

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD
RATES AT A QUICK GLANCE AS ON 31 JAN 2024

Annex III

Deposit Accounts				
NATURE	RATE OF INTEREST (for balances up to INR10 Cr)		RATE OF INTEREST (for balances of INR10 Cr and above)	
	NORMAL	SENIOR CITIZEN	NORMAL	SENIOR CITIZEN
ACCOUNT				
1. Savings Bank A/c				
A. Domestic				
a. With cheque book facility	2%	2%	2.50%	2.50%
b. Without cheque book facility	2%	2%	2.50%	2.50%
c. Basic Savings Bank Deposit Account	2%	2%	2.50%	2.50%
B. Non Resident				
a. NRO	2%	2%	2.50%	2.50%
b. NRE	2%	2%	2.50%	2.50%

Minimum Balance (Subject to criteria below)		
Personal Banking	Senior Citizen (Personal Banking)	Premier
INR 150,000	INR 10,000	INR 40,00,000
Complete Eligibility criteria		

Personal Banking :

1. Maintain an Average Quarterly Balance (AQB) of INR150,000 or more in a combination of savings account, current account and fixed deposit balances, or
2. Hold a Corporate Salary Account under the Corporate Employee Programme (CEP) with monthly salary credits into this account, or
3. Have a mortgage relationship with HSBC, with equated monthly instalments (EMI) being debited from this account towards the mortgage loan repayment with HSBC.

Senior Citizens (Personal Banking):

- Are required to maintain an AQB of INR10,000 in a combination of savings account, current account and fixed deposit balances.

Premier Customers:

- a) Maintain a quarterly Total Relationship Balance¹ (TRB) of INR4,000,000 (Rupees forty lakh only); or
- b) Have a mortgage relationship with disbursement of INR11,500,000 (Rupees one crore fifteen lakh only) or more, with HSBC India; or
- c) Hold a corporate salary account under the HSBC Corporate Employee Programme (CEP)³ in India with a net monthly salary credit of INR300,000 (Rupees three lakh only) or more into the account.

2. Term Deposits		
A. Domestic	Rate of Interest	
	Up to & including 15 Lakhs	For Deposits above `15 Lakhs but less than `1Crore
Term Deposits (All Maturities)		
7 days	2.85	2.85
8 -14 days	3.00	3.00
15-29 days	3.00	3.00
30-59 days	3.40	3.40
60 - 89 days	3.60	3.60
90 to 93 days	3.80	3.80
94days	3.80	3.80
95 to 179 days	4.00	4.00
180 days	4.50	4.50
181 -269 days	3.25	3.25
270 days to 364 Days	3.70	3.70
12 months / 365 Days	4.00	4.00
366 days to 399 Days	4.00	4.00
400 days	3.25	3.25
401 days to less than 18 months	6.25	6.25
18 months to 599 days	4.10	4.10
600 days	3.75	3.75
601 days to 699 days	3.30	3.30
700 days	3.75	3.75
701 days to 730 days	4.25	4.25
731 days	4.25	4.25
732 days to less than 36 months	7.25	7.25
36 months to less than 37 months	7.00	7.00
37 months to less than 48 months	6.00	6.00
48 months to 60 months	6.00	6.00
B. Non-Resident Accounts		
a. NRO (All Maturities)	Up to & including 15 Lakhs	For Deposits above `15 Lakhs but less than `1Crore
7 days	2.85	2.85
8 -14 days	3.00	3.00
15-29 days	3.00	3.00
30-59 days	3.40	3.40
60 - 89 days	3.60	3.60
90 to 93 days	3.80	3.80
94days	3.80	3.80
95 to 179 days	4.00	4.00
180 days	4.50	4.50

181 -269 days	3.25	3.25
270 days to 364 Days	3.70	3.70
12 months / 365 Days	4.00	4.00
366 days to 399 Days	4.00	4.00
400 days	3.25	3.25
401 days to less than 18 months	6.25	6.25
18 months to 599 days	4.10	4.10
600 days	3.75	3.75
601 days to 699 days	3.30	3.30
700 days	3.75	3.75
701 days to 730 days	4.25	4.25
731 days	4.25	4.25
732 days to less than 36 months	7.25	7.25
36 months to less than 37 months	7.00	7.00
37 months to less than 48 months	6.00	6.00
48 months to 60 months	6.00	6.00
b. NRE (All Maturities)	Up to & including 15 Lakhs	For Deposits above 15 Lakhs but less than 1Crore
12 months	4.00	4.00
366 days to 399 days	4.00	4.00
400 days	3.25	3.25
401 days to less than 18 months	6.25	6.25
18 months to 599 days	4.10	4.10
600 days	3.75	3.75
601 days to 699 days	3.30	3.30
700 days	3.75	3.75
701 days to 730 days	4.25	4.25
731 days	4.25	4.25
732 days to less than 36 months	7.25	7.25
36 months to less than 37 months	7.00	7.00
37 months to less than 48 months	6.00	6.00
48 months to 60 months	6.00	6.00

Rate of Interest					
	1 year & above but < 2 years	2 years & above but < 3 years	3 years	Above 3 years but < 5 years	For 5 years (Maximum)
c. FCNR(B)					
i) USD	4.25	3.75	3.25	-	-
ii) GBP	4	0.5	0.5	-	-
iii) EUR	0.01	0.01	-	-	-
iv) CAD	0.10	0.10	-	-	-
v) AUD	0.10	0.10	-	-	-

Loans			
1A. Housing Loan	RATE OF INTEREST starting from		Processing Fees
	Normal Home Loan	Smart Home Loan	
Floating category (Balance Transfer)			Higher of 1% of the sanctioned loan amount or INR 10,000/- + applicable taxes
Loan upto 25 Years	8.45%	8.75%	
Floating category (Non- Balance Transfer)			
Loans upto 25 Years	8.75%	9.00%	
Fixed category (Balance Transfer and Non-Balance Transfer)			
Loans upto 20 Years	13.25%	NA	
1B. Loan Against Property			
Floating category (PSL)			
Loan upto 20 Years	9.20%	9.30%	
Floating category (Non-PSL)			
Loans upto 20 Years	9.75%	9.85%	
Fixed category (PSL and NON-PSL)			
Loans upto 20 Years	14.00%	NA	

Speak to your relationship manager for more details.

2. Personal Loan	RATE OF INTEREST starting from	Processing Fees
	Personal Loan	

Fixed Term loans		Higher of 2% of the sanctioned loan amount + applicable taxes
Loan upto 5 Years	9.99%	
Personal Loan for Electric Vehicle (EV) -Fixed		
Loans upto 5 Years	9.75%	
HSBC Anytime Credit (Salary Overdraft Facility)		NIL
	14.00%	
Speak to your relationship manager for more details.		

CHARGES

Fee Based Services						
1. Lockers						
Type of Locker	Metro / Urban/ Semi Urban		Rural			
	1 yr (Annual charges)/ 2 yrs / 3 yrs		1 yr	2 yrs	3 yrs	
	Premier	Personal Banking				
A/Y	3200	3500	-	-	-	
B/Z	4900	5500	-	-	-	
C	8100	9000	-	-	-	
D	9000	10000	-	-	-	
E	12000	13500	-	-	-	
F	18500	20500	-	-	-	
G	19500	21500	-	-	-	
H	25500	28500	-	-	-	
K	40500	45000	-	-	-	

2. Credit cards		Cashback	Platinum	Premier
Entrance Fees		999	0	12000
Annual Fees		999 (waived for annual spends of 200000)	0	20000 (waived for qualified premier)
Add on Card		NA	0	0
Service charges on outstanding balance		3.49%pm	3.49%pm	2.49% pm
Cash withdrawal fees		2.5% (min. 500)	100	2.5% (min. 500)
Other Charges	ATM	100	100	100
	Cash payment charges	100	100	100
	Late payment charge	100% of Min payment due (INR 250 - INR 1200)	100% of Min payment due (INR 250 - INR 1200)	100% of Min payment due (INR 250 - INR 1200)
	Bounced cheque	500	500	350

3. Debit cards	
HSBC Personal Banking Customers Debit Card	
Features / Services	Service Charges and Fees
Annual Fee	-
Annual fee (Second year onwards)	Rs.300
Additional card (p.a.)	Rs.300 per card
HSBC ATM cash withdrawal and balance enquiry (India)	Free
Number of free transactions at other bank ATMs in India	Nil
Other bank ATM cash withdrawals/balance enquiries (outside India)	Rs.120 per withdrawal / Rs.15 per enquiry
HSBC Group ATM transactions (outside India)	Rs.120 per withdrawal / Rs.15 per enquiry Free for HSBC Premier
Card replacement fee (within India)	Rs.300
Card replacement fee (outside India)	Rs.300 plus international courier charges
Replacement of lost / damaged Debit Card (within / outside India)	Rs.150 plus national / international courier charges Free for HSBC Premier
Charge slip retrieval/charge back processing fee	Rs.225
ATM cash withdrawal limit (per day) Purchase transaction limit (per day)	Rs. 200,000
Transfer limits (to accounts linked to or not linked to card)	Rs. 100,000
Per transaction limit for cash withdrawal at other banks' ATMs in India	Rs.10,000
PIN replacement fee	Nil
Transactions declined due to insufficient funds at an ATM	Rs.25 per transaction

Please note that based on the Goods and Services Tax (GST) regulations and notified GST rates, Central GST, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable would apply on our fees and charges.
1. Tariff structure is subject to change from time to time. Changes will be made with **retrospective effect giving notice of one month.**

Basic Savings Deposit Accounts	
Features / Services	Service Charges and Fees
Debit Cards annual fees	NIL
Debit Card daily withdrawal limits	Cash withdrawal Rs. 25,000 Purchase Rs.10,000
Withdrawal from account	4 free withdrawals per month across demand drafts, pay orders, cheque issuances, electronic transfers, ATM withdrawals and cash withdrawal requests placed through any of our branches

HSBC Premier Platinum Debit Card - Tariff Sheet	
Features / Services	Service Charges and Fees
Annual Fee	Free
Additional card (p.a.)	Free
Card Replacement Fee ^{^^} (India/Overseas)	Free
HSBC ATM Cash Withdrawal ^{^^} (India/Overseas)	Free
Non HSBC VISA ATM Cash Withdrawal (India)	Free
Non HSBC ATM Cash Withdrawal ^{**} (Outside India)	INR120 per transaction
Balance Enquiry at any HSBC ATM ^{^^} (India/Overseas)	Free
Balance Enquiry at any non-HSBC VISA ATM (India)	Free
Balance Enquiry at non-HSBC ATM ^{**} (Outside India)	INR15 per enquiry
Duplicate issuance of PIN	Free
Charge slip retrieval/charge back processing fee	INR225
ATM Cash Withdrawal Limit (per day) Purchase Transaction Limit (per day)	INR250,000
Transfer Limits (to accounts linked to or not linked to card) (per day)	INR150,000
Transactions declined due to Insufficient Funds at ATM	Free
Currency Conversion Mark-up (Valid for International Transactions)	3.5% of INR value of the transaction
Per transaction limit for cash withdrawal at Non-HSBC ATMs in India	INR10,000

^{^^} HSBC NRO Premier Debit Card can be used only in India
^{**} Not applicable to NRO Cards

HSBC Global Private Banking- Debit Card - Tariff Sheet	
Features / Services	Service Charges and Fees
Annual Fee	Free
Additional card (p.a.)	Free
Card Replacement Fee ^{^^} (India/Overseas)	INR 3,000
HSBC ATM Cash Withdrawal ^{^^} (India/Overseas)	Free
Non HSBC VISA ATM Cash Withdrawal (India)	Free
Non HSBC ATM Cash Withdrawal ^{**} (Outside India)	INR120 per transaction
Balance Enquiry at any HSBC ATM ^{^^} (India/Overseas)	Free
Balance Enquiry at any non-HSBC VISA ATM (India)	Free
Balance Enquiry at non-HSBC ATM ^{**} (Outside India)	INR15 per enquiry
Duplicate issuance of PIN	Free
Charge slip retrieval/charge back processing fee	INR225
ATM Cash Withdrawal Limit (per day) Purchase Transaction Limit (per day)	INR500,000
Transfer Limits (to accounts linked to or not linked to card) (per day)	INR500,000
Transactions declined due to Insufficient Funds at ATM	Free
Currency Conversion Mark-up (Valid for International Transactions)	3.5% of INR value of the transaction
Per transaction limit for cash withdrawal at Non-HSBC ATMs in India	INR10,000

^^ HSBC NRO Global Private Banking- Debit Card can be used only in India
 ** Not applicable to NRO Cards
 Please Note :Use of Debit card at petrol pumps will attract a surcharge of 2.5% of the purchase value of INR10 (whichever is higher).

HSBC Retail Business Banking- Debit Card - Tariff Sheet

Features / Services	HSBC Current account - Start	HSBC Current account - Smart	HSBC Current account - Unlimited
Annual Fee	INR 250	INR 250	Free
Additional card (p.a.)	INR 250	INR 250	Free
Card Replacement Fee (within India)	INR 100	INR 100	INR 100
Card Replacement Fee (outside India)	INR 100 + International courier cost of INR 700	INR 100 + International courier cost of INR 700	INR 100 + International courier cost of INR 700
Transactions at Bank (HSBC) ATMs in India	Free	Free	Free
Transactions at other Bank ATMs India	Free	Free	Free
ATM cash withdrawal (outside India)	INR120 per transaction	INR120 per transaction	HSBC ATMs - FREE At other bank's VISA network ATM's - INR 120 per transaction
Balance Enquiry at any HSBC ATM (outside India)	INR 15 per transaction	INR 15 per transaction	HSBC ATMs - FREE At other bank's VISA network ATM's - INR 15 per transaction
Balance Enquiry at non-HSBC ATM (Outside India)	INR15 per enquiry	INR15 per enquiry	INR15 per enquiry
PIN replacement	Free	Free	Free
ATM Cash Withdrawal Limit (per day) Purchase Transaction Limit (per day)	INR 75,000 INR 40,000	INR 100,000 INR 50,000	INR 2,00,000 INR 75,000
Transfer Limits (to accounts linked to or not linked to card) (per day)	INR 75,000	INR 100,000	INR 1,50,000
Currency Conversion Mark-up (Valid for International Transactions)	3.5% of INR value of the transaction	3.5% of INR value of the transaction	3.5% of INR value of the transaction
Per transaction limit for cash withdrawal at Non-HSBC ATMs in India	INR10,000	INR10,000	INR10,000

Please Note :Use of Debit card at petrol pumps will attract a surcharge of 2.5% of the purchase value of INR10 (whichever is higher).
 Some banks may levy an access fee for use of their ATMs abroad which is over and above the ATM cash withdrawal charge levied by HSBC

4. Drafts/TT/MT		
Issue - Draft	Premier	Non Premier
Cashier Orders/Demand Drafts placed through Internet and PhoneBanking	NIL	NIL
Demand draft/cashier's order payable at non-HSBC branch locations	NIL	0.3% of DD value (Min. INR100)*
Demand draft/cashier's order payable at HSBC branch locations	NIL	0.1% of the value of demand draft/cashier's order subject to a minimum of `100 and a maximum of `2,500.
Demand Drafts / Cashier's Orders payable at par at our branches in India up to INR100,000	NIL	INR100*
Demand Drafts / Cashier's Orders payable at par at our branches in India INR100,000 and above	NIL	0.1% of value (Max. INR2,500)*
Foreign currency Demand Drafts (other than FCNR accounts)	0.3% of value (Min. `100, Max. `1,500) + cable charge of `200 for same currency TT	0.3% of value (Min. `100, Max. `1,500) + cable charge of `200 for same currency TT
Cancellation	Premier	Non Premier
Demand draft cancellation for payable at HSBC/non-HSBC branch locations	NIL	NIL
Demand draft duplicate issuance for both payable at our branches and non-branch location	NIL	NIL
Foreign currency demand draft cancellation	Inr 100 + applicable taxes	Inr 100 + applicable taxes

Telegraphic Transfer	Premier	Non Premier
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Outward- Foreign Currency Telegraphic Transfers (other than FCNR accounts)	0.3% of value (Min. INR100, Max. INR1,500) + cable charge of 200 for same currency TT+ Applicable taxes In case of transactions with charge type selected as 'OUR' (All local and overseas charges to be borne by remitter), an additional charge of INR1,200 + Applicable taxes Correspondent and receiving banks may charge additional fees when they process the transaction, so you may be charged an additional fee	0.3% of value (Min. INR100, Max. INR1,500) + cable charge of 200 for same currency TT+ Applicable taxes In case of transactions with charge type selected as 'OUR' (All local and overseas charges to be borne by remitter), an additional charge of INR1,200 + Applicable taxes Correspondent and receiving banks may charge additional fees when they process the transaction, so you may be charged an additional fee
Telegraphic Transfer - Inward Processing Fee	NIL	INR300 + applicable taxes

5. Outstation cheque collection	Premier	Non Premier
Foreign currency cheques sent for collection outside India	Free	0.5% of INR value (min INR300 - max INR15000) + applicable taxes

6. NEFT Money Transfer	Premier	Non Premier
INWARD	NIL	NIL
OUTWARD	Effective 01 January 2020, no charges applicable if the NEFT transactions done through Personal Internet and Mobile Banking.	Effective 01 January 2020, no charges applicable if the NEFT transactions done through Personal Internet and Mobile Banking.
Amount slabs (in INR)		
<= 10,000	INR 1.5	INR 1.5
10,001 - 100,000	INR 4.0	INR 4.0
100,001 - 200,000	INR 14.0	INR 14.0
> 200,000	INR 24.0	INR 24.0

7. RTGS Money Transfer	Premier	Non Premier
INWARD	NIL	NIL
OUTWARD	Effective 01 February 2020, no charges applicable if the RTGS transactions done through Personal Internet and Mobile Banking	Effective 01 February 2020, no charges applicable if the RTGS transactions done through Personal Internet and Mobile Banking
Amount slabs (in INR)		
'2 lakh upto '5 lakh	INR 19 per transaction	INR 19 per transaction
'5 lakh and above	INR 44 per transaction	INR 44 per transaction

8. Cheque return charges			
Inward	Premier	Non Premier	
For Savings Accounts /For Current, Overdraft Cash Credit Accounts	INR 275 (*140 for senior citizens) + GST	INR 275 + GST	
Outward			
For Savings Accounts /For Current, Overdraft Cash Credit Accounts	INR 275 (*140 for senior citizens) + GST	INR 275 + GST	
Category of Service Charges for Retail Business Banking	HSBC Current account - Start	HSBC Current account - Smart	HSBC Current account - Unlimited
Returned cheques - Cheques drawn on us (Inward Returns)			
a) Technical reasons	Free	Free	Free
b) Funds based reasons	INR 500	INR 500	INR 500
Returned cheques-Cheques returned by	INR 150 per instrument	INR 150 per instrument	INR 150 per instrument
9. Cheque Book Issue	NIL	NIL	