


<p><b>Smart EMI MID - HDFC Life</b> (Applicable only for 1st year premium, for regular premium Policies in annualised mode) <b>(HDFC Bank Credit Cards only)</b></p>	<p>For Official Use Only LG Code: Branch Name: Receipt Date &amp; Time: Received by:</p>	 We understand your world
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Application No.: \_\_\_\_\_ Date: \_\_\_\_\_

#### PERSONAL DETAILS

Proposer / Cardholder Name: \_\_\_\_\_

Email ID\*: \_\_\_\_\_

Contact\* No.: (Res) \_\_\_\_\_ / (Office) \_\_\_\_\_ / (Mobile) \_\_\_\_\_ (Mobile number is preferable)

\* Contact details provided herein will be updated for all future communications. For customer registered for NDNC, response would be treated as valid discharge

#### CREDIT CARD DETAILS

Name of the Credit Card holder: \_\_\_\_\_

(As it appears on the credit card)

HDFC Bank Credit Card Number:

Tick 1 of the below if EMI is required.

Tenure: 06 months, rate of interest - 1.35% per month and processing fee of Rs 300. Please Sign Here

Tenure: 12 months, rate of interest - 1.10% per month and processing fee of Rs 300. Please Sign Here

#### PREMIUM DETAILS

\* Premium Amount INR \_\_\_\_\_ / Premium Amount in words: \_\_\_\_\_

\* We certify that the premium amount paid by you as First Premium Payable shall be accounted only consequent to the issuance of a Life Insurance Policy from HDFC Life Insurance Company Limited.

#### DECLARATIONS

I agree and abide to the following Terms & Conditions:

1. I hereby agree to accept the EMI tenure as mentioned above. 2. Rate of Interest - 1.10% per month for 12 months & Rate of Interest - 1.35% per month for 6 months (Applicable for 1st Year Premium on HDFC Bank Credit Cards only). 3. The amount approved for EMI would remain blocked against my HDFC Bank credit card limit. 4. Approval of the EMI facility is at the sole discretion of the bank. 5. Initiation of cancellation of the EMI would only be made by me. 6. HDFC Bank credit Card guidelines and Terms and Conditions are applicable. 7. This MID is valid only for First Premium (i.e. New Business). 8. This is to confirm that the credit card which has been used to make payment for application number is owned by me. 9. The transaction will be converted into EMI within 7 working days from the date of credit card debit. 10. In the event of pre-closure of policy, pre-closure interest for a pro-rata period will be as applicable. 11. EMI will be billed in the monthly statement starting from the immediate billing cycle date and be part of the Minimum Amount Due (MAD) appearing in monthly HDFC Bank Credit Card statement. 12. Tenure confirmed at the time of booking cannot be changed. 13. Processing fee amount will get levied during the immediate billing cycle post loan booking. 14. Partial pre payment or partial closure is not permitted in this loan. 15. The Loan can be pre closed any time during the tenure. In case of pre-closure of the loan, a charge, currently 3% of the balance principal outstanding plus taxes and levies will be applicable. As in the pre-closure charge is subject to change, we request you to contact phone banking for the applicable charges if you decide to pre-close the loan. HDFC Bank reserves the right to revise the pre-closure penalty at its discretion. Additional interest if any on the principal outstanding from last statement date till date of loan pre closure needs to be paid by the card holder. 16. Taxes and levies as per the announcement from the Government of India is applicable on the processing fee and pre-closure charges 17. Processing Fee: INR 300 + Taxes and Levies will only be applicable to avail EMI option.

**NOTE:** This option is available subject to successful debit of the insurance premium.



Place: \_\_\_\_\_

(Signature of the credit card holder)

HDFC Bank Limited (IRDAI License No. 933982) is a corporate agent of **HDFC Life Insurance Company Limited (HDFC Life)**.  
CIN: L65110MH2000PLC128245 (IRDAI Registration No. 101). HDFC Life Insurance Company Limited. Underwriting of the insurance policies shall be done by HDFC Life Insurance Company Limited (HDFC Life). **Regd Off:** 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

#### Customer Acknowledgment Copy - EMI MID - HDFC Life

Application No.: \_\_\_\_\_ Policyholder Name: \_\_\_\_\_

Branch: \_\_\_\_\_ Branch Operations Officer: \_\_\_\_\_ Date: \_\_\_\_\_ Branch Stamp

Please Note: In case of any queries or clarification on Credit Card EMI processing, please contact your HDFC Customer Service representative. HDFC Bank Limited (IRDAI License No. 933982) is a corporate agent of HDFC Life Insurance Company Limited (HDFC Life)

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