HDB FINANCIAL SERVICES
REIMAGINING OPPORTUNITIES

Celebrating Bigger, Smarter and Safer This Festive Season



HDB Outreach

October 2026

1 Festive Offers



This festive season, HDBFS brings you more than just financial support — we bring you the sparkle of pure gold!

Offer Highlights

- **Daily Golden Reward:** Win a 24k (995) 1-Gram Gold Coin every day.
- **How to Win:** Take a Loan from HDB. You could be the lucky winner!*
- **Eligible Loans:** Personal Loan, Business Loan, Loan Against Property, Enterprise Business Loan.

Borrow smart with HDBFS, your loan could be the key to unlocking daily golden rewards.

T&C apply*

Apply Now

Win Ramayana Tickets with Every Gold Loan!

Celebrate this festive season with a blockbuster reward!
Apply for a Gold Loan with HDBFS Ltd and enjoy complimentary tickets to the much-awaited Ramayana movie.



Offer Highlights

- Campaign Period: October 9 – November 8,2026
- Eligibility: Available for both new and existing customers across all participating branches and online channels.
- Reward: Complimentary movie ticket voucher for Ramayana

Don't Miss Out!
Secure your Gold Loan today and step into the magical world of Ramayana on the big screen

T&C apply*

Earn. Track. Redeem.

You can view points and access redemption options through the Membership section in the HDB OnTheGo app. Redemption will be powered through Advantage Club, where you can browse the available rewards catalogue and choose from applicable options.

Reward points can be used only within the HDBFS or Advantage Club ecosystem.

Apply Now

2 Festival Smart Corner

Celebrate More. Plan Smart.

Festivals are made for celebrating, upgrading and indulging a little. But smart planning can help you enjoy the season without stretching your finances.

Before a major purchase:

- Set a clear budget
- Compare options before you buy
- Don't let discounts drive impulse purchases
- Know your repayment commitments before borrowing
- Keep some room for unexpected expenses
- Use only trusted and official channels for payments and financial services
- For planned financial needs, explore HDBFS products only through official HDBFS channels.

Smart Upgrades for a Festive-Ready Home

From quicker cooking to easier cleaning, these new-age appliances can make festive prep simpler and everyday life more convenient.
Festivals often bring a fresh round of cleaning, hosting, cooking and home improvement.



1. Air Fryer
A useful addition for quick snacks, festive appetisers and everyday cooking with less oil.



2. Dishwasher
Hosting friends and family can mean more meals and more dishes. A dishwasher can make post-party clean-up much easier.



3. Air Purifier
An air purifier can help support better indoor air quality, particularly during months when dust and pollution levels may rise.



4. Robotic Vacuum Cleaner
A robotic vacuum cleaner can help automate everyday floor cleaning and reduce the effort needed to keep the home tidy.

Planning a home upgrade?
Explore HDBFS Lifestyle Product Loan options through official HDBFS channels.

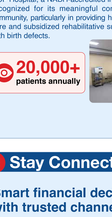
Product availability subject to eligibility

Terms and conditions apply

For planned festive expenses, salaried customers can explore HDBFS Personal Loan options through official HDBFS channels, subject to eligibility.

3 Stay Secure While You Celebrate

Festive shopping, offers, and gifting can also increase fraud. Here are a few common scams to watch out for.



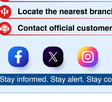
1 Fake Shopping Websites & Festive Deals

Websites or social media pages advertising unusually large discounts on electronics, gifts, jewellery or festive products. The website may look genuine, but the products may never arrive or the payment page may be designed to steal your information.

Watch out for:

- Discounts that look too good to be true
- Website addresses that closely imitate well-known brands
- Payment requests to personal accounts
- Messages pressuring you to act immediately
- Shopping links received through unknown WhatsApp or SMS messages

What to do:
Visit the retailer's official website or app independently instead of clicking on an unsolicited link.



3 Fake Event & Festive Booking Sites

From garba nights and festive events to travel and holiday bookings, fraudsters may create fake ticketing or booking pages that look convincing.

Watch out for:

- Event tickets sold only through unknown social media accounts
- Large discounts for immediate payment
- Requests to transfer money directly to a personal account
- Unverified customer-care numbers

What to do:
Book only through official organisers or trusted and verified booking platforms.

Apply Now

4 Cyber Security Tip of the Quarter

Festive Offer? Verify Before You Click.

Festive sales, cashback messages, reward points and limited-time deals can arrive from every direction during the season. While many are genuine, fraudulent links and fake offers can look convincing too.

Before you click, pay or share any information:

- Avoid clicking on unknown festive offer links
- Check website addresses carefully before entering personal or payment details
- Do not download APK files sent through WhatsApp, SMS or email
- Never share OTP, PIN, CVV or passwords
- Verify cashback, rewards and offers through official websites or apps
- Inform your bank immediately if you notice an unauthorised transaction
- Report cyber financial fraud by calling 1930

Think before you click. Verify before you pay.

5 CSR & Sustainability Update

HDB Financial Services (HDBFS) collaborated with **Health and Care Foundation (HCF)** Hospital in Ahmedabad to strengthen the infrastructure of its Ophthalmology Department. The newly developed facility is set to serve over **20,000 patients** annually, significantly improving access to quality eye care for the community.

HCF Hospital, a NABH-accredited institution, is widely recognized for its meaningful contributions to the community, particularly in providing high-quality medical care and subsidized rehabilitative support for children with birth defects.

20,000+ patients annually

6 Stay Connected With Us

Smart financial decisions begin with trusted channels.

Whether customers are exploring offers, checking product details, making payments,or raising service requests, official HDBFS touchpoints help make the journey safer and more convenient.

- Download the official HDB OnTheGo app
- Visit the official website
- Use HDB Xpress Services
- Locate the nearest branch
- Contact official customer support

Download Now

Stay informed. Stay alert. Stay connected with HDBFS