

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



748

**AUTHORISED  
SIGNATURE  
NOT VALID  
UNLESS SIGNED**

This card is not transferable. It is the property of HEFC Bank to which it must be returned upon request or if found. Use of this card constitutes acceptance of the terms & conditions of the Cardmember Agreement as amended from time to time.

If found, please return to HEFC Cards Division, 8 Lattice Bridge Road, Thebarton, Cape Town, 7600.

**PhoneBanking Numbers**

1600 079 61606161 \* Bangalore 080 61606161  
1600 079 61606161 \* Delhi and NCR 011 61606161  
1600 079 61606161 \* Hyderabad 040 61606161

**RAMBANK**

Chennai 044 61606161

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**VISA**

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