

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

- i. The Reward for Reference Programme (hereinafter referred to as “the Programme”) is applicable to all the existing Resident Indian (“R.I.”) loan customers of Housing Development Finance Corporation Ltd. India, (“HDFC Ltd.”) and prospective customer (s) of HDFC Ltd. who may be referred by such existing customers.
- ii. The existing R.I. loan customers (hereafter referred to as ‘Referrer’) who voluntarily desires to refer any individual who is a R.I. or a Non Resident India (“NRI”)/ Overseas Citizen of India (“OCI”) situated in any country except the ones notified by the Reserve Bank and /or any other applicable laws/ regulations, 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 loans from HDFC Ltd. in India for purchasing a residential house in India.
- iii. The required details may be provided by the Referrer through [www.hdfc.com/home-loan-referral-programme](http://www.hdfc.com/home-loan-referral-programme) which may be accessed by the Referrer through any of the modes such as HDFC’s official website [www.hdfc.com](http://www.hdfc.com), Chatbot ,any social media profiles of HDFC on various platforms such as e-mails/direct mailers, Facebook and/or Twitter, or any other platform as may be launched by HDFC from time to time.
- iv. HDFC Ltd., based on the information of the Referred Applicant as may be voluntarily provided by the Referrer, will connect with the Referred Applicant over an email and/or any other mode of communication as HDFC Ltd. may deem appropriate.
- v. The cap for the total number of Referred Applicants which may be referred by each Referrer for each financial year is five (5) and each of such references shall be accepted and /or connected at the sole discretion of HDFC, Ltd. in the ordinary course of business. Multiple references of the same person shall be treated as null and void. Subject to the terms and conditions herein, any reference received beyond the stated cap in the same financial year may be considered only in the next financial year.
- vi. HDFC Ltd. has legitimate expectations from the Referrer (s) that the details so provided of Referred Applicant (s) have been provided post seeking and receiving unequivocal consent from the respective Referred Applicants. The Referrer (s) shall be solely responsible in case any dispute arises with regard to sharing of such details of Referred Applicants.
- vii. As the 'Reward for Reference' programme is not intended towards unsolicited marketing by HDFC Ltd., in case the Referred Applicant does not wish to avail loan (s) from and to be contacted by HDFC Ltd. under this programme, 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 or through any other channel of communication by HDFC Ltd. as well as the Referrer within forty eight (48) hours from the receipt of the link.

- viii. If the Referred Applicant initiates the process of availing loan under this Programme and satisfies the eligibility criteria of HDFC Ltd., the Referred Applicant will be eligible to avail the benefit on the Processing Fee as may be offered by HDFC Ltd, from time to time.
- ix. Should such a Referred Applicant avail a loan and seek disbursement within the period of 90 days from the date of sanctioning of the Loan from HDFC, the same shall be a 'Successful Recommendation'. On every Successful Recommendation, HDFC Ltd., as a token of appreciation, shall extend a benefit of rewards to the Referrer which will be a certain percentage of the loan amount approved or any amount as defined by HDFC from time to time, (hereinafter referred to as "Reward"), in such a form and manner as HDFC Ltd. may deem fit, appropriate and proper. Further, the Reward can only be availed in India. HDFC Ltd. reserves the right to revise the quantum of the Reward in such a form and manner as HDFC may deem necessary in case no request for disbursement is made by the Referred Applicant within the period of 90 days from the date of sanction. All disbursements shall remain at the sole discretion of HDFC Ltd.
- x. The Rewards and the fee discount being offered by HDFC Ltd. under the Programme cannot be clubbed with any other programme/ scheme/ offer.
- xi. All the Referred Applicants, who are purchasing and / or pertaining to a common property, will be treated as a single reference, and only one fee discount for all such references may be made available to such Referred Applicants at the sole discretion of HDFC Ltd.
- xii. This Programme is not applicable in scenarios where a Referrer refers oneself or her/his spouse or any immediate family members (parents, children, and siblings).
- xiii. The Referrer who has voluntarily provided the details of 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 as provided by the Referrer for the processing of loan (s).
- xiv. The entitlement of the Reward shall be provided only in the event the Referred Applicant applies for a loan directly from HDFC Ltd. and not through any other sourcing channel of HDFC Ltd.
- xv. 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 the loan application with HDFC Ltd. through such Associates or any other source channel, irrespective of whether the details and information of the Referred Applicant so received by the Referrer is before or after such initiation; then in such a scenario, the Referrer shall not be entitled to the Reward, nor the Referred Applicant will be entitled to any offer (s) under this Programme. Similarly, neither the Referrer nor the Referred Applicant shall be entitled to the Reward/ offer (s) under this Programme if the Referred Applicant withdraws the loan application and subsequently applies for loan on being referred by the Referrer under this Program. In case of occurrence of dispute, the decision of HDFC Ltd shall be final.

- xvi. This Programme is only for the existing customers of HDFC Ltd., and the Referred Applicant 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.
- xvii. 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.
- xviii. 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 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 a Referrer and/ or Referred Applicant claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, by way of and /or on account of the same and /or any details of the Referred Applicant voluntarily provided by the Referrer under this Programme.
- xix. The Referred Applicant shall be liable to bear all taxes/ cess/ levies as may be applicable from time to time.
- xx. Subject to the terms and conditions as may be applicable, if more than one Referrer (borrower or co-borrower) provides the same Referred Applicant through [www.hdfc.com/home-loan-referral-programme](http://www.hdfc.com/home-loan-referral-programme) , the first one to make that reference will be eligible for the Reward under the Programme.
- xxi. The Reward is non transferable in nature.
- xxii. The Reward cannot be exchanged / clubbed with any other offer or redeemed for in cash or value.
- xxiii. Benefit (s) of this Program shall ensue to the concerned Referrer (s) and Referred Applicant (s) subject to the fulfilment of the eligibility criteria as laid down by HDFC Ltd. and at its sole discretion, and shall not flow to Referrers whose loans are in default. In case of occurrence of dispute, the decision of HDFC. Ltd shall be final.
- xxiv. All Loans, rewards and claims (if any) are at the sole discretion of HDFC Ltd.