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**FD LIEN CUSTOMER DECLARATION  
(CUSTOMER LETTER FOR MARKING LIEN )**

The Manager,  
HDFC Bank Cards Division,  
P.O.Box 8654,  
Thiruvanmiyur P.O. ,  
Chennai 600 041.

Dear Sir/ Madam,

Subject: HDFC Bank Credit Card Application Ref No.

With reference to the application for a HDFC Bank Credit Card to be issued to \_\_\_\_\_ ("Card holder") , I / We hereby authorize HDFC Bank ("the Bank") to mark a lien to the extent of Rs. \_\_\_\_\_ (amount in figures), Rupees \_\_\_\_\_ (amount in words) on the FD account number \_\_\_\_\_ including renewals thereof, as a security for the credit card being issued. I / We also confirm that the above FD is currently free from lien and it is not linked to any sweep in / super saver account. I/We agree that the Bank at its sole discretion is fully authorised to liquidate the FD without any cause or notice to me/us and appropriate the proceeds towards the outstanding on the credit card. In such event I/We expressly agree that the Bank shall not be responsible for any loss arising due to pre-mature encashment of the FD. I / We shall not apply for premature withdrawal of the FD and authorise the bank to automatically rollover the FD for further similar periods on each maturity date as long as the card is active / in use. I/We further agree to arrange for further FDs from time to time of requisite amounts as may be required by the Bank, with lien in favour of the Bank. I/We agree that the Bank shall be entitled to proceed against the card holder for the balance outstanding after adjusting the FD towards the dues. I/We acknowledge that the Bank's rights herein shall be in addition to all rights, powers and remedies available to the Bank by virtue of any other statute, rule or law including the Bank's right of general lien and set off.

Thanking you,

\_\_\_\_\_  
Name & Signature Joint Account Holders (if any)

- Note: 1. Signature to be same as that used for banking transactions  
2. To be signed by all the Joint Account Holders

The credit limit will be equal to 75% of the FD amount specified for marking lien, subject to product cap. In case of a Joint account, both the signatories have to sign the declaration.