

**SALARY ACCOUNT BENEFITS EXCLUSIVELY FOR SOUTHERN RAILWAY EMPLOYEES****Railway Salary Account**

Zero Balance Salary Account for you and your family members

**Life Insurance**

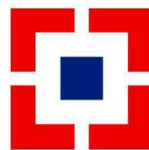
Rs.10 Lakhs ( For HDFC Bank Salary Account Holders )

**Health Insurance**

Niva Bupa Super TOP UP Health Insurance Rs.30 Lakhs @ Rs.2499

**Salary Family Account**

- Free 5 Zero Balance Salary Family Account with Free MoneyBack Debit Card Exclusively for Railway employee Family members
- Upto Rs. 16\* lac Personal Accident Death Cover
- International Air Accident Death Cover of Rs 1.05 Crore\*
- Customised features similar to the main salary account

**Air Accidental Insurance Cover**

Upto Rs. 3.25 Crores\*

**Personal Accidental Death Cover**

- Free Personal Accident Cover of Rs 1 Crore
- Free Permanent Total Accidental Disability Cover of up to Rs 1 Crore
- Free Permanent Partial Accident Disability Cover up to Rs 1 Crore
- Child Educational benefit of up to Rs 4 Lakh per child for upto 2 Children

**SALARY ACCOUNT BENEFITS EXCLUSIVELY FOR SOUTHERN RAILWAY EMPLOYEES****Platinum Debit Card Limit**

Free Premium Platinum Debit Card.  
ATM Rs.1,00,000 per day on the Debit Card, POS Rs.5,00,000 per day.

**Debit Card Airport Lounge Access**

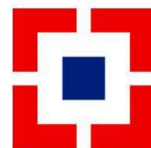
2 Complimentary access to Clipper lounges per quarter @ Airport across India.

**ATM Transactions (In India)**

Free Unlimited across HDFC Bank and Other Bank ATMs.  
Access to all bank ATM's with cardless cash withdrawal at HDFC Bank ATMs.

**Platinum Debit Card Cashback**

- 1 CashBack point on every Rs. 100 spent on Telecom, Utilities
- 1 CashBack point on every Rs. 200 spent on Groceries &
- Supermarket, Restaurant & Apparels, Entertainment
- Maximum cap of Rs. 750 per card per month.

**Checked Baggage & Purchase Protection**

Loss of Checked Baggage - up to Rs. 2,00,000\*  
Fire and Burglary - up to Rs. 2,00,000\*

**Cash back on Platinum Debit card**

- ₹4800 CashBack every year
- 5% CashBack on shopping via PayZapp and SmartBuy.
- 2.5% CashBack on all online Spends
- 1% CashBack on all offline spends.

## SALARY ACCOUNT BENEFITS EXCLUSIVELY FOR SOUTHERN RAILWAY EMPLOYEES

### Loan Products

Personal Loan, Two-wheeler Loan, Car Loan, Home Loan & Consumer Durable Loan @ Preferential Rates

### Auto Sweep Fixed Deposit

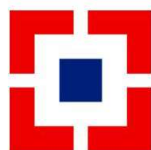
Yes, Exclusively for Southern Railway Employee for Speciale Account Holders

### Credit Cards

Available Super Premium Credit cards Infinia, Dinners Black, Regalia Gold & Millenia credit Cards

### Smart Wealth

- It comes with pioneering tools that allow users to make the right investment decisions to plan their finances. With HDFC Bank SmartWealth, users can create SmartJars, allowing them to realize their dreams on schedule. SmartJars gives users personalized portfolio plans which can be modified or paused anytime.



### PayZapp

With PayZapp, you can pay your electricity and gas bills, recharge your mobile and FASTag, make Mutual Fund and insurance payments, donate to charity & scan QR

### Speciale Gold Salary Account

Salary credit in the account >1L & <3L\*.

Milestone based lifestyle benefits:

1ST Month - OTT membership to choose from Amazon Prime or SonyLiv or Zee5\*

2nd Month - 1K voucher to choose from Amazon or Flipkart\*

3rd Month - 2 movie tickets to choose from Book My Show or PVR INOX\*

## SALARY ACCOUNT BENEFITS EXCLUSIVELY FOR SOUTHERN RAILWAY EMPLOYEES

### Digital Banking Convenience

Net Banking – 200+ Transactions.  
Mobile Banking – 100+ Transactions.  
Whatsapp banking - You can simply chat with us to avail of 200+ services and transactions 24x7 seamlessly.

### Digital Banking

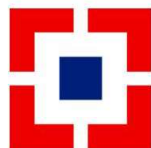
Upto 100% Discount on Locker rental for Premium Customers\*

### DD & Cheque Book

- Cheque Book - Unlimited Free
- Demand Drafts issued at Bank's Location - Unlimited DD with NIL Charges

### Speciale Gold Salary Account

- FD Cushion of INR 4 Lacs\*
- Cyber Insurance upto 25K on fraudulent transactions
- Exclusive premium Credit cards Diners Black\*, Diners Privilege\*
- Earn up to 7.25%\* interest with Auto-FD Facility
- Preferred / Classic Banking program\* benefits from day 1



### Demat Account

Nil Account Opening Charges. Waiver of Annual Maintenance Charges for first year. Buying and selling at Rs.20/-

### Premium Banking

#### Imperia Programme

- 100% waiver on locker fees on one locker per family.
- 50% discount on issuance fees of HDFC bank Multicurrency Forex card.
- Dedicated Relationship Manager to take care of all your banking and investment needs