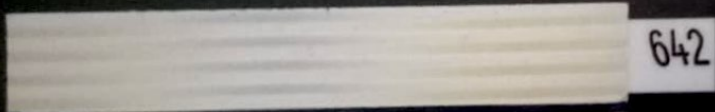


Not valid for payment in Foreign Exchange in Nepal and Bhutan.



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This card is not transferable. This card is the property of HDFC Bank to whom 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.

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