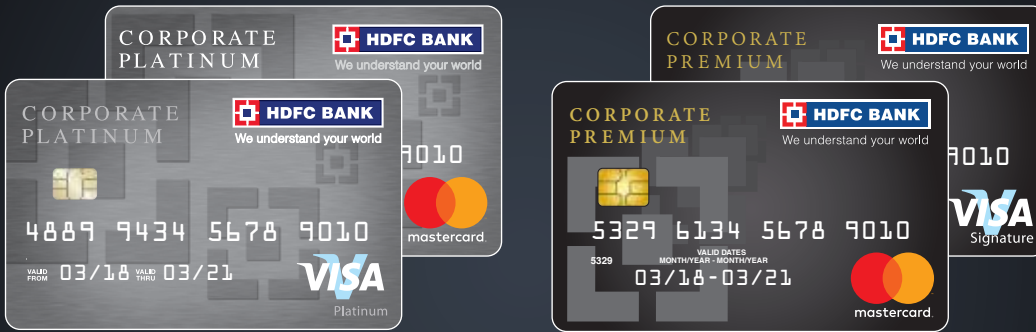


CORPORATE CREDIT CARDS



USAGE GUIDE





Dear esteemed customer,

Welcome to the wonderful world of HDFC Bank Corporate Cards. These cards are chip enabled and will make all your transactions more secure and convenient. Now convenience and ease will become an integral part of your corporate life with this smart new way to pay. We trust that you will enjoy the many exclusive offerings of these cards.

If you require any assistance, please call our customer service representative, who will be just a phone call away, 24 hrs a day! Now no matter where you are, you have someone waiting to serve you.

Wishing you many safe and memorable moments with the HDFC Bank Corporate Credit Cards.

Sincerely,

A handwritten signature in black ink, appearing to read "Parag Rao", with a horizontal line underneath.

Parag Rao
Country Head - Card Payment Products,
Merchant Acquiring Services & Marketing



PHONEBANKING NUMBERS

Ahmedabad / Bengaluru / Chennai / Delhi & NCR / Hyderabad / Kolkata / Mumbai / Pune	6160 6161
Chandigarh / Kochi / Indore / Jaipur / Lucknow	6160 616
Andhra Pradesh	99494 93333
Assam	99571 93333
Gujarat	98982 71111
Haryana	99962 43333
Karnataka	99458 63333
Kerala	98956 63333
Madhya Pradesh / Chhattisgarh	98936 03333
Maharashtra (except Mumbai) / Goa	98906 03333
Orissa	99379 03333
Punjab	98153 31111
Rajasthan	98750 03333
Tamil Nadu / Pondicherry	98406 73333
Uttar Pradesh / Uttarakhand	99359 03333
West Bengal / Sikkim / Andaman & Nicobar	98310 73333
Bihar / Jharkhand / Patna	1860 266 6161
Jammu & Kashmir / Himachal Pradesh (Toll-free from BSNL land line)	1800 180 4333
Meghalaya / Tripura / Nagaland / Mizoram / Arunachal Pradesh / Manipur (Toll-free from BSNL land line)	1800 103 9733



TOLL-FREE NUMBER: 1800 425 4332

Agra / Aimer / Allahabad / Aurangabad / Bareilly / Bhubaneshwar / Bokaro / Cuttack / Dhanbad / Dehradun / Erode / Goa / Guwahati / Hissar / Jammu & Srinagar / Jamshedpur / Jhansi / Jodhpur / Karnal / Kanpur / Madurai / Mangalore / Mapusa / Margao / Mathura / Meerut / Moradabad / Muzaffarpur / Mysore / Nagpur / Nasik / Pali / Panjim / Patiala / Ponda / Rajkot / Ranchi / Rourkela / Salem / Sangli / Shimla / Siliguri / Silvassa / Surat / Trichy / Udaipur / Varanasi / Vasco

Email: customerservices.cards@hdfcbank.com

Website: www.hdfcbank.com

Postal address of HDFC Bank:

The Manager – Customer Services, HDFC Bank Credit Cards
Division, P.O. Box No. 8654,
Thiruvanmiyur P.O.Chennai - 600 041



CONTENT

CARD SECURITY	01-02
KNOW YOUR CARD	03
TAKING CARE OF YOUR CORPORATE CREDIT CARD	04-05
USING YOUR CARD	06-07
DO'S & DON'TS OF YOUR CHIP CARD	08
UNDERSTANDING YOUR MONTHLY STATEMENT	09-10
PAYING YOUR CREDIT CARD BILLS	11-12
NETBANKING – REGISTRATION & FEATURES	13

CARD SECURITY

Enhance Security, Added Convenience

The HDFC Bank Corporate Credit Cards now come to you with enhanced security, CardSecure. The following features have been put in place to make sure that all your transactions, be it online or offline are safe, secure and hassle-free. Experience enhanced security and added convenience with the following features:

1. **Chip Card** - It processes data securely and is virtually impossible to copy or tamper with, it also protects against counterfeiting and skimming card frauds.
2. **Online Security** - It authenticates your online transactions with an additional password for enhanced security, verified by VISA/MasterCard SecureCode.

What is the Chip Card?

The Chip Card is the new global payment standard. It offers the highest level of security. The embedded chip in your Credit Card helps protect against counterfeiting and skimming card frauds.

How does a Chip Card Work?

A Chip Card is just like a normal Credit Card, but with the addition of an embedded microchip. The same is to be inserted into a Point Of Sale (POS) Card reader, as opposed to a regular swipe. The Chip Card processes data securely and makes it virtually impossible to copy or tamper with them. More and more merchants these days have the equipment that accept the Chip Card.

How is a Chip Card different?

HDFC Bank Corporate Credit Cards are different because of the way it works. This Chip Card is not swiped but dipped, i.e. inserted in the chip reader. The Chip Card will also have the magnetic strip, just in case some Merchants are yet to make a transition to a terminal capable of reading the chip. Therefore, cardholders will still be able to use their current cards everywhere they are currently using them.



CARD SECURITY



1
Merchant inserts the card into POS terminal and enters the transaction amount



2
The machine prompts for a PIN, which is to be entered by you. Please enter your Credit Card ATM PIN



3
On entering the correct PIN, the transaction is confirmed and completed



4
For terminals without PIN authentication support, your new Chip+PIN HDFC Bank Credit Card will continue to support the regular signature mode

How is the Chip Card more secure?

As compared to a normal card, the Chip Card has to remain in the terminal until the transaction is authenticated. Thus, there are no more chances of any foul play. The Chip Card also uses encryption and algorithms for authentication of the card, thereby making it hard to forge or counterfeit.

How does the Chip Card work at Merchant outlets?

1. The Merchants dips the card into the card reader, in the EDC Terminal.
2. The Merchants enters the amount to be paid by you.
3. On verifying the amount, the receipt will be printed.
4. The Merchant hands over the receipt along with the Chip Card.

Always DIP your Chip card to enjoy enhanced security for your transactions. It is recommended to not swipe your Chip Card at chip enabled terminals to ensure better security.

Online Security

With growing online transactions, online frauds have also become a matter of concern. Unsecure sites, hackers and others threats have made many net savvy users wary of online transactions. Therefore, we bring forth some incredible online safety tools to help make online transactions safer.

Verified by VISA / MasterCard SecureCode

VISA (VBV) / MasterCard SecureCode is a service from VISA / MasterCard and HDFC Bank that lets you shop online securely with your existing VISA/MasterCard Credit Cards by means of a password to protect your online transactions just like you use your PIN at the ATM. Registration for VBV/MasterCard SecureCode is mandatory for online transactions. Visit our website www.hdfcbank.com to register. Do make full use of these very essential security features that have been put in place to help you transact better, safely and without any worry. In case of any queries regarding the same, do feel free to contact us on the 24-Hour Customer Call Centres provided in this document.

Kindly refer to our Customer Protection Policy for electronic banking transactions at: www.hdfcbank.com/assets/pdf/Customer-Protection-Policy.pdf

KNOW YOUR CARD



Not valid for payment in Foreign Exchange in Nepal and Bhutan.



Front of the Card

- Your Name:** Please check if your name is correctly embossed on the card. If you notice any discrepancies, please contact us immediately at our 24-Hour Customer Call Centre prior to usage. Only you are authorized to use your HDFC Bank Corporate Credit Card.
- Card Number:** This is your exclusive 16 digit card number. Please make note of it and remember to quote this number in all your communications to help us serve you better.
- Validity Period:** Your card is valid from the date you received it till the last day of the month embossed on the card.
- Logo:** Your card will be accepted at all VISA/MasterCard Merchant Establishments and ATMs.

Reverse of the Card

- Magnetic Strip:** Important information about your card is encoded in this strip. Please protect it from scratches of any kind.
- Signature Panel:** Please sign on this panel immediately with a non-erasable ballpoint pen (preferably black) to prevent any misuse.
- Hologram:** Your card will be accepted at all VISA/MasterCard Merchant Establishments and ATMs

If you have any queries about your card, please give us a call at our 24-Hour Customer Call Centre.

TAKING CARE OF YOUR CORPORATE CREDIT CARD

- Before signing or using your card, please make sure that you read the 'Cardmember Agreement'. This will help you understand your card better and make the best use of it. Please refer HDFC Bank website for more details.
- After reading the Cardmember Agreement, sign on the signature panel on the reverse of your card with a non-erasable ballpoint pen (Preferably black).
- Keep your card in a prominent place in your wallet, so that you will notice any loss/damage at the earliest. Do not leave your card unattended at any time.
- Please make sure that you do not bend or expose your card to Electronic devices, gadgets or sunlight. Also make sure that you do not scratch your card's magnetic strip and the chip or expose it to magnets and magnetic fields such as handbag clasps, TV sets, speakers, etc.
- This card is for your exclusive use. Do not surrender your card to anyone even if they claim to represent the Bank.
- Do not disclose your Personal Identification Number (PIN) to anyone. Once you receive your PIN through mail, memorise it and destroy it as soon as possible. We recommend that you change your PIN to a number of your choice at any one of our ATMs, at the earliest.
- Always carry the telephone numbers of our 24-Hour Customer Call Centre, in case of an emergency.
- To replace or terminate your HDFC Bank Corporate Credit Card, please send a written request to The Manager – Customer Services, HDFC Bank Cards Division along with your destroyed Credit Card. Please destroy by cutting the card diagonally at least once through the magnetic strip.
- If your card is lost or stolen within India, please report the loss to our 24-Hour Customer Call Centre immediately.



TAKING CARE OF YOUR CORPORATE CREDIT CARD

- Please keep the 24-hour customer call center informed of any change in your residential / employment status and telephone number so as to enjoy uninterrupted service on your card.
- Please quote your 16-digit card number in all your letters to us. You can address them to The Manager-Customer Services, HDFC Bank Credit Cards Division, P.O. Box No: 8654, Thiruvanniyur P.O., Chennai 600 041.
- When your card has expired, please cut it across diagonally before disposal.



USING YOUR CARD



1. When you make a purchase, present your HDFC Bank Credit card at the Merchant Establishment.
2. The chargeslip generated contains the amount that will be billed to your card. If you wish to leave a tip or any extra charge, you can do so, on the same chargeslip.
3. Please check and confirm that the details filled in the chargeslip are correct and that it is totalled to prevent any alteration.
4. Never sign an incomplete chargeslip. Make sure that your card is always in your presence during the transaction. Sign in the space provided on the chargeslip or on the bill (in some cases).
5. Your signature on the chargeslip must match the signature on the reverse of your card.
6. After signing, the merchant will give you a copy of the bill(s) and the chargeslip. Re-check the amounts and do not forget to collect your card before leaving the Merchant Establishment.
7. Remember to retain the bill and check the amount in the chargeslip against the amount mentioned in your card billing statement.
8. If you suspect any fraud, contact us at our 24-Hour Customer Call Centre immediately.
9. If your card is an International enabled card, the card can be used in India and around the world, except for foreign currency transactions in India, Nepal and Bhutan. If you make any transactions outside India, it should be in accordance with the Exchange Control Regulations of the Reserve Bank of India. If you violate any of these regulations, you will be liable for action under the Foreign Exchange Management Act of 1999 (FEMA).
10. If your card is an International disabled card, your card can only be used in India. All International transactions - POS, E-com & ATM will be blocked.

USING YOUR CARD

11. To activate international option, contact our 24-Hours Customer Call Centre immediately.
12. Your Credit Limit is the total limit assigned to your Card Account for usage, including the usage of Add-on Cards, if any.
13. While making the payment of your statement balance, please ensure that the clear funds are credited to HDFC Bank Card Account on or before the Payment Due Date.
14. Ensure to pay the Minimum Amount Due every month, to enjoy all benefits of the card.





DO'S & DON'TS OF YOUR CHIP CARD

Do's:

- Know that your card is a Chip Card which could be dipped instead of being swiped.
- Note that your card is a chip and signature based card.
- Note that in case the Merchant supports chip, make sure your card is dipped during purchase and not swiped.
- Note that there would be Merchants on older technology terminals and hence your card would be swiped as usual.
- In case your chip is not working, please call our Call Centre.

Don'ts:


- Do not bend your card.
- Do not expose your card to sunlight, electronic devices or gadgets.
- Do not damage the chip on the card accidentally.
- Do not expose it to magnets or magnetic fields such as handbag clasps, TV set, speaker etc.

UNDERSTANDING YOUR MONTHLY STATEMENT

Your monthly statement is a record of all transactions during a particular month. You should check the amounts stated in it with all the chargeslips or bills and make sure that they are correct. Any discrepancies should be immediately brought to our notice by calling our 24-Hour Customer Call Centre.

TERMS USED IN THE MONTHLY CORPORATE CREDIT CARD STATEMENT

- 1. Cardmember's Name and Number:** Your name as it appears on the Card along, with your exclusive 16-digit Card number.
- 2. Statement Date:** The date on which your monthly statement was generated.
- 3. Payment Due Date:** The date by which payment needs to be received by the Bank.
- 4. Purchase and Debits:** This is the sum total of all retail/cash transactions incurred by you during your statement period. This also includes the fees.
- 5. Finance Charges:** This is the charge that is applicable to Cash Advances and Revolving Credit Facility.
- 6. Payments/Credits:** These are the details of payments made by you / credits received during the month prior to the statement date.
- 7. Minimum Amount Due:** This indicates the minimum payment amount that you need to pay on your Card Account. The Minimum Amount Due is calculated at 5% of your total dues with a minimum payment criterion of Rs. 200. Please note that you have the option to pay any amount higher than the minimum amount up to an amount equal to total dues. It also includes the amount in excess of the Credit Limit in case of over limit accounts and amount past due, if any.
- 8. Credit Limit:** This is the maximum amount that you can avail on your Credit Card Account.
- 9. Available Credit Limit:** This is the amount available for purchases as on statement date.

Name and Address		Payment Due Date	Minimum Amount Due	Total Amount Due
		Cheque / DD No. & Date	Bank & Branch	
		Cheque / DD Amount (Rs.)	Credit Card Number	
 Cardholder's Name		Credit Card Number		
Statement Date	Payment Due Date	Credit Limit (Rs.)	Available Credit Limit* (Rs.)	Available Cash Limit* (Rs.)
Date	Transaction Details	Amount		
Opening Balance Payments / Credits Purchases / Debits Finance Charges Total Amount Due				
Overlimit	Past unpaid Min. Amt. Dues if any		Min. Amt. Due	
	3 Months	2 Months	1 Month	Current Cumulative
Opening Balance	Reward Points		Closing Balance	
	Accrued	Adjusted / Lapsed		

Note: All contents of the statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies, through a signed letter, within 60 days from the date of this statement. The available credit / credit limit shown herein takes into account charges incurred but not billed. REFER OVERLEAF FOR IMPORTANT CARD INFORMATION.

IMPORTANT MESSAGES

CARD SECURITY TIPS

- + Enjoy enhanced security of internet transactions on your credit card - Simply log on to www.hdfcbank.com and register for Verified By Visa now, to avoid decline of your internet transactions!
- + Be alert for scam E-mails. These are designed to trick you into downloading a virus or disclosing sensitive information.
- + Do not disclose sensitive credentials like transactions, credit limit, etc. to any other person.

PAYING YOUR CREDIT CARD BILLS

For HDFC Bank Account Holders

NetBanking

If you are already registered for HDFC Bank NetBanking facility, we will link your Credit Card to NetBanking automatically (subject to necessary and correct information being provided at the time of application/acceptance). You will be able to access your Credit Card Account online through your Customer ID and password. You can view your Credit Card statements (up to last six months) and transfer the funds from your Savings/Current Account into your Credit Card account in order to repay your outstanding balances. This facility is absolutely hassle free and can be used at your own comfort.

ATM Transfers

You can transfer funds from your Savings/Current Account into your Credit Card Account, using your ATM Card at any HDFC Bank ATM Center.

Standing Instructions

You can give a written instruction to automatically debit a pre-determined portion of your monthly outstanding from your Savings/Current Account into your Credit Card Account. However for this facility, your account with HDFC Bank should be a sole account or a joint account with an 'any' or "either" signing mandate.

Pay using HDFC Bank App

Login to HDFC Bank App using your Customer ID and go to Credit Card Tab. Choose Credit Card payment and pay using your HDFC Bank Savings Account. Note - HDFC Bank App is available for Nokia, BlackBerry, iPhone, Android, Windows phones. Also available for iPad, Windows PC's/Tablets and Android.

Pay using HDFC Bank Mobile Site

Login to m.hdfcbank.com using your Customer ID and NetBanking password and go to Credit Card tab. Choose Credit Card Payment and pay using your HDFC Bank Savings Account.



PAYING YOUR CREDIT CARD BILLS

For customers who Do Not Hold an HDFC Bank Account

Through ATMs

Walk into select HDFC Bank ATMs in India, at any time, and deposit your Credit Card payment by cheque.

Drop Box Option

You can also make your Credit Card payment by cheque, quoting your 16-digit Credit Card Number, and drop the cheque at any of our drop boxes in your city. These drop boxes are available at all HDFC Bank branches and ATMs in your city. If you have a query or need any assistance at any time, just call us at our 24 Hour Customer Care Centres.

Credit Card bills online using other Bank accounts

Pay Credit Card Bills online from any non-HDFC Bank accounts using the NetBanking ID and password. Enter the card details and the outstanding due, select the bank and pay.

NEFT/Visa Money Transfer (for other bank account holders)

You can transfer funds from any other bank account to your HDFC Bank Credit Card account electronically. Use IFSC Code HDFC0000128 for card payment through NEFT.



NETBANKING - REGISTRATION & FEATURES

If you are an existing HDFC Bank account holder and have already registered for NetBanking then you can register for the Online Credit Card service.

Steps to Register for NetBanking

Step 1: Login into NetBanking with your Customer ID and password.

Step 2: Click on "Credit Cards" Tab.

Step 3: Click on the "Register New Card" link on the left hand side.

Step 4: Enter your Credit Card number, expiry date and ATM PIN and click on 'Submit'.

If you do not hold an HDFC Bank account, you can still register yourself for NetBanking, using your credit card ATM PIN through a separate section in the NetBanking login page.

Features

Enquiry

- View your account information
- View your unbilled transactions
- View your Credit Card Statements (up to 6 months)

Request

- Credit Card ATM PIN
- International enable/disable
- Modify international limit Credit Card
- Duplicate statement
- Credit Card Hotlisting

Payments

- Credit Card Payments (Only for HDFC Bank accountholders)
- Autopay Register / De-register (Only for HDFC Bank accountholders)
- Register New Card
- De-register Card

