

To,
DIG Narendra Singh
Principal Director (Adm)
Indian Coast Guard
New Delhi.

Sub: HDFC Bank Salary Account Offer

Dear Sir,

It gives us great pleasure to introduce the HDFC Bank Salary Account with exclusive benefits

HDFC Bank was incorporated in August 1994. With 8000+ branches and 20,000+ ATMs, HDFC Bank is there wherever you need us. Our superior service and a technologically advanced banking platform will make banking a pleasurable experience for you. To explore in detail, please read the attached salary letter. Looking forward to delivering the best banking experience.

The mentioned salary package will include Agni Veer, Army, Navy, Airforce, India Coast Guard, Paramilitary, civilians under Ministry of Defence and Pensioners (80 yrs).

Yours sincerely,

Sonika Dua
AVP- Central Govt & Strategic Team.

- SALARY OFFER -

Zero Balance Salary Account

- **Fast and efficient on the spot account opening** with an 'Instant Kit' (Chequebook, Debit Card, Net Banking & Phone Banking password)
- **Free Personal Accident Death cover** of 1 Cr¹
- **Free Permanent Total / Partial Accidental Disability cover** up to Rs. 1 Cr¹
- **Free Educational Benefit** of up to Rs 5 lakhs¹ for dependent child on the salary account in case of accidental death of Defence Personnel
- **Free Marriage Benefit** of up to Rs. 5 Lakhs¹ for dependent unmarried Daughter on the salary account in case of accidental death of Defence Personnel
- Cost for Transportation of Mortal Remains of up to Rs 50,000¹
- **Unlimited free Access to HDFC Bank ATMs & Other bank ATMs countrywide**
- **Unlimited Free Demand Draft**
- Free Zero Balance Salary Family Account with Customized features similar to the main salary account & Free Money Back Debit Card for the primary applicant
- Unlimited free, personalized and Payable at par Chequebook per year
- Option of free account statements on Email and free Passbook facility

**Benefits
to the
Employee**

Free Millennia Debit Card for the primary holder with features like:

- **Free Personal Accident Death cover** of Up to Rs.10 Lacs² & Free **International Air Accident Death cover** of Up to Rs. 1 crore² on the card.
- **Daily ATM withdrawal Limit** Rs. 50,000 & **Shopping limit** of Rs. 3,50,000 per day
- **Fire & Burglary Insurance & Checked Baggage Insurance** of Rs.2,00,000 each *
- **Cashback Benefits of up to Rs. 4,800 yearly:** Upto 10% Cashback on shopping via SmartBuy
- 2.5% Cashback on online Spends | 1% Cashback on all offline Spends and Wallet reloads
- **Complimentary Clipper Lounges access**, 4 complimentary lounges access annually (once per calendar quarter) at domestic airports across India⁶
- In case of change in account relationship/downgrade of account, the debit card annual charges shall be applicable from the date of change in relationship as applicable on pro rata basis for the period from the date of change in account relationship till the next billing date, as may be applicable. to know more click here <https://www.hdfcbank.com/>

Credit Cards

- Choose from the widest range of Credit Cards with a host of unparalleled features & benefits such as:
Complimentary lounge access | Accelerated Reward Points | Cash Back & Discounts
- **My Card:** Manage your HDFC Bank Card On-the-go with Set usage limits, check reward points, transactions & more.



Speciale Salary Programme

Speciale' Salary Accounts – Speciale Gold & Speciale Platinum specifically designed for the Mid & Senior management. These Accounts come with a host of Industry First Banking & Lifestyle privileges and will cover all your Banking / Financial needs and you need not look anywhere else.

Banking Benefits:

- My Account My Choice (MAMC): Customers are eligible to opt for an account number of their choice* - Applicable for high value accounts with an initial funding of 5 lacs in the new account.
- FD cushion: Customers need not worry of maintaining the AMB requirement in accounts in case of no salary credit. Just book an FD with us, put it under auto renewal and do away with the worries of tracking the account balances. This feature is available to Speciale Gold customers at an FD of Rs. 4L and Speciale Platinum Customers at an FD of Rs. 8L
- Earn higher interest on your Speciale Accounts with our Auto FD Facility: A customer can opt for creating an auto FD beyond the threshold of Rs. 1L for Speciale Gold and Rs. 3L for Speciale Platinum Salary account customers and earn higher interest (as applicable for FDs)
- Managed Program – Imperia & Preferred – Enjoy our host of Managed program benefits from Day 1 of account opening.

Speciale Platinum: Salary credit of greater than INR 1.5 Lakhs

- Monthly Milestone 1* : Enjoy the best luxury experiences from Taj Hotels, ITC Hotels & Marriott worth INR 5000.
- Monthly Milestone 2* : Get benefits of INR 2500 of your choice from Amazon or Flipkart*
- Monthly Milestone 3* : Enjoy a Cult Fit Membership for 3 months or make your next travel hassles free with Airport porter services.
- Keep your money safe from frauds with an exclusive Cyber insurance cover up to INR 50,000*

**Benefits
to the
Employee**

Speciale Gold: Salary credit from INR 75K to 1.5 Lakhs

- Monthly Milestone 1*: Enjoy the OTT annual membership of your choice from Amazon Prime, SonyLiv, Zee 5
- Monthly Milestone 2* : Get a voucher of INR 1000 of your choice from Amazon or Flipkart*
- Monthly Milestone 3* : 2 complimentary movie tickets from BookMyShow or PVR Inox
- Keep your money safe from frauds with an exclusive Cyber insurance cover up to INR 25,000.

*Applicable for Active Salary accounts with Active Debit cards



Pension Product

- Personal accident death covers of up to ₹ 1Cr till 80 years of age*
- Permanent Total Disablement cover of Rs 1Cr*
- Marriage benefit of up to ₹2 lakhs for primary account holder dependent daughter in case of unfortunate accidental demise*
- Educational benefit to the children of Army Personnel up to ₹5 lakhs in case of unfortunate accidental demise. *
- Access of SPARSH facility through designated service branches.

**Benefits
to the
Employee**

* Conditions Apply

* Detailed information in attached proposal.

PayZapp

Comprehensive and secure online banking platforms that allow the bank access 24x7 – anytime, anywhere.




- Get great cashback and save every month
 - Link HDFC Bank Debit & Credit Card & Enjoy One
 - Click Payments
 - Pay bills of Electricity, Landline, Gas, Water, Insurance. Even “RENTAL”
 - payments on PayZapp Online Shopping at Flipkart on PayZapp and get exiting benefits
- Send Money to any Bank account instantly

**Digital
Payment
Channels**

SmartBuy



Shop on Merchant partners i.e.  | Buy Instant Voucher of your Favorite brands @ discounted rates Great deals on Flights & Hotel bookings | Log on to <https://offers.smartbuy.hdfcbank.com/> to view all exclusive offers



Payment option such as UPI (Unified Payment Solutions), Immediate Payment Service (IMPS) & NEFT



Virtual RM

A Virtual Relationship Manager exclusively for customers convenience (available to a select eligible customers) to take care of all the Banking and Investment needs through an online face-to-face interaction 24x7 / 365 days.

**Digital
Banking
Channels**



NetBanking (also available on Mobile)

- Conduct 200 + transactions from the comfort of your home or office..
- Guaranteed safety for your account with 'Secure Access' - a simple two-step process that greatly enhances your online Security
- Transfer funds to accounts in any bank in India free through NEFT and RTGS on Net Banking



MobileBanking



- **Access your account on your Mobile Phone** – 130+ different types of transactions can be done using MobileBanking App
- **Mobile Banking Credit Card Info** – View your credit card account information on the move using your mobile phone
- **Phone Banking** - Access your Account, Loans, Demat & Investment Services on phone in your preferred language
- **Chat Banking** - Save the number 70700 22222 and send a WhatsApp message 'SUB'
- Customer can open PPF & SSA from Mobile Banking App



Chat with EVA – 'EVA', our Artificial Intelligence (AI) based chatbot, is equipped to answer all HDFC Bank related queries



Email and mobile alerts (InstaAlerts)

- Register for alerts on the activities in your accounts instantly & Get alerts for salary credits, track payments, reminders to pay your utility bills.



Free utility payments (BillPay)

- Select from a large number of billers for your electricity, telephone, mobile bills as well insurance premium payments Do away with cheques, late payments, queues and lost bills



Standing Instructions on Debit Card

- Limited offer of 5% Cashback on bills registered for Standing Instruction on Debit Card.



Free Zero Balance Salary Family Account with Customized features similar to the main salary account & Free Money Back Debit Card for the primary applicant



Free, personalized and Payable at par Chequebook of Unlimited Cheque leaves per year



Option of free account statements on Email and free Passbook facility



Option of Reimbursement Account linked to the same debit card



Avail our superior loan products with special pricing and faster processing.

- **Personal Loan:** Personal Loan in just 10 seconds*
- **Home Loan:** For your dream home or improvement/Renovation/Extension
- **Two Wheeler Loan:** 100% finance* on wide range of Bikes, Scooters & Super Bikes with flexible repayment*
- **Car Loan:** Avail up to 100% finance* for your dream car
- **Consumer Durable Loan:** At No Extra Cost across product categories
- **Gold Loan:** Avail the value
- **Salary Plus against Salary:** Overdraft facility against your salary, up to Rs.5,00,000*
- **Loan against Security:** Get an instant loan against shares & mutual funds in a digital and paperless way.
- **Loan against Property:** Maximum loan to value*, higher tenure for ease of payments



Loan Products

*Terms and Conditions apply.

Hassle-free investment experience through integrated Saving, Demat & Trading Accounts in varied options like Equity, Bonds, NCDs, Gold ETFs etc. through multiple channels like Internet, Mobile, Branch, Telebroking etc.

InvestNow (Robot Advisory)

Robot Advisory with algorithm where the output (asset allocation) is based on inputs received (goals, risk profile & investment surplus) and other real world data (research & returns) fed into the platform.

- Smooth and paperless registration process, financial goal planning
- Shopping like experience for investment – click, add, checkout, expert recommendations

All services and features are completely free – no registration / transaction / maintenance charges.

Products available in InvestNow: Mutual Fund, Digi Gold, Global Investing & Mode Portfolios.



Investment and Insurance

Digi-Demat:

Open Demat & Trading Account online with Zero documentation.

- Demat AMC of Rs.750 waived of for first year
- Preferential pricing for managed customers 2nd year onwards
- Enjoy low brokerage rates, quality research & dedicated relationship manager
- Demat Account and Online Trading Account (HDFC Securities Account) linked to Savings Account Investment Services Account (Mutual Funds through NetBanking)
- Recurring Deposit and Five Year Tax Saving Fixed Deposit



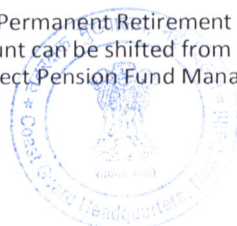
NPS:

National Pension System (NPS) is a Defined Contribution Pension Plan introduced by the Government of India for all citizens of India. This investment plan gives a regular income post retirement.

Individual invests during the earning phase of life, this money is invested in the market related products and earns returns on it, and on retirement individual gets pension from the accumulated corpus.

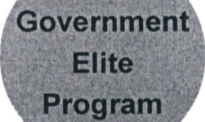
Benefits to Individual:

- **Safe and Regulated** - Initiated by Government of India (GOI) and regulated by Pension Fund Regulatory and Development Authority (PFRDA)
- **Low cost** - PFRDA has capped the service charges in NPS, making it one of the lowest cost pension funds in the world!
- **Portable** - NPS Account or Permanent Retirement Account Number will remain same irrespective of job change, city or state. Account can be shifted from personal to corporate Model and vice versa.
- **Flexible** - Individual can select Pension Fund Manager & Investment options as per his/her choice



Solutions that suit every lifestyle

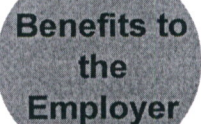
- Personalized attention from **dedicated Relationship Manager**
 - **Manager Investment Services** to help you make the right choice for your assets
 - **Relationship Pricing** across products
- Even your **family members can enjoy these special privileges** - we know that your family is important to you



**Government
Elite
Program**

| | |
|----------------------------|---|
| Elite Imperia | <p>Imperia Programme</p> <ul style="list-style-type: none"> - Dedicated Imperia Client Relationship Manager - Privileges at fine dine outlets with up to 20% off with HDFC Bank Credit Cards - Complimentary 2 per quarter lounge privilege access at select airports* - Exclusive Imperia Platinum Debit Card with up to 1% CashBack on daily spends & insurance cover - Complimentary locker for you and your family - Exclusive Imperia e-magazine |
| Elite Preferred | <p>Preferred Programme</p> <ul style="list-style-type: none"> - Privileges at fine dine outlets with up to 20% off with HDFC Bank Credit Cards - Dedicated Relationship Manager - Complimentary 2 per quarter lounge privilege access at select airports* - 50% discount on annual rental fees for one locker - Exclusive Preferred Platinum Debit Card with up to 1% CashBack on daily spends & insurance cover - Preferred Speak: Exclusive monthly e-newsletter |
| Elite Classic | <p>Classic Programme</p> <ul style="list-style-type: none"> - Dedicated Relationship Manager - 25% discount on annual locker rental fees for one locker - Exclusive Benefits for Family Banking - Combined monthly Smart Statement to help keep track of all transactions - Classic speak: Exclusive monthly newsletter - Cash transactions for Savings Accounts at nil charges for 5 transactions or up to Rs 2 Lakhs value per month |

-
- **Account Opening at multiple locations** where HDFC Bank has presence
 - **Dedicated Relationship Manager** in major locations to cater to the financial needs of the employer and the employees
 - **Dedicated Service Helpdesks** at your premises to ensure your every query related to banking is efficiently solved, with our expertise
 - **Quick and easy salary disbursement:** Disbursements can be made from your office through ENet – a secure online banking platform for corporates
 - **Direct transfer of salaries/reimbursements** to employees' accounts



**Benefits to
the
Employer**



Important Terms & Conditions!

1. **Personal Accidental Death Cover on Salary Account** - Covers accidental death resulting within 12 months from bodily injury due to accident only (including Mob fury / Riots / Encounter / Terrorist attack / Bomb Blast / Homicidal / Counter Insurgency) .The insurance cover is not applicable for whose death is caused by suicide or attempt to suicide, for Bodily Injury or Sickness occasioned by Civil War or Foreign War and for cases mentioned in Annexure I and all coverage of insurance are as per terms and conditions mentioned in the insurance policy, as per sole discretion of the insurance company. All the correspondence related to claim will then be directly taken up between the Insurance Co and the claimant with HDFC Bank Ltd acting as a facilitator

Eligibility: Cover provided only to the primary account holder. On the event date, the account holder

- Is a bonafide employee (aged less than 70 years) of Indian Defence Personnel
- Is holding a Defence Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary in HDFC Bank account in previous 3 months to the date of death
- 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 International Air Accidental Death claim ticket should have been purchased using Debit Card linked to Salary Account (Condition that Air ticket should be purchased through HDFC Bank account linked DC is waived. Limit of 5 deaths due to Air Accident during policy period)
- In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 180 days from the date of death.

Terms and Condition of Permanent Total Disablement and Permanent Partial Disablement

Permanent Total Disablement - The bodily injury, which is direct cause of permanently, totally and absolutely disabling the person insured from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever

Permanent Partial Disablement - The bodily injury which is the sole and direct cause of total and irrecoverable loss of use of or the actual loss by physical separation permanently incapacitating the Insured Person to the extent of 40% or more in aggregate

Basic Eligibility for Permanent Total / Partial Disablement

- Cover provided only to the primary account holder.
- On the event date, the account holder,
 - o Is a bonafide employee (aged less than 70 years) of Indian Defence Personnel
 - o Is holding a Salary Account under the Corporate Salary Account Program with HDFC Bank and has received salary credit in HDFC Bank account in previous 3 months
 - o Should have carried out at least one purchase transaction using the debit card, within 6 months prior to the date of loss
- Covers permanent disability resulting within 12 months from bodily injury due to accident only

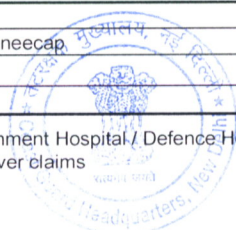
Permanent Total Disablement & Permanent Partial Disablement

If such injury shall within Twelve (12) calendar months of its occurrence be the sole and direct cause of the total and Irrecoverable loss of

TABLE OF BENEFITS – TABLE (D)

| The Disablement | Compensation Expressed as a Percentage of Total Sum Insured |
|--|---|
| 1) Permanent Total Disablement | 100% |
| 2) Permanent and incurable insanity | 100% |
| 3) Permanent Total Loss of two Limbs | 100% |
| 4) Permanent Total Loss of Sight in both eyes | 100% |
| 5) Permanent Total Loss of Sight of one eye and one Limb | 100% |
| 6) Permanent Total Loss of Speech | 100% |
| 7) Complete removal of the lower jaw | 100% |
| 8) Permanent Total Loss of Mastication | 100% |
| 9) Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out Daily Activities essential to life without full time assistance | 100% |
| 10) Permanent Total Loss of Hearing in both ears | 75% |
| 11) Permanent Total Loss of one Limb | 50% |
| 12) Permanent Total Loss of Sight of one eye | 50% |
| 13) Permanent Total Loss of Hearing in one ear | 15% |
| 14) Permanent Total Loss of the lens in one eye | 25% |
| 15) Permanent Total Loss of use of four fingers and thumb of either hand | 40% |
| 16) Permanent Total Loss of use of four fingers of either hand | 20% |
| 17) Permanent Total Loss of use of one of either hand: | |
| a) Both joints | 20% |
| b) One joint | 10% |
| 18) Permanent Total Loss of one finger of either hand: | |
| a) Three joints | 5% |
| b) Two joints | 3.5% |
| c) One joint | 2% |
| 19) Permanent Total Loss of use of toes: | |
| a) All – one foot | 15% |
| b) Big – both joints | 5% |
| c) Big – one joint | 2% |
| d) Other than Big – each toe | 2% |
| 20) Established non-union of fractured leg or kneecap | 10% |
| 21) Shortening of leg by at least 5 cms. | 7.50% |
| 22) Ankylosis of the elbow, hip or knee | 20% |

Medical certificate certifying disability from Government Hospital / Defence Hospital along with other documents as per requirement from insurance company for processing of disability cover claims



Important Terms & Conditions!

DEPENDENT CHILD EDUCATION BENEFIT

- If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in death within twelve (12) months of the Date of Loss, then the Company agrees to pay the education fees for the Insured Person's surviving Dependent Child up to the amount stated in the Schedule.

Specific Conditions

- To receive benefits under this Section, the Dependent Child must be in full time education at an accredited educational institution.
- The Total Sum Insured is the total amount payable for all Dependent Children combined, not per person.

DEPENDENT DAUGHTER MARRIAGE BENEFIT

- If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in death within twelve (12) months of the Date of Loss, then the Company agrees to pay the Marriage Benefit for the Insured Person's surviving Dependent unmarried Daughter (Age more than 18 Years) up to the amount stated in the Schedule.

Specific Extensions

- Disappearance: In the event of the disappearance of an Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been travelling as an occupant, it shall be deemed after twelve (12) months, subject to all other terms and conditions of this Policy, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of a benefit under this Section, it is discovered that an Insured Person is still alive, all payments shall be reimbursed in full to the Company.
- Exposure: Death as a direct result of exposure to the elements shall be deemed to be Bodily Injury.

2. Personal Accidental Death Cover on MoneyBack Debit Card/ Millennia debit card:

Customers will be eligible for accelerated cover depending upon the Debit Card spends done in last one year from date of demise. Personal Accident Death Cover by Air / Road/Rail - Base Sum assured Rs. 5,00,000. In addition, the customer is also eligible for an accelerated insurance cover of upto Rs. 5 lakhs, basis his/her Spends using the Debit Card at merchant outlets or online

| Base Cover | Accelerated Cover | Total Insurance Amount in Rs. | Basis Spend Amount using Debit Card in last one year |
|------------|-------------------|-------------------------------|--|
| 5 Lakh | - | 5 Lakhs | One transaction in 30 days or SI on DC registration (Spends Less than 50K) |
| 5 Lakh | 1 lakh | 6 Lakhs | 50 K - 1 L Lakh |
| 5 Lakh | 2 Lakh | 7 Lakhs | 1 Lakh- 1.5 Lakhs |
| 5 Lakh | 3 Lakh | 8 Lakhs | 1.5 Lakhs - 2 Lakhs |
| 5 Lakh | 4 Lakh | 9 Lakhs | 2 Lakhs - 2.5 Lakhs |
| 5 Lakh | 5 Lakh | 10 Lakhs | 2.5 Lakhs - 3.0 Lakhs |
| 5 Lakh | 6 Lakh | 11 Lakhs | 3 Lakhs - 3.5 Lakhs |
| 5 Lakh | 7 Lakh | 12 Lakhs | 3.5 Lakhs - 4 Lakhs |
| 5 Lakh | 8 Lakh | 13 Lakhs | 4 Lakhs - 4.5 Lakhs |
| 5 Lakh | 9 Lakh | 14 Lakhs | 4.5 Lakhs - 5 Lakhs |
| 5 Lakh | 10 Lakh | 15 Lakhs | Above 5 Lakhs |

In case of international air coverage claim, international air ticket should have been purchased using Debit Card linked to Salary Account

Debit Card holders are required to use their Debit Card at retail OR on-line stores at least once every 30 days to keep the free Personal Death Insurance cover on their Debit Card active.

In case of International Air Accidental Death claim, international air ticket should have been purchased using MoneyBack Debit Card / Platinum Debit Card linked to Salary Account

Effective January 1, 2024, customers can continue to enjoy complimentary airport lounge access per quarter on their HDFC Bank debit card, only if they spend Rs.5000 or more in the previous calendar quarter.

For instance, if they spend Rs.5000 or more using their HDFC Bank Debit card from October 2023 -December 2023, they can enjoy complimentary airport lounge access from January 2024 to March 2024 and as on.

In case of change in account relationship/downgrade of account, the debit card annual charges shall be applicable from the date of change in relationship as applicable on pro rata basis for the period from the date of change in account relationship till the next billing date, as may be applicable. to know more click here <https://www.hdfcbank.com/> - T & C Apply.

3. Zero Liability on fraudulent Point of Sale usage on lost and stolen cards. Cardholder will receive the credit, with a hold marked for the disputed amount within 5 days of the submission of the required documents, ie,

FIR

Dispute letter

Indemnity letter

Passport copies in case of international transaction dispute

Zero liability insurance is applicable for point-of sale (POS) transactions which are not authenticated using ATM PIN and not for ATM/online Debit Card/Netsafe transactions. The liability per card is restricted to a maximum of Rs. 4 Lakhs (Rs. Four lakh only) per card, (except Rupay Premium debit card)

For Claims under Zero Liability to be accepted & processed, the cardholder should have carried out at least 1 purchase transaction using the Debit Card, within 90 days prior to the date of the disputed purchase transaction.

The findings of the Bank's investigation will be final and binding on the customer. Cardholder cannot close the account till the hold funds for the said amount is released. In case it is an unsigned card, Zero Liability will not be applicable; the cardholder will be liable for the transaction. The Zero Liability offering is valid for all Point of Sale transactions which are not authenticated using ATM PIN carried out and reported after August 29, 2005. The Point of Sale transaction under dispute can be for a maximum of 90 days prior to the date of reporting of the loss of Debit Card to the Bank. The case would be processed subject to the receipt of all required documents within 21 days of reporting of loss by the customer. All necessary documents to be provided within 21 days of reporting of loss.

The Cardholder has not shown any delay or negligence in reporting the loss of the Card to the bank.

Important Terms & Conditions!

- 4. Personal Accidental Death Cover on Salary Family Account** –Covers accidental death resulting within 12 months from bodily injury due to accident only. Eligibility: Cover provided only to the primary account holder. On the event date, the primary 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 HDFC Bank Salary Account in prior 3 months Should have carried out at least one purchase transaction using the debit card linked to family account, 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

In the event of death of the account holder, the beneficiary to inform the insurance company (through the bank) within 90 days of death and all supporting documents related to the claim needs to be submitted to the insurance company within 180 days from the date of death. All the correspondence related to claim will then be directly taken up between the Insurance Co and the claimant with HDFC Bank Ltd acting as a facilitator. Process for claim will be similar as mentioned above

Premium Banking Programmes – Entry into the programmes is at the sole discretion of the Bank. HDFC Bank reserves the right to change the benefits/services offered as part of the programme.

Loans – Conditions Apply. Final credit approval at the sole discretion of HDFC Bank Ltd.

Loans.

- 5. The lounge benefit on debit cards will undergo a change effective January 1,2024.**
Effective January 1,2024, customers can continue to enjoy complimentary airport lounge access per quarter on their HDFC Bank Debit Card, only if they spend Rs.5000 or more in the previous calendar quarter.
For instance, if they spend Rs.5000 or more using their HDFC Bank Debit Card from October 2023 -December 2023,they can enjoy complimentary airport lounge access from January 2024 to March 2024 and as on

* - conditions apply

** - Top 6 cities - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and

Hyderabad ATMs For Fees & Charges – Please visit our website "www.hdfcbank.com"

Annexure I

Below are the exclusions for Personal Accidental Death Cover and Disability Cover

| Particular | Exclusions in personal accidental insurance cover & Disability Cover |
|---|--|
| General Exclusion clause on war | Damage directly or indirectly occasioned by or happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith |
| Deliberate Exposure to Dangerous Activities | Bodily Injury or Sickness due to willful or deliberate exposure to dangerous activities (except in an attempt to save human life), intentional self-inflicted injury, suicide or attempt thereof, or arising out of non adherence to medical advice |
| Under influence of Alcohol. | Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician. |
| Criminal Act | Bodily Injury sustained whilst or as a result of participating in any criminal act. |
| Gradually Operating Cause | Bodily Injury due to a gradually operating cause. |
| Sports | Bodily Injury sustained whilst or as a result of participating in any sport as a professional player. |
| Intentionally Provoking | Bodily Injury or Sickness caused or provoked intentionally by the Insured Person. |
| Participation in competition | Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land, water or air vehicle. |
| Hazardous Sports | Bodily Injury sustained whilst or as a result of active participation in any hazardous sport such as parachuting, hangliding, parasailing, off-piste skiing or bungee jumping. |
| Travel other than the fare paying route | Bodily Injury whilst the Insured Person is travelling by air other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes. |
| Pregnancy Within 26 weeks | Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth. |
| AIDS/HIV | Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV. |
| Venereal Disease | Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease. |

