

### Terms & Conditions

- i. #The timeline for in-principle sanction of loan above are available under the special Housing Loan Scheme only where unit level funding has been made available by HDFC to the resident Indian homebuyers and for salaried customers (resident Indians) with a credit score of 750 or above, on-boarded digitally (i.e., either applying online at [www.hdfc.com](http://www.hdfc.com) or through a link circulated by any of our channel partners) for Home loans on and from 25th October, 2021;
- ii. \* Quoted rate above is available under the Special Housing Loan Scheme for a limited period, only for applicants/ customers with a credit score of 750 & above, applying for loans on and from 15th November 2021 and availing disbursement (s) (part/full) on or before 30th November, 2021.
- iii.
- iv. Mentioned offer (s) are subject to statutory compliances, property and the credit/ risk profile as assessed by HDFC on the basis of certain parameters such as credit scores, segments, repayment of other loans, etc., and payment of requisite processing fee by the applicants/ customers;
- v. The above mentioned offer (s) are applicable to Home Loans for purchase of under-construction, new and re-sale properties and Refinance/ Balance transfer from other financial institutions;
- vi. The above interest rates / EMI are applicable for loans under the Adjustable Rate Home Loan Scheme, and subject to change at the time of disbursement. The rates are linked to HDFC's Bench Mark Rate and are variable through-out the tenor of the loan.
- vii. HDFC reserves the right to withdraw the above mentioned offer (s) at any point in time without any further intimation or notice, and no claims shall be entertained by HDFC in this regard.
- viii. All loans are at the sole discretion of HDFC.
- ix. The above offer (s) are effective from **25<sup>th</sup> October, 2021.**