Terms and conditions for "Jumbo Cash" Loan

- This Loan is sanctioned at the sole discretion of HDFC Bank Ltd
- How to read your Jumbo Cash statement 'Loan Booked Date' is the date when your Jumbo Cash loan was booked, 'Tenure (months)' is the tenure of your Jumbo Cash loan in months, 'Rate of Interest (% p.m.)' is the rate of interest (per month) applicable on your Jumbo Cash loan, 'Statement Date'is the date on which your Jumbo Cash statement is generated every month, 'Payment Due Date' is the date by which your payment should reach the Bank, 'Total Dues' is the total amount payable by you by the payment due date, 'Loan Amount' is the amount of Jumbo Cash loan taken by you and 'Loan Account No.' is your unique 16-digit Jumbo Cash loan
- Please note that your Jumbo Cash Loan Account No. is different from Credit Card No. and is mentioned on the top right side of this loan statement. You should make separate payments for your loan statement and Credit Card Statement. While making a payment towards your loan, Please quote your Loan Account No. as given in this Loan Statement and not the Credit Card
- In the rare event of you not receiving your loan statement within 7 working days from the statement date, please pay the EMI amount as usual on the payment due date. To get you loan statement information you can call the nearest customer service call centre.
- Payment made by you towards the loan EMI will be acknowledged in the subsequent month's loan statement.
- Non payment or partial payment of statement outstanding will attract late payment charge of Rs. 500/irrespective of the EMI amount/statement outstanding. No finance charge will be levied on Non payment or partial payment of statement outstanding.
- If you want to avail the AUTO DEBIT facility for paying the loan EMIs, please call the nearest customer service call centre.
- In case of default in payment of Loan ('Jumbo Cash') EMIs on the due Dates, your card account services shall be suspended and could further be terminated.
- The Bank may at its sole discretion or at your request (by charging preclosure charges at rates as applicable, on outstanding loan amount) and on such terms as it may deem fit permit acceleration of EMIs or prepayment.
- Notwithstanding anything stated above, the continuation of the loan shall be at the sole discretion of the bank and outstanding will be payable to the bank on demand. The Bank may at any time in its sole discretion without assigning reason call up on the customer to repay the entire outstanding and thereupon customer shall within 48 hours of being so called upon, pay the whole of the outstanding to the Bank without any demur or delay.
- The banks also reserves the right to include your name in the list of defaulters and share the conduct of your Loan account with other banks/fial institutions, Credit Information Companies and statutory bodies in accordance with the Credit Information Companies(Regulation) Act, 2005, as amended from time to time.

Please call us at our 24 Hour PhoneBanking Numbers

Ahmedabad / Bengalure / 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) and 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 landline): 1800 180 4333 , Meghalaya / Tripura / Nagaland Mizoram / Arunachal Pradesh / Manipur (Toll-free from BSNL landline): 1800 345 3333

Toll Free Number: 1800 425 4332 from BSNL / MTNL Landline

Agra/Ajmer/Allahabad/Bareily/Bhubaneshwar/Bokaro/Cuttack/Dhanbad/Dehradun/ Erode/Guwahati/Hissar/Jammu & Srinagar/ Jamshedpur/ Jhansi/Jodhpur/ Karnal/ Kanpur/ Madurai/ Mangalore/ Mathura/Meerut/Moradabad/ Muzaffarpur /Mysore/ Pali/Patiala/ Rajkot/Ranchi//Rourkela/Salem/ Shimla/Siliguri/ Silvassa / Surat/ Trichy/ Udaipur/Varanasi

Write to us at: Manager, HDFC Bank Cards Division, P.O. Box 8654. Thiruvanmiyur, P.O., Chennai-600041. e-mail to us at: customerservices.cards@hdfcbank.com in the rare event of not being satisfied with the response from any of the above contacts, you can call us on: 044-23744704 between 9.30 am and 5.30 pm Monday to Friday.

Write to: Manoj Prem, Grievance Cell Officer HDFC Bank, Cards Division,8, Lattice Bridge Road,Thiruvanmiyur, Chennai - 600 011

Convenient Payment Options

- NetBanking/ATM fund transfer
- Standing Instructions on your HDFC Bank account Auto Debit
- Through NEFT (Use IFSC Code HDFC0000128)
- Visa Money Transfer
- Local cheques/ demand drafts at HDFC Bank ATMs/ Drop Boxes

Type of charge	1	Rates applicable	
Late Payment Fee*	Bill Amount EMI Amount	Late Payment Charges applicable Rs. 500/-	

- Some Do's & Don'ts

 1. Drop cheques or drafts in the drop boxes. Please do not drop Cash/Post-dated cheques S drop boxes. HDFC Bank will not be liable/responsible for Cash deposited in the drop
- 2. Do not forget to call our 24-hour Customer Call Centre immediately for any of your queries.
- 3. If you do not wish to be called about our products and services, kindly log on to our website: www.hdfcbank.com and register yourself in our Do not Call Registration option.