

Platinum Debit Card USAGE GUIDE



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We are pleased to bring to you the HDFC Bank EasyShop Platinum Debit Card! This card brings a host of benefits tailored exclusively to suit your needs. Please go through the following matter carefully so as to make the most of your HDFC Bank EasyShop Platinum Debit Card.

Platinum Privileges



● Chip Technology

Your Easyshop Platinum Debit Card is a Chip Card offering reater security by storing and processing information in a securemanner. This advanced technology is more effective in preventing your Card from being copied to produce counterfeit cards. This increased level of security makes your Card safer and more secure than most Debit Cards in India.

● 1% CashBack

Get ₹ 1 CashBack for every ₹ 100 that you spend through your HDFC Bank EasyShop Platinum Debit Card on purchases at Point-Of-Sale. This CashBack is valid on all purchases, all year round! Please note, CashBack will get accumulated in multiples of ₹ 250 and for getting the same credited to your account please call our PhoneBanking numbers.

● Zero Surcharge at Petrol Pumps

As an HDFC Bank EasyShop Platinum Debit Cardholder, petrol surcharge levied at any petrol pump in India will be reversed in the subsequent month up to a maximum aggregate of ₹ 750 per month per card.

● Accelerated Personal Accident Death Cover up to ₹ 10 lac*

As an HDFC Bank EasyShop Platinum Debit Cardholder, you get more insurance with every swipe. You are entitled to a Base Personal Accident Death Cover by Air/Road/Rail – Sum assured ₹ 5 lac. Additionally, you are also eligible for an Accelerated Personal Accident Death Cover up to a maximum of ₹ 5 lac. Under the Accelerated Benefit, for every ₹ 1 spent on purchases through the EasyShop Platinum Debit Card in the last 12 months, from the date of event, your sum insured increases by five times the amount spent. The Accelerated Benefit is subject to minimum spends of ₹ 20,000 in the last 12 months at Merchant locations.

Please turn over for an illustration that explains this feature.

*Conditions apply.

(figures in Rs.)

POS/Online Transactions in last 30 days	Base Insurance Cover (Rs.)	Accelerated Insurance Cover (Rs.)	Total Insurance Cover (Rs.)
1	5 lakhs	-	5 lakhs
2	5 lakhs	1 lakhs	6 lakhs
3	5 lakhs	2 lakhs	7 lakhs
4	5 lakhs	3 lakhs	8 lakhs
5	5 lakhs	4 lakhs	9 lakhs
6	5 lakhs	5 lakhs	10 lakhs

Please note that for any claims under the Personal Accident Insurance to be accepted and processed, the Cardholder should have carried out at least 1 purchase transaction using the Debit Card, within 3 months prior to the event date.

● **Online Payment Ready**

Be it online shopping, payment of your utility bills or booking a movie ticket, just use the HDFC Bank EasyShop Platinum Debit Card on MasterCard SecureCode sites from the comfort of your home. What's more, we have added one extra layer of security of MasterCard SecureCode that confirms your identity with an extra password when you make the online transaction.

Please refer to the online shopping section for details.

● **Concierge Services**

Do you need to obtain tickets for a hard to find sporting event/concert or a movie? Or you want to know good restaurants in a particular area along with reservation assistance?

All you need to do is follow 3 simple steps:

- Call on the following number and quote your HDFC Bank EasyShop Platinum Debit Card Number.
National Toll-free No. (only through MTNL/BSNL lines) - 1800-119494, Delhi No. 011-41898886
- Speak to the concierge about your requirement
- Sit back and review a host of solutions on phone

Following are the services available:

- Dining Referral and Reservation Assistance
- Flower and Gift Delivery

- Movie Tickets
- Financial Planning and Advisory Services Assistance
- Electrical and Electronic Gadget Repair Assistance
- Pest Control Assistance
- Home Cleaning Assistance

For elaborate details on the above, please refer to the Platinum Concierge Services section on page 13.

● Higher Limits

Your HDFC Bank EasyShop Platinum Debit Card is loaded with the convenience of higher shopping and ATM withdrawal limits. To know about the usage limits, please refer to the document in which your HDFC Bank EasyShop Platinum Debit Card is affixed or please call the PhoneBanking Numbers provided in this Usage Guide. The limits are subject to the balances held in the account.

● Zero Liability*

You will not have any liability towards any fraudulent transactions on your Debit Card that takes place 30 days prior to reporting the Card loss. This protection is only applicable for Point-Of-Sale (POS) transactions and not for ATM/Online Debit Card/NetSafe transactions, subject to a maximum liability of ₹ 1 lac per Card. Please report loss of Card immediately to our PhoneBanking service or visit the nearest HDFC Bank branch for further assistance.

For any claims under Zero Liability to be accepted and processed, the Cardholder should have carried out at least one purchase transaction using the Debit Card, within 6 months prior to the date of the disputed purchase transaction.

● Fire and Burglary Protection Sum Insured ₹ 50,000*

- Articles purchased through the Card, provided the Cardholder undertakes to declare the value and date of purchase (first 180 days cover from the date of purchase of the articles).
- Household articles available at the Cardholder's premises provided item-wise declaration on market value basis is made available for coverage.

*Conditions apply.

● **Checked Baggage Insurance Sum Insured Rs. 20,000***

- Applies if the insured is travelling on tour and/or on holidays in all places within India, to the extent of the intrinsic value of the accompanied personal baggage belonging to the Cardholder so lost because of fire, theft, burglary and accident to the travelling vehicle.

For any claims under Personal Accident Insurance/Fire and Burglary Insurance/Loss of Checked Baggage Insurance to be accepted and processed, the Cardholder should have carried out at least one purchase transaction using the Debit Card within 3 months prior to the event date.

Platinum Usage

Your HDFC Bank EasyShop Platinum Debit Card gives you access to your HDFC Bank Account at the following locations:

HDFC Bank EasyShop Platinum Debit Card	Transaction
Cirrus/Maestro/ MasterCard ATMS	Balance Enquiry and Cash Withdrawal
Merchant Outlets	Shopping
HDFC Bank ATMs	All ATM transactions

● **At Merchant Outlets for Shopping**



- Give your Card to the merchant after selecting your purchases - Merchants who are capable of handling the chip technology embedded Debit Card will insert the Card into the terminal instead of swiping the card
- The Card will be kept in the terminal until a transaction slip is printed out
- Merchants who are yet to upgrade will continue to swipe the card through the terminal
- On approval, the terminal will print out a transaction slip with all the details of the purchases. Check the slip and sign at the appropriate place
- Your account with HDFC Bank will be debited online for the amount of your purchase (subject to availability of funds in your account)
- The merchant will return a copy of the transaction slip and your Card. Please ensure that you have received your own Card.

● **W.e.f 1st July 2013**

- You need to use the PIN Pad that is attached to the electronic terminal to select the account (always select Saving Account) and enter your PIN. This is the same as your ATM PIN.

*Conditions apply.

● For Online Shopping with Your HDFC Bank EasyShop Platinum Debit Card

You can shop online using your HDFC Bank EasyShop Platinum Debit Card either by using MasterCard SecureCode or by creating a virtual shopping card – NetSafe. A brief gist of both these services are mentioned in the following pages.



A) MasterCard SecureCode

MasterCard SecureCode is a service from MasterCard and HDFC Bank that gives you added security when you shop online with your HDFC Bank EasyShop Platinum Debit Card. MasterCard SecureCode provides you with a password to protect your online transactions just like you use your PIN at the ATM, giving you an added assurance that only you can use your HDFC Bank EasyShop Platinum Debit Card to make purchases over the internet.

Benefits

- Safe and secure transactions over the internet
- A personal assurance message also reassures you of the authenticity of the online store

Simple Checkout Process

- Select the goods and services from the MasterCard SecureCode enabled Merchant store/website and proceed to the payment page
- Enter your HDFC Bank EasyShop Platinum Debit Card Number and the online store will connect you with HDFC Bank, to check whether your Card is secured with MasterCard SecureCode
- In case your Card is not registered, HDFC Bank initiates a MasterCard SecureCode pop-up window on your computer screen and registration happens during the transaction itself
- For subsequent transactions after registration, HDFC Bank initiates a pop-up window for MasterCard SecureCode on your computer screen that includes your personal message
- Look for and confirm your personal message, then enter your password. HDFC Bank will then confirm your identity to the Merchant

Additional Details

For more details, FAQs and to register your Debit Card, kindly visit our website www.hdfcbank.com

B) NetSafe - A Virtual One-Time Shopping Card

Now enjoy shopping online without any fear of parting with your Debit Card Number, with HDFC Bank's virtual online shopping card - NetSafe. NetSafe is a unique online payment solution that offers you complete security while shopping on the internet using your HDFC Bank EasyShop Platinum Debit Card. With this secured Debit Card application, you can create a one-time use Virtual Card from your HDFC Bank Platinum Debit Card Number with the limit of your choice. You can then use this Virtual Card number at any online Merchant site and complete your shopping with security and ease.

The Key Benefits of NetSafe are:

- Your HDFC Bank EasyShop Platinum Debit Card Number is never used on the Merchant website
- The NetSafe Virtual Card you create, is a one-time use Card
- You can set your own limit for the NetSafe Cards you generate
- You can use it on any Merchant website that accepts MasterCard Payment Cards
- Any unused amount from the NetSafe Card will be credited back to your Debit Card account

Payment Process

- Just follow a simple process mentioned on www.hdfcbank.com to register for NetSafe with HDFC Bank EasyShop Platinum Debit Card
- Once registered to create your first NetSafe Card, choose the card you wish to debit and enter the exact amount for which you would like the NetSafe Card to be created and generate the same
- Enter the NetSafe Card Number and expiry details at the payment screen of the shopping site and complete the online transaction. The Card ceases to exist after the transaction. In case of a completely unutilised NetSafe Card, the Card will cease to exist within a maximum of 24 to 48 hours and the funds will be credited back to the account. This facility is being offered absolutely free of cost with your HDFC Bank EasyShop Platinum Debit Card

Additional Details

For further information, FAQs and to register your Debit Card, kindly visit the link on our website:

www.hdfcbank.com/payments/netsafe/netsafe.html

● At ATMs

At HDFC Bank ATMs you can avail the following services:

- Account Selection
- Cash Withdrawal/Balance Enquiry
- Cheque/Cash Deposit
- Mini Statement of Accounts
- Account Statement/Chequebook Request
- Funds Transfer between your own Accounts
- PIN Change
- BillPay

At other bank MasterCard ATMs, you can avail:

- Cash Withdrawal
- Balance Enquiry

Fees and Charges

- Annual Fee per Card: ₹ 750* p.a.
- Replacement of damaged Card: Free
- Replacement of lost Card: ₹ 200*
- Chargeslip retrieval request: ₹ 100*

*Exclusive of taxes.

Account Type	No of Free Transactions per month at HDFC Bank ATMs	No of Free Transactions per month at other Bank ATMs	Charges beyond prescribed limit of free transactions
Savings & Salary Account	Free Transactions - 5	At Metro ATMs : 3 Free Transactions At Non Metro ATMs:- 5 Free Transactions	Cash Withdrawal - Rs 20/- plus applicable taxes Non Financial Transaction - Rs 8.50/- plus applicable taxes
Current Account (Flexi, Plus, Max, Apex, Ultima, Merchant Advantage Plus & Supreme Current Account)	Unlimited	At Metro ATMs -3 Free Transactions At Non Metro ATMs - 5 Free Transactions	Cash Withdrawal & Non Financial Transaction - Rs 20/- plus applicable taxes
Current Account (Regular, Premium, Trade , Agri, Current Account for Professionals, Ezee, Current Account for Hospitals /Nursing Homes/ Pathology labs, Merchant Advantage & TASC)	Unlimited	Charged from 1st transaction onwards	Cash Withdrawal & Non Financial Transaction - Rs 20/- plus applicable taxes

The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards.

Please Note:

There are no charges for using the Debit Card at Merchant locations for shopping and at HDFC Bank ATMs. However, at railway stations and petrol pumps, transaction charges as per industry practices will be applicable.

Additional Card

Additional HDFC Bank Easy shop Platinum Debit Cards are available to Joint Account holders at an Annual fee of Rs 750 per card. You can choose to opt for a regular EasyShop Debit Card as an additional Card which comes at an annual fee of Rs. 150.

Card Status

We are sending you an active Debit Card. If you have an existing ATM/Debit Card on the same account, the existing Card will be deactivated within 10 days of dispatch of your new Debit Card.

Insurance Cover Details and Claim Process

At a glance:

	Description	Sum Insured
A	Accelerated Personal Accident Death Cover by Air/Rail/Road	Up to ₹ 10,00,000
B	Fire and Burglary for the items purchased under HDFC Bank EasyShop Platinum Debit Card (up to 6 months)	₹ 50,000
C	Loss of Checked Baggage Insurance	₹ 20,000

Currently the Policy is with HDFC Ergo General Insurance Limited.*

For any claims under Personal Accident Insurance/Fire and Burglary Insurance/Loss of Checked Baggage Insurance to be accepted and processed, the Cardholder should have carried out at least one purchase transaction using the Debit Card within 3 months prior to the event date.

● **Accidental Death Cover***

- For a gist of the features, please refer to page 3
- This covers any bodily injury resulting in death by Air/Rail/Road Accident caused by external, violent, visible means
- The death to be within 6 months of the injury

● **Fire and Burglary Cover Sum Insured ₹ 50,000***

- Articles purchased through the card, provided Cardholder undertakes to declare the value and date of purchase (first 180 days cover from the date of purchase of the articles)
- Household articles available at the Cardholder's premises provided item-wise declaration on market value basis is made available for coverage

*Conditions apply.

- **Loss of Checked Baggage***

Applies if the insured is travelling on tour and/or on holidays in all places within India, to the extent of the intrinsic value of the accompanied personal baggage belonging to the Cardholder so lost because of fire, theft, burglary and accident of the travelling vehicle.

- **Claim Procedure**

In the event of an incident, the nominee/legal heir to approach the nearest branch, and the branch would guide the customer on the documents required. On receipt of these documents, as a special gesture for our EasyShop Platinum Debit Cardholders, HDFC Bank would liaise with the insurance company for processing the claim.

Immediate notice in respect of any loss to be given to the nearest branch. All claim documents must be provided to the Bank within one month of the event. Please note that acceptance of claim documents does not mean acceptance of liability against the claims.

- **Nomination Facility**

The insurance claim will be settled in favour of the nominee on the customer's account. In the absence of a nominee the claim is settled in favour of the legal heir.

*Insurance company can be subject to change and insurance cover is subject to the Terms and Conditions of the policy in force.

*Conditions apply.

Platinum Concierge Services

A unique service number will be available for HDFC Bank EasyShop Platinum Debit Card customers to avail information/booking for the services listed ahead. Just call, quote your Card number and use any of the services. These services are subject to availability and rendered on a best-effort-basis. All you need to do is follow 3 simple steps:

- Call on the following number and quote your HDFC Bank EasyShop Platinum Debit Card Number.

National Toll-free No. (only through MTNL/BSNL lines) - 1800 119494, Delhi No.: 011-41898886

- Speak to the concierge about your requirement
- Sit back and review the host of solutions on phone

● Entertainment Assistance

■ Dining Referral and Reservation Assistance

Assistance with information of restaurants and also in making reservations on your behalf, if requested.

■ Flower and Gift Delivery

Assistance will be provided for arranging the delivery of flowers or gifts to your family or business associates in India.

■ Movie Tickets

In case you wish to procure tickets for a movie show, you would be given referral information of movie theatres providing home delivery service. You would also be assisted for arranging home delivery of tickets, if requested.

This service would be limited only to premium movie halls offering tele-booking, online bookings and home delivery of tickets. This service will be made available only in New Delhi, Mumbai, Bengaluru and Chennai.

● Home Assistance

■ Financial Planning and Advisory Services Assistance

Assistance will be provided for advice on all types of financial planning by HDFC Bank wealth and financial management specialists. You will also be assisted in arranging for a house call, if necessary.

■ **Electrical and Electronic Gadget Repair Assistance**

In the event of an electrical/electronic home gadget not functioning at your home, the referral information for a technician would be provided and you would be assisted by arranging for a house call, if necessary and upon your request.

■ **Pest Control Assistance**

In the event of your property being infested with pests, including but not limited to bees and termites, etc. you would be helped out in arranging pest control services as a remedy to the situation.

■ **Home Cleaning Assistance**

In the event of you requiring assistance for carpet cleaning, sofa cleaning, window cleaning, cleaning of wall tiles or floor tiles of your home, you would be assisted with referral information on the service providers. Also, assistance for arranging a house call, if necessary, will be provided.

■ **Referral of Crèches**

If you require a crèche for your child/children, you would be assisted with referral information for crèches.

● **Wellness**

■ **Medical Check-up Packages**

In case you wish to know about medical check-up packages, you would be assisted with referral information on various Medical Health Check-up packages for women. You would also be assisted on booking a package, if requested.

■ **Nurse Care Arrangement**

Names, addresses, telephone numbers of nurses will be provided if requested by you and if available. You would also be assisted for arranging residential appointments.

The unique 24-hour service numbers are as follows:

National Toll-free No.: 1800 119494

Delhi No.: 011-41898886

Please use MTNL/BSNL lines to call up National Toll-free No.

- Your account with HDFC Bank will be debited online for the amount of your purchase (subject to availability of funds in your account)
- The merchant will return a copy of the transaction slip and your Card. Please ensure that you have received your own Card

Worldwide Assistance for MasterCard Debit Cardholders

If you have any queries/problems while travelling abroad, assistance is available from Maestro/MasterCard Global Services from MasterCard International. The telephone numbers for the service are available on the MasterCard website (www.mastercard.com) and may be available from the local telephone directories/yellow pages. Some of the phone numbers are as follows:

- UK: 0-800-96-4767 • Canada: 1-800-307-7309
- Hong Kong: 800-966677 • USA: 1-636-722-7111

The services and applicable tariffs are listed below:

Services Offered	Charges
Lost/Stolen Card Reporting	US \$35
Emergency Cash Disbursement	US \$95
Miscellaneous	US \$7.75

Important Notes

- Please sign on the reverse of the Card, on the signature panel
- Your Personal Identification Number (PIN) will be sent to you via mail separately. Please ensure that you receive this after you collect your Card. In case you do not receive it, please contact your nearest branch or call PhoneBanking
- Your Debit Card is valid in India and abroad. You cannot make foreign currency transactions in Nepal or Bhutan (i.e. transactions in currencies other than local currency of Nepal/Bhutan or INR)
- In case of multiple accounts linked to your Card, all your transactions at Merchant outlets and Cirrus ATM locations will access one account i.e. the Primary Account Number designated by you

- The four-digit PIN helps you access your accounts. Do not reveal your PIN to anybody. Only you should know this number
- To receive credit back on void transactions done on your Debit Card, you need to fax a copy of the void transaction slip either to PhoneBanking or to your nearest HDFC Bank branch
- Please ensure that while using the Debit Card outside India you are doing it strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. Your aggregate expenses incurred abroad (i.e. through payments in cash/traveller's cheques and through the Card) should not exceed the limit set by RBI, as prevailing from time to time. Violation of these regulations in any manner would be liable for action under the Foreign Exchange Management Act, 1999. The onus of ensuring compliance with the regulations is with you, the holder of HDFC Bank EasyShop Platinum Debit Card

Best Practices

Follow these tips to protect yourself from Debit Card fraud

Dos

- Do give the mailing address, residential or office address, where you are sure as to who will receive the Card/PIN
- Inform the Bank immediately about change in your mailing address to ensure correct delivery of your Card/PIN in case of subsequent re-issue of Card
- If you lose your Debit Card, please report the loss immediately
- When you dispose your Card at the time of renewal/ upgradation, please make sure that you cut it diagonally before disposal
- Please keep your Card in a safe place. Treat it as carefully as you would treat your cash
- Please make sure you conduct any ATM transaction in complete privacy
- If your Card is held back by the ATM, please inform the concerned PhoneBanking/HDFC Bank branch personnel at once
- Please remember to take your Debit Card back after completing your ATM transaction

- Please change your ATM PIN once every 3 months
- Please sign your Debit Card as soon as you get it
- Please check your Card periodically to make sure it is not missing
- Always use HDFC Bank's NetSafe feature to make online transactions. It is safe and secure. If you have not registered for it, please visit the NetSafe page on www.hdfcbank.com

Don'ts

- Please do not disclose your Debit Card Number/ATM PIN
- Please do not handover the Card to anyone, even if he/she claims to represent the Bank
- Please do not write the ATM PIN on the Card or on a paper which you carry along with the Card
- Please do not provide any financial/personal/Debit Card related information to unknown websites or respond to emails seeking such information

Please Note

HDFC Bank reserves the right to revise policies, features and benefits offered on the Card and alter these Terms and Conditions from time to time and may notify the Cardholder of any such alterations through an appropriate channel. The Cardholder will be bound by such alterations unless the Card is returned to the Bank for cancellation before the date upon which any alteration is to have effect.

HDFC Bank may introduce new services from time to time. The existence and availability of the new functions will be notified to the Cardholder as and when they become available, through HDFC Bank website (www.hdfcbank.com) or any mode of communication deemed fit by the Bank. The changed Terms and Conditions applicable to the new services shall be communicated to the Cardholder. By using these new services, the Cardholder agrees to be bound by the Terms and Conditions applicable.

PhoneBanking Numbers

North

Delhi and NCR	(011) 6160 6161
Chandigarh	(0172) 6160 616
Punjab	98153 31111
Haryana	99962 43333
Jaipur	(0141) 6160 616
Rajasthan	98750 03333
Indore	(0731) 6160 616
Madhya Pradesh / Chhattisgarh	98936 03333
Lucknow	(0522) 6160 616
Uttar Pradesh / Uttarakhand	99359 03333
Jammu and Kashmir / Himachal Pradesh (Toll-free from BSNL landline)	1800 180 4333

East

Kolkata	(033) 6160 6161
West Bengal / Sikkim	98310 73333
Assam	99571 93333
Orissa	99379 03333
Patna / Bihar / Jharkhand	(0612) 6160 616
Meghalaya / Tripura / Nagaland / Mizoram (Toll-free from BSNL landline)	1800 345 3333

West

Ahmedabad	(079) 6160 6161
Gujarat	98982 71111
Mumbai	(022) 6160 6161
Pune	(020) 6160 6161
Maharashtra (except Mumbai) / Goa	98906 03333

South

Chennai	(044) 6160 6161
Tamil Nadu / Pondicherry	98406 73333
Bengaluru	(080) 6160 6161
Karnataka	99458 63333
Hyderabad	(040) 6160 6161
Andhra Pradesh	99494 93333
Cochin	(0484) 6160 616
Kerala	98956 63333

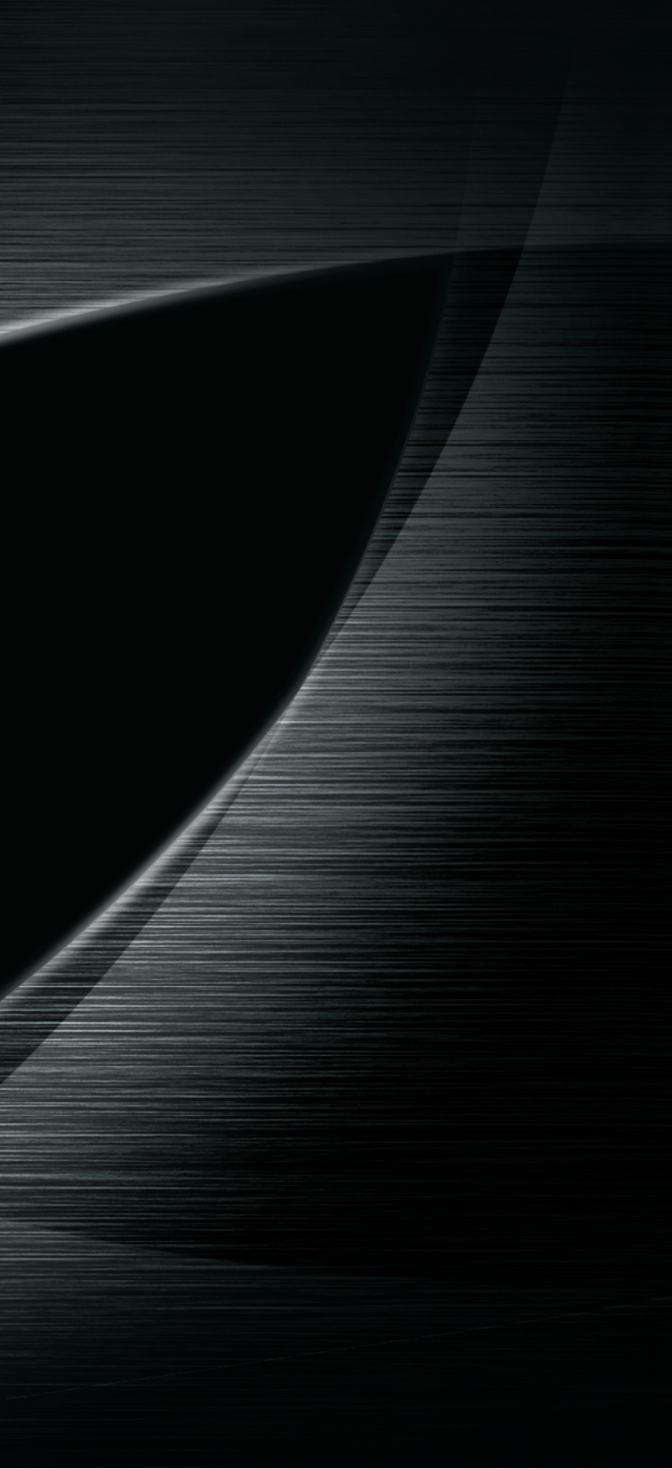
In case of loss of ATM/Debit Card please report the loss immediately. Call PhoneBanking and follow the steps as given below:

Step 1: Dial the PhoneBanking Number

Step 2: Select the language as available at your location

Step 3: Dial 33 to report loss of ATM/Debit Card

Note: For customers accessing our PhoneBanking numbers at Indore/Madhya Pradesh and Chhattisgarh/Lucknow/ Uttar Pradesh and Uttarakhand/Patna/Bihar and Jharkhand, the above mentioned steps are currently different. Hence, please listen to the voice prompts carefully to report loss of your Card. The above call flow will be available shortly at these locations as well.



We understand your world