

Wealth2Health card

- The card has a pre-set limit equivalent to 75% of the linked Fixed Deposit (FD) amount. Multiple FDs, including existing FDs, can be linked to the card. The cumulative value of limit available on the card will be maximum 75% of the cumulative principal of each linked FD
- The customer can use the card to avail of cashless hospitalization or to pay for medical/ diagnostic expenses etc., at designated hospitals/ diagnostic centre, up-to the limit of 75% of the Fixed Deposit amount.
- Each time the customer uses the Deposit card to settle any hospital expense; an automatic loan-against-FD is created in his account. The loan will be created for the actual amount authorized by the customer at hospital/ diagnostic centre, and for a tenure that is equal to the residual maturity of the underlying Fixed Deposit, and will carry interest 2% above the underlying FD interest rate.
- The loan can be settled by the customer, in part or in full, anytime. In case the loan remains outstanding till the maturity of the underlying Fixed Deposit, the total loan outstanding is adjusted from the maturity proceeds of the Fixed Deposit. The customer pays interest only for the amount used, and only for the no of days for which the loan remains outstanding.
- The limit on the Deposit card will be a dynamic limit, and the same will be adjusted on daily basis depending upon amount utilized and amount repaid.

Terms/Conditions of Wealth2Health facility are as follows:

- Wealth2Health is available for Resident Individuals and only for the sole/first deposit holder
- The Deposit card can be used for financial transactions like payment to hospitals, diagnostic centre etc. only after 3 months from the FD creation date. All other, non-financial benefits like discounts etc., can be availed from Day 1.
- The financial transactions will be authorized only after due customer verification, which will be done through an OTP and photo verification.
- For more details about the Wealth to Health Fixed Deposit product and the benefits of the card, visit any of the DHFL Branches

*Conditions apply