

### **Terms and Conditions for HDFC NOW Loans**

- This Offer is only for Existing Customers of HDFC Ltd.
- All Loans are at the sole discretion of HDFC Ltd.
- Processing Fee applicable is 0.5% of the Additional Loan Amount + GST.
- The Rate of Interest is made available based on the different Risk Assessments. Select Rates of Interest are made available as per the credit risk profile.
- Online Transfer of funds will be done in the bank account of the customer within 2 working days.
- Any pre-payment made by the customer will be first adjusted towards the HDFC Now Loan.
- Mode for Loan repayment is through ACH only.