

TARIFF GUIDE

| Account Services | |
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| Minimum Balance Required | ₹ 0 |
| Business Internet Banking Access Fee | ₹ 0 |
| Business PhoneBanking Access Fee | ₹ 0 |
| Mobile Alerts Access Fee | ₹ 0 |
| Account Maintenance Charges | ₹ 0 |
| Charges for accounts closed within 6 months | ₹ 2,000 |
| 1 Accounts not operated for a quarter | ₹ 750 per quarter |
| 2 No-Bounce-Cheque Protection Charges | PLR + 3% up to ₹ 200,000 with Fixed Deposit as security |
| ATM-cum-Debit Card Charges | |
| Debit-cum-ATM Card issuance fee | ₹ 0 |
| Debit-cum-ATM Card annual fee | ₹ 0 |
| PIN replacement | ₹ 0 |
| Sales Slip Retrieval / Charge Back Processing Fee | ₹ 225 |
| Lost card replacement fee (within India) | ₹ 100 per card |
| Lost card replacement fee (outside India) | ₹ 100 per card+ ₹ 700 international courier cost |
| ATM Transaction Charges | |
| Transactions at HSBC ATMs in India | ₹ 0 and unlimited transactions |
| Balance enquiry / cash withdrawals at over 23,000 VISA ATMs in India | ₹ 0 and unlimited transactions |
| Balance enquiry VISA ATMs outside India | ₹ 15 per enquiry |
| Daily Limits | |
| Purchase transaction limit on Debit-cum-ATM Card | ₹ 50,000 |
| ATM cash withdrawal limit | ₹ 200,000 |
| Transfer limit (within HSBC) | ₹ 100,000 |
| Bill Payment limit | ₹ 250,000 |
| Cash Withdrawal | |
| At an HSBC ATM in India | ₹ 0 |
| At over 23,000 VISA ATMs in India | ₹ 0 |
| At VISA ATMs outside India | ₹ 120 per transaction |
| At a branch | ₹ 250* per transaction |
| Cash Deposit | |
| At an HSBC India ATM | Free and unlimited |
| At a branch | 2 Free transactions per month. ₹ 100* per transaction beyond free limit Plus Bulk cash deposit charge of ₹ 25/100 notes (or part thereof) beyond 1000 notes in a single transaction. Additional Bulk Coin deposit charges (more than 50 coins ₹ 25/100 coins or part thereof. |

| Demand Drafts payable at HSBC locations in India | |
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| Ordered through Internet or PhoneBanking | ₹ 0 with free delivery anywhere in India |
| Ordered at a branch | ₹ 150*+ 0.2% (Min ₹ 100 & Max ₹ 5,000) |
| Cancellation charges | ₹ 100 per cancellation |
| Issue of duplicate instrument | ₹ 200 |
| Demand Drafts payable at Non-HSBC locations in India | |
| Ordered through Internet or PhoneBanking | ₹ 0 with free delivery anywhere in India |
| Ordered at a branch | ₹ 150*+ 0.25% (Min ₹ 100 & Max ₹ 5,000) |
| Cancellation charges | ₹ 200 per cancellation |
| Issue of duplicate instrument | ₹ 200 |
| Cheque Payments | |
| Payable at par cheque book issuance | ₹ 0 |
| Payable at par cheque book payments | ₹ 0 |
| Cheque leaves issued over the counter (not available for accounts less than 1 month old) | ₹ 100 per cheque leaf |
| Stop Payment charges | ₹ 100 per instruction |
| Return of cheques drawn on HSBC - Technical reasons - Fund-based reasons | ₹ 0 ₹ 150 per cheque |
| Photocopies of paid cheques: - Less than 1 year old - More than 1 year old | Free ₹ 350 per cheque |
| Cheque Collections | |
| Payable at an HSBC location | Free |
| Payable at other locations | 0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150 |
| Payable at other locations under Speed (valid upto 31 May 2011) | 0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150 |
| Cheque Collection under Speed Clearing (with effect from 1 June 2011) | upto ₹ 1 lakh - ₹ 50 Above ₹ 1 lakh - ₹ 100 |
| Deposit of local clearing cheques for credit of account held at another branch of HSBC, in a different city, in India (with effect from 1 June 2011) | ₹ 100 per instrument |
| Return of cheques by drawee bank to HSBC | ₹ 0 |
| NEFT / RTGS Payments and Collections | |
| RTGS Payments through branches | ₹ 1 lakh to ₹ 2 Lakhs - NIL ₹ 2 - 5 Lakhs - ₹ 25 above ₹ 5 Lakhs - ₹ 50 |
| NEFT Payments through branches | Upto ₹ 1 lakh - ₹ 5 ₹ 1 - 2 Lakhs - ₹ 15 above ₹ 2 Lakhs - ₹ 25 |
| Account Statements | |
| E-statements through Internet Banking | ₹ 0 |
| Paper statements: - Weekly - Fortnightly - Monthly | ₹ 750 per quarter ₹ 100 per quarter ₹ 25 per month |
| Additional copies of paper statements | ₹ 25 per statement |
| Duplicate statement less than 12 months old | ₹ 50 |
| Duplicate statement more than 12 months old | ₹ 100 |

| Remittances Outward | |
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| Foreign Currency Demand Draft / TT | ₹ 150*+ 0.12% for USD (only through Branch) (Min ₹ 100 & Max ₹ 1,500; additional ₹ 250 per instrument for drafts in all other currencies) |
| Cancellation Charges (All currencies) | ₹ 100 per instrument |
| Issue of duplicate instrument (only through branches) | ₹ 200 per instrument |
| Remittances Inward | |
| From group offices / correspondent banks for credit to our customers | ₹ 0 |
| For remittance to a 3rd bank / for pay-on-ID remittance: | |
| - Local currency | 0.25% (Min ₹ 1,500 and Max ₹ 5,000) |
| - Foreign currency | 0.25% (Min ₹ 1,500 and Max ₹ 5,000) |
| Inward TT remittances | ₹ 300 |
| Reissue of FIRC's: | |
| - Less than 1 year | ₹ 100 |
| - More than 1 year | ₹ 200 |
| Travellers Cheques | |
| Issue | 1% |
| Encashment | ₹ 0 |
| Issue of TCI Reports (Banker's Reports) | ₹ 200 per report |
| Issue of TCI Report for non-customer / closed account | ₹ 1,000 per report |
| Signature verification on non-HSBC documents | ₹ 50 |
| Issue of TDS certificates | ₹ 0 for annual certificate ₹ 100 for ad-hoc certificate |
| Issue of Interest certificate | ₹ 0 |
| Doorstep Banking | |
| Cash delivery / pickup | ₹ 175 per delivery / pickup |
| 4 Demand Draft delivery / pickup | ₹ 50 per delivery / pickup |

1. Operation in the account would mean any Debit / Credit transaction initiated by the customer.
2. The No Bounce Cheque Protection facility is subject to terms and conditions and shall be extended at the sole discretion of the Bank.
3. Cash delivery / pickup charges given above are applicable for cash delivery / pickup up to a value of ₹ 200,000. Thereafter additional charge of ₹ 100 per ₹ 100,000 (or part thereof) will be charged.
4. Above charges are only for availing the Business Doorstep Banking Services and charges for issuance of Demand Draft, Cashier's Order etc. will be over and above the Business Doorstep Banking Services charge.

Note:

- Service tax and any other cess applicable as per the prevailing rates.
- The bank will charge a cross currency conversion markup of 3.5% (w.e.f July 1st, 2009) plus Service Tax on all International transactions (ATM & Purchase) using the HSBC Business Debit Card.
- Use of Business Debit Card at petrol pumps would attract a surcharge of 2.5% of the purchase value or ₹ 10/- (whichever is higher).
- Tariff structure subject to change from time to time at the sole discretion of HSBC.
- For Service Charges & Fees related to Trade Services, please visit our website www.hsbc.co.in
- * These charges / amount would be debited to account at the end of each month.