

Detailed T&Cs and FAQs for HDFC Securities Referral Program

	On Account Opening		On 1st Trade in 1 month by Both		Total Payout
	Referrer (Existing Customer)	Referee (New Customer)	Referrer (Existing Customer)	Referee (New Customer)	
Approved Plan	0	0	100	100	200

TERMS & CONDITIONS:

- Gift vouchers will be disbursed as per the below T&C.
- HDFC Securities may change the value of brand reward voucher amount as and when deem fit basis business policy. For example: If the current offer says the referrer and referee will get a brand voucher worth Rs. 100 on account of successful opening - this value may change to Rs. 100 OR Rs. 250 OR Rs. 300.
- The Referrer should be an Existing Customer of HDFC Securities Ltd.
- From the date of account opening **both** referrer and referee has to trade with us within 30 calendar days and will be rewarded with brand vouchers worth Rs. 100 each within 30 calendar days.
- Customers will receive the referral reward based on the date on which the referred party initiated their account opening & trade placement process.
- The eligible customer has to place a trade order via our website or mobile application in the equity, F&O or commodities segment within 30 days of account opening. Mutual Fund orders will not be considered as a trade order.
- The referrer can avail referral benefit for a maximum of 5 referrals in a month. The referrer will not be eligible for any additional referral benefit beyond 5 successful referrals in a month.
- Customers will receive the voucher only on registered mobile number and/or email id.
- Customers have to claim the voucher within the given expiry date, after that HSL will not be responsible for issuing a new voucher code.
- If details of the referred client already exist in HDFC Securities database as an existing client or as a lead client, then it will not be considered under this scheme for referral reward and HDFC Securities reserves the right to exclude such accounts for calculation of referral rewards.
- The referring person will not undertake any form of selling/advisory activities in secondary market w.r.t securities and will not manage the portfolio of the person who is being referred. He/she will strictly limit his/her role to "Referral" only.
- If the details provided for referrals are incomplete/incorrect/invalid/duplicate, the Referrer who has provided the reference shall not be entitled to any reward under the Referral Program.
- The referrer will not be eligible to receive Referral benefit if someone else has assisted the referred customer during account opening process i.e. A business partner, a bank partner etc.
- HDFC Securities reserves the right to carry out checks and controls as it deems fit and proper, before the credit of referral reward to the referrer.
- In case a same account is referred by two clients the one who has referred the first will be entitled for the referral benefit.
- This offer cannot be combined with any other offer.
- HDFC Securities reserves the right in its absolute discretion to change, alter or discontinue the offer and alter the terms and conditions at any time without prior notice. The decision of HDFC Securities Ltd on all matters relating to, or in connection with the use of this offer shall be final and binding on all parties concerned.
- You agree that the following activities are expressly prohibited and engaging in any of these will lead to immediate termination and disqualification from the Referral Program, forfeiture of existing referral invitations and accrued, but not yet received, referral rewards:
 - Spam, bulk distribution of invitations, distribution to strangers or any other promotion of HDFC Securities Referral offer through invitations that would constitute or appear to constitute unsolicited commercial e-mail, sms, publishing any article or content about HDFC Securities products, services etc.

- Advertisement of any kind in any form on any medium print, audio visual form, web etc including social media (Facebook, Twitter, WhatsApp, Instagram, YouTube etc), or spam under any applicable law or regulation.
- Fraud, attempted fraud or abuse of the HDFC Securities Referral offer or these Terms & Conditions.
- Selling, trading, bartering or providing anything of value to your Invitee beyond the referral invitation or otherwise using Your Program invitations or Rewards for promotional purposes. Organizing competition, contests online, posting content about HDFC Securities etc. Any act or omission resulting in damage to HDFC Securities in any form whatsoever in nature.

19. Investment in the securities market is subject to market risks, read all the related documents carefully before investing. The contents herein above shall not be considered as an invitation or persuasion to trade or invest. HDFC Securities Ltd and affiliates accept no liabilities for any loss or damage of any kind arising out of any actions taken in reliance thereon.

20. Employees of HDFC Securities or employees of HDFC group companies cannot participate in this Refer & Earn program. Employees will not receive any referral benefit in case they participate and refer customers via Refer & Earn program.

21. Any grievances related to above scheme/offer/campaign would not be entertained on Under investor protection or grievance redressal measures of the Exchange.

This "Refer and Earn" program is strictly meant for clients. Hence, all employees (and their immediate family members) of HDFC Securities and HDFC Group are not eligible for this "Refer & Earn" program.