall be deemed to be a part of The Cardmember Agreement and are incorporated therein by reference.
  - 8) Balance Transfer request once approved and processed cannot be cancelled.
- BT on EMI :** A. I understand that the Balance Transfer amount would be converted to Equal Monthly Instalments and would reflect in the monthly credit card statements for 12 months. B. I understand that the applicable interest rate is 1.45% p.m. for a period of 12 months

Primary Applicant's Signature Date.....

X

HDFC Bank customers need to sign as per bank records