

Conversion to HSBC Savings

To,

Date:

The Manager,

The Hongkong and Shanghai Banking Corporation Limited, India (HSBC)

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I/We, request HSBC to reclassify my/our existing savings bank account under HSBC Account number

to HSBC Savings Account.

I/We understand that the HSBC Savings Account will enable me/us to bank with HSBC in India with a requirement of Average Quarterly Balance (AOB) of ₹150,000 or more in a combination of savings account, current account and fixed deposit balances and that all the terms and conditions of the HSBC Savings Account will apply to me/us.

I/We confirm having read and understood the account rules of the Bank, and hereby agree to be bound by the terms and conditions and amendments governing the account(s) issued by the Bank from time-to-time.

I/We agree that the Bank shall have the right to modify the account rules and the terms and conditions at its sole discretion, which shall be put up on the website from time to time. I/We undertake to verify the Bank's website for modifications to the account rules from time to time.

Note: All accountholders are required to sign this form and authenticate all corrections or amendments (if any).

Sole/First accountholder

Joint/Second accountholder

Third and other Joint accountholder

Kindly note that post conversion of your account to HSBC Savings Account, a welcome pack consisting of HSBC Debit Card (if applied for), tariff schedule, personalised cheque book (if requested), guide to Internet and PhoneBanking and The Banking Codes and Standards Board of India (BCSBI) booklet with the 'Code of Bank's Commitment to Customers' will be dispatched to your correspondence address. Your existing debit card (if any) will be deactivated 30 days post issuance of the HSBC Savings Account Debit Card.

For bank use only

Signature of authorising official

RMS Ref.#

Name

Please turn overleaf for Key Things You Should Know about HSBC Savings Account.



Key Things You Should Know - HSBC Savings Account

- HSBC Savings Account brings to you a range of features that include:
 - Personalised payable-at-par cheque book
 - An international debit card which offers unlimited free ATM transactions at HSBC ATMs in India and 5 free transactions at non-HSBC Visa ATMs in India with a daily cash withdrawal limit and daily purchase limit of ₹1,00,000 respectively
 - Personal Internet Banking that allows you the convenience of transacting and paying your bills online
- You can enjoy the host of benefits/features of this account if you:
 - Maintain an Average Quarterly Balance (AQB) of ₹150,000 or more in a combination of savings account, current account and fixed deposit balances OR
 - Hold a Corporate Salary Account under the Corporate Employee Programme (CEP) with monthly salary credits into this account OR
 - Have a mortgage relationship with HSBC, with Equated Monthly Instalments (EMI) being debited from this account towards the mortgage loan repayment with HSBC
- Customers need to fulfil the HSBC Savings Account AQB, failing which a quarterly Service Charge of 1% subject to a maximum of ₹1200 (plus applicable taxes^{§§}) of the shortfall of the AQB will be levied for the quarters in which the eligibility criteria is not met. A notification will be sent to customers in the month immediately following the end of the quarter in case the account has had a shortfall. In the event the AQB is restored to the required level in the following quarter, there will be no charge. If there remains a shortfall, the Service Charge will be levied on the lower of the shortfalls in the two relevant quarters
- For detailed information on HSBC Savings Account, eligibility criteria, account rules, service charges as well as applicable terms and conditions, please visit the 'Savings Account' section on our website www.hsbc.co.in
- HSBC will notify you of any changes in the terms and conditions of this product with prior notice of one

^{§§}Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges.