

T & C - APPLICABLE TO HDFC, Ltd.'s PREFERRED PARTNERSHIP PROGRAMME

- i. Housing Development Finance Corporation Ltd.'s ("HDFC, Ltd.") Preferred Partnership Programme (hereinafter referred to as "the Programme") is available to select employees of any private and Central/State Governments (including PSU) company, partnership firm, non-governmental organization and educational institution which has voluntarily decided to be empanelled as partner under the Programme (hereinafter referred to as "Preferred Partner"). The Human Resource Department of the Preferred Partner shall select eligible employees who shall be entitled to a wide range of products as mentioned below and offer (s) being offered by HDFC, Ltd. under the Programme.
- ii. The employee of a Preferred Partner applying for a loan through any mode (online as well as offline including any sourcing channels such as DSAs/BSAs) shall be eligible to avail the benefits under this Programme.
- iii. The employees of the Preferred Partner who initiate the process of availing the below mentioned products under this Programme and satisfy the eligibility criteria of HDFC, Ltd., will be eligible to avail the following benefits under this Programme:
 - a) The products which the employees of a Preferred Partner may avail are -**Home Loans (for both purchase and construction), Home Improvement Loans, Home Extension Loans, Plot purchase + construction Loans and Home Loan Refinance.**
 - b) **50% Discount on Processing Fee** – Under the Programme, the employees of a Preferred Partner shall be eligible for a discount on Processing Fee. The fee payable by such employees shall be 0.25% of the loan amount or Rs. 5000/- plus taxes, whichever is lower. Further, in case such employees apply online through HDFC, Ltd.'s official website i.e., www.hdfc.com, the processing fee shall be further reduced to Rs. 3000/- plus taxes.
 - c) **Competitive Rates of Interest** – The employees of a Preferred Partner shall be offered to avail the best rates of interest on the wide ranges of home loan products of HDFC, Ltd.
 - d) **Dedicated Relationship Manager** –HDFC, Ltd. shall assign a dedicated Relationship Manager to all the employees of a Preferred Partner for the purpose of assisting them for applying and availing from HDFC, Ltd. and providing any post-disbursement services which the employees may require.
 - e) **Assistance from Quikr Realty** – in case the employees of a Preferred Partner has not selected a property for the employee has applied for and availed the loan from HDFC, Ltd. , HDFC, Ltd. on receiving unequivocal and clear consent in writing from such employees may provide the details of such employees to its affiliate Quikr Realty to provide them assistance in selecting properties.
- iv. Only one employee of any family a Preferred Partner shall be eligible to apply for loan and avail benefits under this Programme i.e., no two individuals of the same family employed with the Preferred Partner shall be eligible to apply for loan and avail benefits under this Programme.
- v. If an employee of a Preferred Partner has already initiated the process of availing loan with HDFC, Ltd. and withdraws the loan application and subsequently applies for loan on being aware

of this Program shall not be eligible to avail the offers under this Programme. In case of occurrence of dispute, the decision of HDFC. Ltd shall be final.

- vi. 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 be not applicable since its inception and shall not impact the program in other parts of India. No claims shall arise against HDFC, Ltd. owing to occurrence of any such embargo.
- vii. Notwithstanding anything contained herein, HDFC, Ltd. reserves the right at any time, at its absolute discretion without prior notice to vary, discontinue, 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 misrepresentations made or concealment on part of the employee of a Preferred Partner and /or by the Preferred Partner, irregularity, discrepancy, or dispute, and the decision of HDFC, Ltd. in such scenario shall be final. HDFC. Ltd, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, shall not be held responsible and/or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which an employee of a Preferred Partner claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and /or on account of the same;
- viii. The employee of a Preferred Partner applying for a loan shall be liable to bear all taxes/ cess/ levies as may be applicable from time to time.
- ix. The offer (s) availed by an employees under this Programme is non transferable in nature.
- x. The benefits being offered by HDFC, Ltd. under the Programme cannot be clubbed with any other programme/ scheme/ offer. Further, the benefits so availed by an employee under this Program cannot be exchanged with any other offer or redeemed for in cash or value.
- xi. All Loans, benefits and claims (if any) are at the sole discretion of HDFC, Ltd.