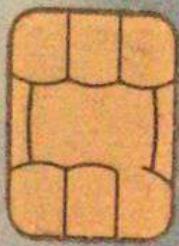



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not transferable. This card is the property of HDFC Bank and will be returned upon request or if found. Use of this card is subject to the terms & conditions of the Card as amended from time to time.

Please return to HDFC Bank Cards Division, 8 Lattice Road, Chennai - 600 041, India.

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