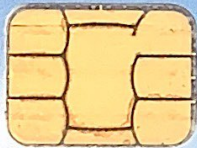


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This card is not transferable. This card is the property of HDFC Bank to whom it must be returned upon request, or if found. Use of this card constitutes acceptance of the terms & conditions of the Cardmember Agreement as amended from time to time.

If found, please return to HDFC Bank Cards Division, 8 Lattice Bridge Road, Thiruvananthapuram, Chennai - 600 041, India.

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