

## HSBC Advance Tariff Schedule

(Applicable for all types of Savings, Current Accounts, Regular and Senior Citizen A/c's)

Eligibility <sup>1</sup>	Service Charges	
Option 1: Maintain a Total Relationship Balance (TRB) <sup>***</sup> of ₹3 lakh (Rupees three lakh only) in a combination of savings account balances, term deposits, holdings in Demat account held with HSBC India, investments <sup>1</sup> and life insurance <sup>2</sup> through HSBC India including a minimum average quarterly balance of ₹50,000 in the HSBC India Advance savings / current account OR	₹1500 per Quarter for non maintenance of the eligibility	
Option 2: Have a Mortgage relationship <sup>**</sup> of ₹15 lakh (Rupees fifteen lakh only) or more with HSBC India OR		
Option 3: Hold a Corporate Salary Account under HSBC's Corporate Employee Programme in India, with a net monthly salary credit of ₹50,000 (Rupees fifty thousand only) or more* into the account.		
	Service Charges and Fees	
	AQB <sup>1</sup> maintained	AQB <sup>1</sup> not maintained
Issue of duplicate Pass Book or Statement	₹100/- per statement cycle (Monthly Composite Statement)	
Re-order of cheque book <sup>3</sup>	FREE	₹250 ₹125 (Senior Citizen)
Statement on hold as returned undelivered (Annual fees)	₹100	₹100
ATM Cards (Annual fees)	₹150	₹150
Stop Payment <sup>4</sup>	₹100	₹100
Account Closure <sup>5</sup> (if closed in less than 6 months of account opening)	₹500 ₹250 (Senior Citizen)	₹500 ₹250 (Senior Citizen)
Cheque Return - Outward <sup>4</sup> (Cheque Deposited) Insufficient funds / Technical Reasons <sup>***</sup>	₹275 ₹140 (Senior Citizen)	₹275 ₹140 (Senior Citizen)
Cheque Return - Inward <sup>4</sup> (Cheque Received) Insufficient funds / Technical Reasons <sup>***</sup>	₹275 ₹140 (Senior Citizen)	₹275 ₹140 (Senior Citizen)
Balance Enquiry at HSBC branches and ATMs in India	FREE	FREE
Balance confirmation, Interest certificate, photo & address attestation <sup>6</sup>	₹50	₹50
Duplicate TDS Certificate Issuance <sup>6</sup>	₹100	₹100
Signature Verification <sup>6</sup>	₹50	₹50
Service Charges for Cheque Collection under Speed Clearing for Savings account <sup>@@</sup>	Nil	Up to ₹1 lakh - Nil Above ₹1 lakh - ₹100
<b>Outward RTGS Transfers<sup>7</sup></b>		
Above ₹2 lakhs to ₹5 lakhs	₹25 per transaction	₹25 per transaction <sup>@</sup>
<b>NEFT Charges<sup>7</sup> Outward</b>		
Up to ₹1 lakh	₹5 per transaction	₹5 per transaction
Above ₹1 lakh to ₹2 lakhs	₹15 per transaction	₹15 per transaction
Above ₹2 lakhs	₹25 per transaction	₹25 per transaction <sup>@</sup>

Money Transfers between HSBC accounts	₹50	₹50
Money Transfer to Non-HSBC accounts:		
Per instruction for set up	₹100	₹100
Per instruction for amendment	₹25	₹25
Conversion from Joint Account to Sole Account OR Sole Account to Joint Account <sup>5</sup>	₹50	₹50
Certificate of Cheque Issuance <sup>6</sup>	₹50	₹50
Account not operated for more than 2 years <sup>9</sup>	₹150	₹150
<b>Bank Transactions</b>		
In house cheque / cheque based transfer within accounts of HSBC India	FREE	FREE
Discount on locker rentals	10%	10%
<b>Door Delivery Services</b>		
One time registration charge for DDS		₹1000
Annual Fees (applicable from 2 <sup>nd</sup> year)		₹300
Cash pickup and delivery		₹200
Draft delivery		₹50
Cheque pickup and delivery		₹50
<b>PhoneBanking<sup>10</sup></b>	<b>Service Charges and Fees</b>	
	<b>AQB<sup>1</sup> maintained</b>	<b>AQB<sup>1</sup> not maintained</b>
Stop Payments <sup>4</sup>	₹100	₹100
Request for Duplicate Statement <sup>6</sup> (monthly)	₹100	₹100
Non IVR calls to call centre <sup>2</sup>	FREE	FREE
Re-issue of PhoneBanking PIN <sup>6</sup>	FREE	FREE
<b>Internet Banking</b>	<b>Service Charges and Fees</b>	
	<b>AQB<sup>1</sup> maintained</b>	<b>AQB<sup>1</sup> not maintained</b>
Stop Payments <sup>4</sup>	₹100	₹100
Request for Duplicate Statement <sup>6</sup>	₹200	₹200
Re-issue of Internet Banking user ID and password <sup>6</sup>	FREE	FREE

<b>Debit Cards</b>		
Annual Fee	₹300	
Renewal Fee	₹300	
HSBC ATM cash withdrawal and balance enquiry (India)	FREE	
Other bank VISA ATM cash withdrawals and balance enquiry (India)	FREE	
Other bank VISA ATM cash withdrawals / balance enquiries (outside India)	₹120 per withdrawal / ₹15 per enquiry	
HSBC Group ATM transactions (outside India)	₹120 per withdrawal / ₹15 per enquiry	
Replacement of lost / damaged Debit Card (within / outside India)	₹150 plus national / international courier charges	
Sales Slip Retrieval / Charge Back Processing Fee	₹225	
Duplicate PIN issue for usage at ATM	₹50 per request	
Transactions declined due to insufficient funds at an ATM	₹25 per transaction (Free for Senior Citizens)	

Currency Conversion Mark-up (International transactions)	3.50%
<b>Credit Cards</b>	
Standard Joining fees**	₹6000
Standard Annual fees for the first year	NIL
Annual fees second year onwards^	₹2000
Standard annual fees for additional (add-on) card	₹500
Free credit period	Up to 52 days
Finance charges on extended credit	2.75%# per month (33%# per annum) computed from the date of transaction
Minimum Payment Due (MPD) on credit usage	5% of the total payment due of the statement plus greater of Past Due or Over limit due (if any), subject to a minimum of ₹100. Interest will be charged on the extended credit as per T & C.
Duplicate statements (older than 3 months)	₹100 per statement
Charge in case of cheque bounce, standing instruction dishonoured or unsuccessful payment through ECS	₹350
Cash advance limit# (against Credit Card account)	As communicated to you in your monthly card statement
Transaction fee for cash advances against your Credit Card account at branches and ATMs	2.5% of transaction amount (subject to a minimum of ₹300)*
Transaction fee for cash withdrawal against your bank account at ATMs overseas	₹100
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	NIL
Overlimit fee	₹500 per month
Late payment fee	50% of minimum payment due (subject to a min of ₹400 & a max of ₹750 p.m.)
Sales slip retrieval / charge back processing fees	₹225
Out of town cheque processing / collection charge	₹50 per instrument (Up to ₹10,000)
	₹100 per instrument (Up to ₹10,001 - ₹1 lakh)
	₹150 per instrument (greater than ₹1 lakh)
Credit Card replacement fee (within India)	₹100
Credit Card replacement fee (outside India)	₹100
Currency conversion charge for foreign currency transactions	3.5%
Balance Enquiry on the Credit Card at other Bank ATMs	NIL
Repayment cheque pickup charges (complimentary once in a month)	₹35 per cheque for pickups more than once a month
Credit Card transfer / upgradation fee	₹99
Collection payment pickup fee (Payment pickup by HSBC for payment overdue)	₹100
Cash Payment Charge (HSBC Credit Cards bill payment made in cash at HSBC Branches & Drop Boxes)	₹100 (w.e.f. 15 Sept. 2009)
Copy of Credit Information Report	₹50 (w.e.f. 14 December 2009)

#Or at such modified rates as decided by the Bank from time to time.

\*Finance charge per month at the prevailing rate will also be applicable.

\*\*This is optional, subject to availing of the joining gift.

^This is waived off in case the cardholder spends ₹1 lakh or more in the previous year.

Note: No refund of annual fee will be available if the Credit Card is terminated. **Tariff structure subject to change from time to time at the sole discretion of HSBC.** Please be advised that vide Notification No. 8/2009 - ST dated February 24, 2009, a service tax of 10% + 2% education cess + 1% secondary and higher secondary education cess thereon will be applicable on our fees, interest and other charges. The credit limit and cash withdrawal limit (40% of credit limit or as decided by the Bank from time to time) are communicated to you in your monthly card statement. The available credit limit is provided as part of the monthly statement. The Bank reserves its right to reduce the credit limit without any prior notice or intimation. Usage of the card shall be deemed as acceptance of the credit limits granted from time to time.

#### Payment Hierarchy

Payment made to the cardholders account will be settled in the order of Minimum Payment Due, Balance Transfer (BT) outstanding, fees and charges, cash advances and purchase outstanding. Categorywise, the payments will be allocated in the following order:

- |                                       |                                   |
|---------------------------------------|-----------------------------------|
| 1. Cash transaction service charges*  | 10. Interest charges              |
| 2. Retail transaction service charges | a. BT Interest                    |
| 3. Annual fee                         | b. Cash transaction Interest      |
| 4. Late Payment fee                   | c. Purchase transaction Interest  |
| 5. Overlimit fee                      | 11. Principal amount              |
| 6. Instalment handling fee            | a. BT Principal                   |
| 7. Instalment processing fee          | b. Cash transaction Principal     |
| 8. Return cheque charges              | c. Purchase transaction Principal |
| 9. Insurance premium                  |                                   |

\*Please refer to the Advance Platinum Credit Card Service Guide for more details on the service charges and its components.

#### Remittances

<b>Demand Drafts / Cashier's Orders payable at par at our branches in India</b>	
Up to ₹1,00,000	₹100*
₹1,00,000 and above	0.1% of value (Max. ₹2,500)*
<b>Demand Drafts on other banks at non-branch locations</b>	
Drawn on correspondent banks	0.3% of DD value (Min. ₹100)*
Inter-branch transfers across HSBC accounts in India	Free
<b>Traveller's Cheques (TCs)</b>	
Issuing TCs for USD, GBP, EUR, AUD	1% of value
<b>TC encashment</b>	
TC encashment - AQB maintained	0.5% of value (Min. ₹50) Free for TCs purchased from HSBC Group Offices
TC encashment - AQB not maintained	0.5% of value (Min. ₹100) Free for TCs purchased from HSBC Group Offices
<b>Up-Country Cheque Collections within India effective 1st April 2011</b>	
Outstation Cheque Collection	₹25** per instrument (up to ₹5,000) ₹50** per instrument (₹5,000 - ₹10,000) ₹100** per instrument (₹10,000 - ₹1 lakh) ₹150 per instrument (greater than ₹1 lakh)
Service Charges for Cheque Collection under Speed Clearing for Savings account%	Up to ₹1 lakh Nil Above ₹1 lakh ₹100
<b>Telegraphic Transfers (TT) and Foreign Currency Demand Drafts</b>	
Local Telegraphic Transfers	0.3% of value (Min. ₹100, Max. ₹1,500) + cable charge of ₹100
Foreign Currency Telegraphic Transfers (other than FCNR Accounts)	0.3% of value (Min. ₹100, Max. ₹1,500) + cable charge of ₹200 for same currency TT and ₹400 for cross currency TT
Foreign Currency Demand Drafts (other than FCNR Accounts)	0.3% of value (Min. ₹100, Max. ₹1,500) additional ₹250 for cross currency drafts
Issue of duplicate instrument	₹300 + ₹1,000 as cover charges for correspondent banks
Cancellation	₹200 + ₹1,000 as cover charges for correspondent banks
Telegraphic Transfer - Inward Processing Fee	₹300 + Taxes (Free for HSBC Premier and NRI Customers)
Foreign Currency Cheque Clearance	0.56% of the value of the cheque or ₹337 whichever is higher



**Advance**

Others (Issuing a cheque in a country / location where HSBC has branches)	0.35% of the value of the cheque or ₹50 whichever is higher
Others (Issuing a cheque in a country / location where HSBC has no branches)	0.40% of the value of the cheque or ₹100 whichever is higher
<b>Foreign Currency Cheques</b>	
Foreign Currency Cheques sent for collection outside India	0.5% of ₹ value + applicable Service Tax
<b>Global Transfers</b>	
Service Fee applicable for every outward Global Transfer	₹310 (Inclusive of service tax as may be applicable from time to time)

\*Free through Internet Banking. 25% of branch charge through PhoneBanking.

\*\*\*Charges will be levied each month for the previous month's transactions unless specified otherwise.

\*All loans at the sole discretion of The Hongkong and Shanghai Banking Corporation Limited, India. Loans available for applicants and properties in and around the limits of cities where HSBC has branches and is subject to change from time to time.

1. Quarterly balance has to be maintained for the previous quarter.
2. Charges applicable per call.
3. Requests plaxed at Branch, Call Centre and Personal Internet Banking applicable per cheque book.
4. Charges applicable per instrument.
5. Charges applicable per account.
6. Charges applicable per request.
7. Charges exclusive of service tax. Charges applicable to Outward NEFT / RTGS transactions conducted through Internet Banking will be levied each month for the previous month's transactions unless specified otherwise.
8. Out-of-pocket expenses for various services will be recovered as applicable for all charges unless specified.
9. Charges applicable per account per quarter.
10. Refer to Self Service Banking Service Charges and Fees.

®Subject to Internet Banking limits as designated on Customer's HSBC account. On registering for Internet Banking Service, the Customer will be provided with third party pre-designated and non-designated limits. Pre-designated limits can be set upto ₹15 lakhs per Customer per day and non-designated limits can be set up to ₹15 lakhs per Customer per day. Customers will have the option to increase / reduce his limits as per the maximum limits provided by the Bank through his internet banking login. Customers are requested to visit nearest HSBC Branch for executing outward RTGS / NEFT transaction above ₹15 lakhs.

®Service Charges for Cheque Collection under Speed Clearing applicable to HSBC Savings and HSBC Advance account (including Senior Citizen customer) will be effective 1 June 2011.

\*\*\*Calculation of TRB - Following will be included for calculating the TRB:

1. **Savings Account Balances** - Calculated basis Average Quarterly Balance held in the savings account.
2. **Term Deposits** - Calculated basis Average Quarterly Balance held in term deposits.
3. **Investments through HSBC India** - Calculated basis Market Value or Net Purchase Value whichever is higher as on the last day of every calendar month.
4. **Life Insurance Premium** - Calculated basis Life to date (total) paid up premium for policies in force as on the last day of every calendar month. Insurance is a subject matter of solicitation.
5. **Demat Holdings** - Calculated basis Market Value of Holdings in HSBC India Demat account as on the last day of every calendar quarter.

\*\*Service charges related to non-maintenance of required TRB will be waived for the HSBC Advance account in India which is linked to your mortgage relationship towards servicing the mortgage EMI. This waiver will be valid throughout your mortgage relationship with HSBC India. Pursuant to the termination of the mortgage relationship, the TRB requirements of HSBC Advance account will apply as per the applicable rules of HSBC India.

\*Please note that waiver of charges related to non-maintenance of required TRB will be subject to you being an employee of the Corporate and your account receiving a net salary credit of greater than or equal to ₹50,000 for three consecutive calendar months. In case you do not meet this requirement, the account shall get redesignated to a regular HSBC Advance account and the TRB requirements of HSBC Advance account in India will apply as per the applicable rules of HSBC India.

<sup>1</sup>Investments and services are subject to prevailing market conditions / external factors. The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) currently offers Investment Products from entities registered and regulated in India. These products are currently not available to HSBC Advance NRI Customers residing in US, Canada, Australia and New Zealand. HSBC Advance NRI Customers residing in countries like United Kingdom, Singapore and Hong Kong will be able to invest in these products through HSBC India when they are physically present in India.

<sup>2</sup>HSBC India is a corporate agent (License Number 961387) of Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited which offers and underwrites life insurance products. Insurance is the subject matter of solicitation.

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