

TERMS AND CONDITIONS

1. The HAT card shall all times remain the property of HDFC Bank and shall be returned to the Bank unconditionally and immediately on the request of the Bank
2. To restrict use of the Card exclusively to the person named overleaf as it is not transferable.
3. At no time and under no circumstances to disclose to any person the Personal Identification Number/s (PIN NO/S) allotted to me/us.
4. At no time to use or attempt to use the Card unless there are sufficient funds in my/our account to cover the withdrawal or transfer.
5. To immediately notify the Bank of the loss or theft of the Card
7. The Bank reserves the right to vary these terms and conditions.
8. Not to use or attempt to use the Card after any notification of its cancellation or withdrawal has been given to me/us by the Bank or by any person acting on behalf of the Bank.
9. To accept full responsibility for all transactions processed from the use of the Card except any transactions occurring after the Bank has confirmed to me/us that it has received notice of loss or theft of the Card or of unauthorised acquisition of the Personal Identification Number.
10. Subject to (7) above to accept the Bank's record of withdrawals and/or transfers as conclusive and binding for all purposes and to authorise the Bank to debit my/our account with all amounts withdrawn or transferred with or without my/our knowledge or authority.
11. To acknowledge that the amount stated on the ATM Screen or a printed inquiry slip or receipt advice shall not for any purpose whatsoever be taken as conclusive of the state of my/our account with the Bank.
12. **Not to hold the Bank liable, responsible or accountable in any way whatsoever for any loss or damage howsoever arising, caused by any malfunction or failure of the Card or the ATM or the insufficiency of funds in the ATM.**
13. Notwithstanding and without prejudice to the generality of the provisions of (12) above the use of the Card shall be at my/our sole risk and I/We accept any and all risks incidental to or arising out of the use of the Card.
14. I hereby authorise you to debit my account with the amount of any withdrawal, transfer or payment made by the use of the HAT card with the use of my PIN with or without my knowledge or authority
15. The Bank will not be responsible for the Card not being honoured for any reason whatsoever.
16. I further authorise you to debit my account with all charges relating to the transactions made internationally and/or through any other local networks and any other liabilities, charges, legal fees relating to the card or usage of the card.
17. To return the Card for cancellation should it be no longer required or should my/our account with the Bank for any reason be closed.
18. That the Bank shall be at liberty to terminate the facility at any time without notice to me/us by cancelling or refusing to renew the Card.
19. Cash and/or cheques deposited by use of the Card will only be credited to my/our account after verification by the Bank. The statement issued by the Automated Teller Machine at the time of deposit will only represent what I/We purported to have deposited and shall not be binding on the Bank. The Bank's count of the amount contained in the envelope shall be conclusive. Cheques will be accepted for Collection only and the Proceeds will not be available for drawing until the cheques are cleared and realised.
20. Joint Account Holders are inter alia jointly & severally bound by these terms and conditions and are liable for all transactions processed by the use of the Card.
21. All rules and regulations governing the operation of Savings or any other Account shall be applicable to Card transactions relating to such accounts.
22. I/We undertake not to use this Card to make payment for purchases of Real Estate or Financial Assets overseas.



Keep a HAT in your wallet
and leave the rest at home

HDFC Bank Automated Teller

HDFC's Automatic Teller Form



HDFC BANK

The Housing Bank...

HDFC Bank's Automatic Teller (HAT) Card

We take pride in introducing our customers with yet another dynamic banking convenience with the installation of HDFC Bank's Automatic Teller Machines which will make 24 hour transactions a possibility.

The HAT Card and the HDFC Bank's Automatic Teller Machines will enable you to operate your existing accounts giving you a distinct advantage.



FAST CASH WITHDRAWALS

TRANSFER BETWEEN YOUR ACCOUNTS



BALANCE VERIFICATIONS OF LOANS AND SAVINGS

Covering all personal banking transactions 24hours of the day.

Please complete the application form and hand it over to your nearest branch manager

DEBIT/ATM CARD APPLICATION



Manager, HDFC Bank

Branch _____

Date _____



Dear Sir/Madam,

I/We wish to apply for a Debit/ATM Card and give below my/our details to enable you to process the application

Title _____ Date _____

First Name: _____

Last Name _____

Sex _____ Date of Birth _____

Address _____

Identity card /passport Number _____

Mother's maiden name _____

Limit Type(card Level/Account level) _____

Office Phone Number _____ Home Phone Number _____

Mobile Number _____ Email address _____

Primary Savings Account No. _____

other Savings Acc No1. _____ 3. _____

2. _____ 4. _____

Existing Loans no. 1. _____ 4. _____

2. _____ 5. _____

3. _____

I/We declare that the above information is true and correct and confirm that the instructions given have also been read and understood and agree to be bound by the above terms and conditions

Signature