

# Additional Terms and Conditions for Basic Savings Deposit Small Accounts

1. Basic Savings Deposit Small Accounts can be opened with a passport size photograph and a completed account opening form.
2. Basic Savings Bank Deposit (BSBD) Small Account will be operational for a period of twelve months from account opening.
  - At the end of twelve months, the accountholder needs to provide evidence to the Bank of having applied for any of the officially valid KYC documents within the twelve month period.
  - If the accountholder provides this evidence to the Bank, the Basic Savings Bank Deposit (BSBD) Small Account is can be continued for additional period of twelve months.
3. If the accountholder does not provide the evidence as mentioned above then this Basic Savings Bank Deposit (BSBD) Small Account will be closed
  - The total of all credits in a financial year should not exceed ₹100,000  
The total debits by way of all withdrawals and transfers in a month should not exceed ₹10,000
  - The maximum balance in the account at any point of time should not exceed ₹50,000
  - ATM and cash withdrawals placed through any of our branches in a month should not exceed ₹10,000
  - No Foreign inward remittances (if any) will be credited to the BSBD Small Account
  - No Internet Banking facility will be offered to Basic Savings Bank Deposit (BSBD) Small Accountholder
4. Debit card issued for BSBD Small Account will have a daily cash withdrawal limit of ₹2,000 only and the same can only be used for withdrawals at ATMs. In case of any breach of any of the above mentioned conditions or any BSBD Small Accounts that go over the threshold will be blocked and the customer will be asked to provide full KYC as per the policy of HSBC India and should the customer refuse to provide the same, HSBC India reserves the right to initiate closure of the BSBD Small Account after giving due notice of 30 days.