

HSBC Advance Tariff Schedule

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

Eligibility ¹	Service Charges	
Option 1 : Maintain a Total Relationship Balance (TRB) ^{***} of INR 1 lakh (Rupees one lakh only) in a combination of savings account balances, term deposits, holdings in Demat account held with HSBC India, investments [#] through HSBC India and Life Insurance OR	INR 1000 per Quarter for non maintenance of the eligibility	
Option 2 : Have a Mortgage relationship of INR 15 lakhs or more with HSBC [^] OR		
Option 3 : Have a Corporate Salary Account under HSBC's - Corporate Employee Programme, with a net monthly salary credit of INR 50,000 (Rupees fifty thousand only) or more [^] .		
	Service Charges and Fees	
	AQB ¹ maintained	AQB ¹ not maintained
Issue of duplicate Pass Book or Statement	INR 100/- per statement cycle (Monthly Composite Statement)	
Re-order of cheque book ³	FREE	INR 250 INR 125 (Senior Citizen)
Statement on hold as returned undelivered. (Annual fees)	INR 100	INR 100
ATM Cards (Annual Fees)	INR 150	INR 150
Stop Payment ⁴	INR 100	INR 100
Account Closure ⁵ (if closed in less than 6 months of account opening)	INR 500 INR 250 (Senior Citizen)	INR 500 INR 250 (Senior Citizen)
Cheque Return - Outward ⁴ (Cheque Deposited) Insufficient funds/ Technical Reasons	INR 275 INR 140 (Senior Citizen)	INR 350 INR 175 (Senior Citizen)
Cheque Return - Inward ⁴ (Cheque Received) Insufficient funds/ Technical Reasons	INR 275 INR 140 (Senior Citizen)	INR 350 INR 175 (Senior Citizen)
Balance Enquiry at HSBC branches and ATMs in India	FREE	FREE
Balance confirmation, Interest certificate, photo & address attestation ⁶	INR 50	INR 50
Duplicate TDS Certificate Issuance ⁶	INR 100	INR 100
Signature Verification ⁶	INR 50	INR 50
Outward RTGS Transfers⁷ (Outside of Internet Banking)		
Upto INR 5 lakhs	INR 25 per transaction	INR 25 per transaction
INR 5 lakhs and above	INR 50 per transaction	INR 50 per transaction
<i>(Charges applicable w.e.f. 10 Nov 2008 as per RBI Circular dated 8 Oct 2008)</i>		
Outward NEFT Transfers⁷ (Outside of Internet Banking)		
Upto INR 1 lakh	FREE	FREE
INR 1 lakh and above	INR 25 per transaction	INR 25 per transaction
<i>(Charges applicable w.e.f. 1 Nov 2008 as per RBI Circular dated 8 Oct 2008)</i>		
ECS Return ⁷	INR 275 INR 140 (Senior Citizen)	INR 350 INR 175 (Senior Citizen)
Security Device replacement	INR 500	INR 500
Standing Instructions ⁸		

Money Transfers between HSBC accounts	INR 50	INR 50
Money Transfer to Non-HSBC accounts:		
Per instruction for set up	INR 100	INR 100
Per instruction for amendment	INR 25	INR 25
Conversion from Joint Account to Sole Account OR Sole Account to Joint Account ⁵	INR 50	INR 50
Certificate of Cheque Issuance ⁵	INR 50	INR 50
Account not operated for more than 2 years ⁹	INR 150	INR 150
Bank Transactions		
In house cheque / cheque based transfer within accounts of HSBC India	FREE	FREE
Discount on locker rentals	10%	10%
Door Delivery Services		
One time registration charge for DDS	INR 1000	
Annual Fees (applicable from 2 nd year)	INR 300	
Cash pickup and delivery	INR 200	
Draft delivery	INR 50	
Cheque pickup and delivery	INR 50	
Phone Banking¹⁰	Service Charges and Fees	
	AQB¹ maintained	AQB¹ not maintained
Stop Payments ⁴	INR 100	INR 100
Request for Duplicate Statement ⁶ (monthly)	INR 100	INR 100
Non IVR calls to call centre ²	FREE	FREE
Re-issue of Phone Banking PIN ⁶	FREE	FREE
Internet Banking	Service Charges and Fees	
	AQB¹ maintained	AQB¹ not maintained
Stop Payments ⁴	INR 100	INR 100
Request for Duplicate Statement ⁶	INR 200	INR 200
Re-issue of Internet Banking user ID and password ⁶	FREE	FREE

Debit Cards	
Annual Fee	INR 300
Renewal Fee	INR 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)	INR 120 per withdrawal / INR 15 per enquiry
HSBC Group ATM transactions (outside India)	INR 120 per withdrawal / INR 15 per enquiry
Replacement of lost / damaged Debit Card (within / outside India)	INR 150 plus national / international courier charges
Sales Slip Retrieval / Charge Back Processing Fee	INR 225
Duplicate PIN issue for usage at ATM	INR 50 per request
Transactions declined due to insufficient funds at an ATM	INR 25 per transaction (Free for Senior Citizens)
Currency Conversion Mark-up (International transactions)	3.50%

Credit Cards	
Standard Joining fees**	INR 6000
Standard Annual fees for the first year	NIL
Annual fees second year onwards [^]	INR 2000
Standard annual fees for additional (add-on) card	INR 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 INR 100. Interest will be charge on the extended credit as per T & C.
Duplicate statements (older than 3 months)	INR 100 per statement
Charge in case of cheque bounce, standing instruction dishonoured or unsuccessful payment through ECS	INR 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 INR 300)*
Transaction fee for cash withdrawal against your bank account at ATMs overseas	INR 100
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	NIL
Overlimit fee	INR 500 per month
Late payment fee	50% of minimum payment due (subject to a min of INR 400 & a max of INR 750 p.m.)
Sales slip retrieval/charge back processing fees	INR 225
Out of town cheque processing / collection charge	INR 50 per instrument (upto INR 10,000)
	INR 100 per instrument (upto INR 10,001-INR 1 lakh)
	INR 150 per instrument (greater than INR 1 lakh)
Credit card replacement fee (within India)	INR 100
Credit card replacement fee (outside India)	INR 100
Currency conversion charge for foreign currency transactions	3.5%
Balance Enquiry on the credit card at other Bank ATMs.	NIL
Repayment cheque pick-up charges (complimentary once in a month)	INR 35 per cheque for pick-ups more than once a month
Credit card transfer / upgradation fee	INR 99
Collection payment pickup fee (Payment pickup by HSBC for payment overdue).	INR 100
Cash Payment Charge (HSBC credit cards bill payment made in cash at HSBC Branches & Drop Boxes)	INR 100 (w.e.f. 15 Sept. 09)
Copy of Credit Information Report	INR 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 INR 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* | 2. Retail transaction service charges |
| 3. Annual Fee | 4. Late Payment fee |
| 5. Overlimit fee | 6. Installment handling fee |
| 7. Installment processing fee | 8. Return cheque charges |
| 9. Insurance premium | |
| 10. Interest charges | a. BT Interest |
| b. Cash transaction Interest | c. Purchase transaction Interest |
| 11. Principal amount | a. BT Principal |
| b. Cash transaction Principal | c. Purchase transaction Principal |

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

Remittances

Demand Drafts / Cashier's Orders payable at par at our branches in India	
Upto INR 100,000	INR 100*
INR 100,000 and above	0.1% of value (Max. INR 2,500)*
Demand Drafts on other banks at non-branch locations	
Drawn on correspondent banks	0.3% of DD value (Min. INR 100)*
Inter-branch transfers across HSBC accounts in India	Free
Traveller's Cheques (TCs)	
Issuing TCs for USD, GBP, EUR, AUD	1% of value
TC encashment	
TC encashment - AQB maintained	0.5% of value (Min. INR 50) Free for TCs purchased from HSBC Group Offices
TC encashment - AQB not maintained	0.5% of value (Min. INR 100) Free for TCs purchased from HSBC Group Offices
Up-Country Cheque Collections within India	
Outstation Cheque Collection	INR 50 per instrument (upto INR 10,000) INR 100 per instrument (INR 10,000 - INR 1 lakh) INR 150 per instrument (greater than INR 1 lakh)
Telegraphic Transfers (TT) and Foreign Currency Demand Drafts	
Local Telegraphic Transfers	0.3% of value (Min. INR 100, Max. INR 1,500) + cable charge of INR 100
Foreign Currency Telegraphic Transfers (other than FCNR Accounts)	0.3% of value (Min. INR 100, Max. INR 1,500) + cable charge of INR 200 for same currency TT and INR 400 for cross currency TT
Foreign Currency Demand Drafts (other than FCNR Accounts)	0.3% of value (Min. INR 100, Max. INR 1,500) additional INR 250 for cross currency drafts
Issue of duplicate instrument	INR 300 + INR 1,000 as cover charges for correspondent banks

Cancellation	INR 200 + INR 1,000 as cover charges for correspondent banks
Telegraphic Transfer - Inward Processing Fee	INR 300 + Taxes (Free for HSBC Premier & NRI customers)
Foreign Currency Conversion Fee	INR 50 (plus currently applicable service tax of 10.30% of the fee)
Foreign Currency Cheque Clearance	0.56% of the value of the cheque or INR 337 whichever is higher
Others (Issuing a cheque in a country / location where HSBC has branches)	0.35% of the value of the cheque or INR 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 INR 100 whichever is higher
Foreign Currency Cheques	
Foreign Currency Cheques sent for collection outside India	0.5% of INR value + applicable Service Tax
Global Transfers	
Service Fee applicable for every outward Global Transfer	INR 310 (Inclusive of service tax as may be applicable from time to time)

*Free through Internet Banking. 25% of branch charge through Phone Banking.

***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 placed 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.
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.

^^**Savings Account Balances** - Calculated basis Average Quarterly Balance held in the savings account,

Term Deposits - Calculated basis Average Quarterly Balance held in term deposits, Investments^{##} through HSBC India
Calculated basis Market Value or Net Purchase Value whichever is higher as on the last day of every calendar quarter

Life Insurance Premium - Calculated basis Life to date (total) paid up premium for policies in force as on the last day of every calendar quarter

Demat holdings - Calculated basis Market Value of Holdings in HSBC Demat account as on the last day of every calendar quarter

^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 INR 50,000 for three consecutive calendar months. In case you do not meet this requirement, the TRB requirements of HSBC Advance account will apply as per the applicable rules of HSBC India.

^^Service charges related to non-maintenance of required TRB will be waived for the HSBC account/s which are linked to your mortgage relationship. This waiver will be valid throughout your mortgage relationship with HSBC. 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.

##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, HongKong will be able to invest in these products through HSBC India when they are physically present in India.

Approved for issue in the UK by HSBC Bank plc.