

T & C - APPLICABLE TO HDFC Ltd.'s 'REWARD FOR REFERENCE' PROGRAMME

The Reward for Reference Programme (hereinafter referred to as "the Programme") is applicable to Resident Indians and Non-Resident Indians ("NRIs")/ Overseas Citizens of India ("OCIs") who are the existing customers of Housing and Finance Development Corporation Ltd. India, ("HDFC Ltd.") and prospective customer (s) of HDFC Ltd. who may be referred by the existing customers.

The Existing Customer (hereafter referred to as 'Referrer') who voluntarily desires to refer an individual shall be required to provide HDFC Ltd. the required details of such prospective customer (s) (hereafter referred to as "Referred Applicant") who is desirous of availing HDFC Ltd.'s Home Loans in India for purchasing a residential house in India. The required details may be provided by the Referrer either through the online form page link provided via the 'Reward for Reference' email or our website www.hdfc.com on or before 31st January 2019.

HDFC Ltd., based on the information of the Referred Applicant as may be voluntarily provided by the Referrer on or before 31st January 2019, will connect with the Referred Applicant over an email and/or any other mode of communication as HDFC Ltd. may deem appropriate.

As the Programme is not for unsolicited marketing by HDFC Ltd., the Referred Applicant shall be required to intimate HDFC Ltd. by clicking on the "unsubscribe" link and the link to "opt-out" as provided to the Referred Applicant through the email sent by HDFC Ltd. as well as the Referrer in case the Referred Applicant does not wish to avail home loan (s) from and to be contacted by HDFC Ltd. under this Programme.

If the Referred Applicant initiates the process of availing loan under this Programme and satisfies the eligibility criteria as laid down HDFC Ltd. will offer the Referred Applicant a Processing Fee of upto INR 5,000 + Taxes will be applicable for all applications under this programme.

Should such a Referred Applicant avail a loan and seek disbursement or such loan is disbursed on or before 31st March 2019, the same shall be termed as a 'Successful Recommendation'. On every Successful Recommendation, HDFC Ltd. shall, at its discretion offer to the Referrer as a token for appreciation extend a benefit of rewards of maximum of 0.1% of the loan amount approved, or

Maximum of INR Fifty Thousand whichever is lower (hereinafter referred to as "Reward"),

in such a form and manner as HDFC Ltd. may deem fit, appropriate and proper.

Subject to the terms and conditions as may be applicable, if more than one Referrer (borrower or co-borrower) provides the same Referred Applicant, the first one to make that referral through designated channel as mentioned herein will be eligible for the Reward under the Programme. Multiple references of the same person shall be treated as null and void. In the event of a dispute, HDFC Ltd. shall have the sole and final discretion to decide in all matters.

All the Referred Applicants, who are purchasing and / or pertaining to a common property, will be treated as a single Reference, thereby entitling only one fee discount for all such references.

The Rewards and the fee discount being offered by HDFC Ltd. under the Programme cannot be clubbed with any other programme/ scheme/ offer.

No Reward is payable for referring self or spouse or any immediate family members (parents, children, and siblings) of the referee.

The Referrer who has provided a Referred Applicant to HDFC Ltd. shall not be entitled to the Reward under the Programme, if the details provided of such Referred Applicant are incomplete or incorrect or invalid. All Reward (s) under the Programme are subject to the completeness and authenticity of information of the Referred Applicant provided by the Referrer for the processing of loan (s).

The entitlement of the Reward is only in the event the Reference applies for a loan directly from HDFC Ltd. Should the Reference seek/ avail the loan through any other sourcing channel of HDFC Ltd., the Reward under the Program as enumerated herein shall not be available.

If the Referred Applicant has already initiated the process of availing loan with any of HDFC Ltd.'s Associates (Real estate agents or other agents empanelled as business partners who provide prospective customer references on a continual basis) or any other source channel, or the Referred Applicant has already submitted home loan application with HDFC Ltd. through such Associates or any other source channel, notwithstanding whether the details and information of the Referred Applicant so received by the Referrer is before or after such initiation; in such an event the Referrer providing the Referred Applicant will not be entitled to the Reward , nor the Referred Applicant will be entitled to avail discounts under this programme. In the event of any dispute, HDFC Ltd. shall have the discretion to decide such matters and the same shall be final

This Programme is only for the existing customers of HDFC Ltd., and the Reference of such customers. Employees of HDFC Ltd., their relatives, third party agents (DSA's/DSE's/BSA's), Channel Partners and its employees are not eligible for participation both as a Referrer and Referred Applicant.

The Programme is subject to applicable laws in India and may be discontinued if the same is declared non-permissible by the Government, law, regulation and/or order. Further, in case any situation arises where running this Programme is restricted and/or prohibited in any jurisdiction, the Programme shall be deemed to have not existed for that jurisdiction right from the time of its commencement and initiation and shall not impact the program in other parts of India.

Notwithstanding anything contained herein, HDFC Ltd. reserves the right at any time, at its absolute discretion without prior notice to vary, withdraw, cancel, or invalidate the Programme, without having to give a reason thereof, and without any claims and /or compensation whatsoever. Further, HDFC Ltd. shall also be at a liberty to reject any claim in the event of irregularity, discrepancy, or dispute, and the decision of HDFC Ltd. in such scenario will be final.

The beneficiary of the Reward and /or any offer shall be liable to bear any applicable tax which may be levied by the Government on the benefits derived under the Programme in India.

The Reward is non transferable in nature. However in the event of the Referrer not availing the Reward or relinquishing the same, HDFC Ltd., shall be at liberty to deal with the Reward in any manner it may deem fit.

The Reward cannot be exchanged / clubbed with any other offer or redeemed for in cash or value.

All Loans, rewards and claims (if any) are at the sole discretion of HDFC Ltd.