



## Tariff guide

Issued by The Hongkong and Shanghai Banking Corporation Limited, India.  
Incorporated in Hong Kong SAR with limited liability.

Registered Office Address: The Hongkong and Shanghai Banking Corporation of India,  
52 / 60 Mahatma Gandhi Road, Fort, Mumbai 400 001

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HSBC **Business**

HSBC 

# HSBC Business Banking

## Tariff guide

### HSBC Business Banking

At HSBC, we understand that running a business takes time, money and planning. That's why, each one of the products and services, in our extensive range, is designed to give you maximum value with minimum paperwork and effort. Whatever the size of your business, we have an account just right for you, with comprehensive solutions that are tailor-made to suit your individual business needs.

Keeping in mind varying business needs, we have designed different packages for you to select from.

HSBC Business Banking current account offerings have been revised and we would be glad to serve you with 'HSBC BusinessVantage' and 'HSBC Business Select' current account propositions. Existing customers availing the 'Business Account' and 'HSBC Direct for Business' variant may continue with features and service charges as applicable.

### HSBC BusinessVantage

HSBC BusinessVantage services offer you a host of exclusive advantages. To be a HSBC BusinessVantage customer all you need to do is maintain an average quarterly current account balance of ₹ 1 lakh.

### HSBC Business Select

Designed for dynamic and growing business, HSBC Business Select offers you a complete suite of services, facilities and special privileges that help you manage your business, time and cash flows more efficiently.

Transaction type	HSBC Business Account	HSBC BusinessVantage	HSBC Business Select
Minimum Average Quarterly Balance (AQB)	₹ 25,000	₹ 1 lakh	₹ 5 lakhs
Account maintenance fee (applicable in case of non maintenance of minimum AQB)	• AQB < ₹ 10,000 - ₹ 3,500 / qtr. • AQB ₹ 10,000 < ₹ 25,000 - ₹ 2,500 / qtr.	• AQB < ₹ 50,000 - ₹ 4,500 / qtr. • AQB ₹ 50,000 < ₹ 1 lakh - ₹ 3,500 / qtr.	• AQB < ₹ 2.5 lakhs - ₹ 6,000 / qtr. • AQB ₹ 2.5 lakhs < ₹ 5 lakhs - ₹ 4,000 / qtr.
Transaction limit	1 free cash and 4 free non-cash transactions* per month	5 free cash and 5 free non-cash transactions* per month	Unlimited FREE transactions*
Transaction charges	Beyond free limit above, ₹ 150 per cash transaction and ₹ 75 per non-cash transaction	beyond free limit above, ₹ 125 per cash transaction and ₹ 75 per non-cash transaction	No charges applicable
EEFC and FCA accounts	Minimum balance - USD 5,000 or equivalent	Minimum balance - USD 5,000 or equivalent	Minimum balance - USD 5,000 or equivalent
Accounts closed within 6 months	₹ 2,000	₹ 3,000	₹ 4,500
Accounts not operated for more than 1 year	₹ 750 per quarter	₹ 750 per quarter	₹ 750 per quarter
<b>Cashier's order charges</b>			
At branch	0.2% (min. ₹ 100 and max. ₹ 5,000)	FREE	FREE
Cancellation charges (per cancellation)	₹ 100	₹ 100	₹ 100
Issue of duplicate instrument (only through branches) (per instrument)	₹ 200	₹ 200	₹ 200
<b>Demand draft</b>			
Domestic			
• Demand draft at HSBC locations	0.2% (min ₹ 100, max - ₹ 5,000)	FREE	FREE
• Demand draft at non HSBC locations	0.25% (min ₹ 150 and max - ₹ 5,000)	0.25% (min ₹ 100 and max - ₹ 5,000)	0.25% (min ₹ 100 and max - ₹ 5,000)

\* Transactions in this case refer to all transactions including but not restricted to: Deposits / withdrawals, DD / CO issuance, payments / remittances, stop payment, service requests and / or any other manual or electronic transaction (other than clearing cheques) done at a branch counter. cheques / requests submitted in a drop box / ATM but processed at a branch counter will also be counted as transactions carried out at a branch.

Transaction type	HSBC Business Account	HSBC BusinessVantage	HSBC Business Select
Foreign currency ( <i>only through branches</i> )	0.25% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD	0.25% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD	0.25% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD
Cancellation charges (HSBC locations)	₹ 100	₹ 100	₹ 100
Cancellation charges (Non-HSBC locations)	₹ 200	₹ 200	₹ 200
Issue of duplicate instrument ( <i>only through branches</i> ) ( <i>per instrument</i> )	₹ 200	₹ 200	₹ 200
<b>Outward TT remittances</b>			
Overseas* (Valid until 30 Jun 2011)	0.25% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD	0.25% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD	0.25% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD
Overseas* (with effect from 1 July 2011)	0.30% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD	0.30% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD	0.30% (min. ₹ 100 and max. ₹ 1,500) additionally ₹ 250 for drafts in currencies other than USD
<b>Inward TT remittances</b>			
Valid from 1 July, 2009	₹ 300	₹ 300	₹ 300
For remittances to a 3 <sup>rd</sup> bank / for pay-on-ID remittances			
• Local currency	₹ 200 + Demand Draft charges*	₹ 200 + Demand Draft charges*	₹ 200 + Demand Draft charges*
• Foreign currency	As above + 0.1% commission in lieu of exchange	As above + 0.1% commission in lieu of exchange	As above + 0.1% commission in lieu of exchange
Reissue of FIRCs			
• < 1 year	₹ 100	₹ 100	₹ 100
• > 1 year	₹ 200	₹ 200	₹ 200
<b>Outstation cheque collection</b>			
Domestic			
• Collection in cities where HSBC has a branch	0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150	FREE	FREE
• Collection in other cities	0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150	0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150	0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150

\* Out of pocket expenses - interest, postage, courier, cable, telex, correspondence charges and other charges, if any, will be added at actuals.

Transaction type	HSBC Business Account	HSBC BusinessVantage	HSBC Business Select
• Collection in other cities under speed clearing (Valid up to 31 May 2011)	0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150	0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150	0 - 10,000 - ₹ 50 10,001 - 100,000 - ₹ 100 Above 1 lakh - ₹ 150
Cheque collection under speed clearing (with effect from 1 June 2011)	Up to 1 lakh - ₹ 50 Above 1 lakh - ₹ 100	Up to 1 lakh - ₹ 50 Above 1 lakh - ₹ 100	Up to 1 lakh - ₹ 50 Above 1 lakh - ₹ 100
Overseas collection	0.50% (Min. ₹ 300)*	0.50% (Min. ₹ 300)*	0.50% (Min. ₹ 300)*
<b>Payments</b>			
Inter-branch transfer across HSBC accounts in India	FREE	FREE	FREE
Transfer to other bank accounts through RTGS / NEFT at branch ( <i>per instruction</i> )	<b>RTGS</b> ₹ 2 - 5 lakhs - ₹ 25, ₹ 5 lakh & above - ₹ 50 <b>NEFT</b> Upto ₹ 1 lakh - ₹ 5, ₹ 1-2 lakhs - ₹ 15, ₹ 2 lakhs & above - ₹ 25	<b>RTGS</b> ₹ 2 - 5 lakhs - ₹ 25, ₹ 5 lakh & above - ₹ 50 <b>NEFT</b> Upto ₹ 1 lakh - ₹ 5, ₹ 1-2 lakhs - ₹ 15, ₹ 2 lakhs & above - ₹ 25	<b>RTGS</b> ₹ 2 - 5 lakhs - ₹ 25, ₹ 5 lakh & above - ₹ 50 <b>NEFT</b> Upto ₹ 1 lakh - ₹ 5, ₹ 1-2 lakhs - ₹ 15, ₹ 2 lakhs & above - ₹ 25
<b>Standing instructions (including auto pay and autosweep)</b>			
Setting up ( <i>per instruction</i> )	FREE	FREE	FREE
Amendments ( <i>per amendment</i> )	₹ 25	FREE	FREE
Service charge ( <i>per transaction</i> )	₹ 10	FREE (₹ 10 for autopay)	FREE
<b>Deposits / withdrawals</b>			
Deposit of local clearing cheques for credit of account held at another branch of HSBC, in same city, in India	FREE	FREE	FREE
Deposit of local clearing cheques for credit of account held at another branch of HSBC, in a different city, in India (Valid upto 31 May, 2011)	0.07% (Min. ₹ 50 and Max. ₹ 150)	0.07% (Min. ₹ 50 and Max. ₹ 150)	0.07% (Min. ₹ 50 and Max. ₹ 150)
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	₹ 100 per instrument	₹ 100 per instrument
Bulk cash deposit charges* ( <i>more than 1000 notes</i> )	₹ 50 per 100 notes beyond 1000 notes	₹ 25 per 100 notes beyond 1000 notes	₹ 25 per 100 notes beyond 1000 notes
Bulk coin deposit charges* ( <i>more than 50 coins</i> )	₹ 50 per 100 coins beyond 50 coins	₹ 25 per 100 coins beyond 50 coins	₹ 25 per 100 coins beyond 50 coins
Withdrawal of cash to the debit of an account held at any branch of HSBC in India			
• Same city as branch of account	FREE	FREE	FREE
• Other city	0.1% (Min. ₹ 200 and max. ₹ 5,000)	0.1% (Min. ₹ 200 and max. ₹ 5,000)	FREE

\* The cash deposit charges are in addition to the bulk cash / coin deposit charges indicated and vice versa. for high value cash deposit / withdrawal transaction please consult your branch at least 1 working day in advance.

Transaction type	HSBC Business Account	HSBC BusinessVantage	HSBC Business Select
<b>HSBC Business Doorstep Banking#</b>			
Free Delivery / pick-up limit (Valid from 1 July, 2009)	Nil	15 cheque pick-up free per month	25 free delivery / pick-up per month with a maximum of 10 free cash pick-up / delivery per month
Cash delivery / pick-up* (Valid from 1st July, 2009)	₹ 250	₹ 225	₹ 200
DD / Cashier's order delivery	₹ 50	₹ 50	₹ 50
Cheque pick up	₹ 50	₹ 50	₹ 50
<b>HSBC Business PhoneBanking</b>			
Account statements	FREE	FREE	FREE
Instructions • Inter account transfers (Max. limit – ₹ 1 crore per day)	FREE	FREE	FREE
• Payment to pre-designated beneficiary (including bill payment) (max. limit – ₹ 2.5 lakh per day)	FREE	FREE	FREE
• Payment to third party* (non-designated beneficiary) (max. limit – ₹ 50,000 per day)	FREE	FREE	FREE
Cheque book request	FREE	FREE	FREE
Stop payments (per instruction)	₹ 100	₹ 100	₹ 100

#### HSBC Business Doorstep Banking\*

- All the charges are applicable per pick-up / delivery. Service tax, education cess and other government levies are extra.
- The free cash pick-up / delivery transaction has limit of ₹ 2,00,000, above which, charge of ₹ 100 per lakh or part thereof will apply.
- Above charges are only for availing the HSBC Business Doorstep Banking Services and charges for issuance of demand draft, cashier's order, etc. will be over and above the HSBC Business Doorstep Banking Services charge.
- HSBC Business Doorstep Banking services are offered at selected locations, please contact your branch for further details on the availability of above services in your city.

\*Cash delivery / pick-up charges mentioned above, are applicable up to a value of ₹ 2,00,000. Thereafter a charge of ₹ 100 per lakh (or part thereof) will be charged additionally.

#### HSBC Business PhoneBanking

\*Third party payment limit includes cashier's order and demand draft. Maximum of 5 demand drafts / cashier orders request per account per day will be accepted through HSBC PhoneBanking.

Transaction type	HSBC Business Account	HSBC BusinessVantage	HSBC Business Select
<b>HSBC Business Internet Banking#@</b>			
Account e-statements	FREE	FREE	FREE
(New limits valid from 01 July 2011) Inter account transfers (max. limit – ₹ 2 crore per day)	FREE	FREE	FREE
Payment to pre-designated beneficiary (max. limit – ₹ 20 lakh per day)	FREE	FREE	FREE
Payment to third party (non-designated beneficiary) (max. limit – ₹ 10 lakh per day) for below mentioned 2 services			
• Transfer to other bank accounts through NEFT / RTGS (per instruction)	10 free transactions per month. Beyond free limit, charges as below	10 free transactions per month. Beyond free limit, charges as below	10 free transactions per month. Beyond free limit, charges as below
Transfer to other bank accounts through RTGS / NEFT at branch	<b>RTGS:</b> ₹ 2 - 5 lakhs - ₹ 25 per transaction ₹ 5 lakh & above - ₹ 50	<b>RTGS:</b> ₹ 2 - 5 lakhs - ₹ 25 per transaction ₹ 5 lakh & above - ₹ 50	<b>RTGS:</b> ₹ 2 - 5 lakhs - ₹ 25 per transaction ₹ 5 lakh & above - ₹ 50
	<b>NEFT:</b> Up to ₹ 1 lakh - ₹ 5 per transaction ₹ 1 - 2 lakhs - ₹ 15 ₹ 2 lakhs & above - ₹ 25	<b>NEFT:</b> Up to ₹ 1 lakh - ₹ 5 per transaction ₹ 1 - 2 lakhs - ₹ 15 ₹ 2 lakhs & above - ₹ 25	<b>NEFT:</b> Up to ₹ 1 lakh - ₹ 5 per transaction ₹ 1 - 2 lakhs - ₹ 15 ₹ 2 lakhs & above - ₹ 25
Cashier's order / demand draft	FREE	FREE	FREE
Bill pay facility (max. limit – ₹ 5 lakh per day)	FREE	FREE	FREE
Cheque book request	FREE	FREE	FREE
Stop payments (per instruction)	₹ 100	₹ 100	₹ 100
Standing instructions	FREE	FREE	FREE
<b>HSBC Business Debit Card@</b>			
HSBC Business Debit Card Annual fee (p.a.) with effect from 1 June 2011	₹ 250	₹ 250	NIL
HSBC ATM cash withdrawal / balance enquiries in India	FREE	FREE	FREE

#### @ HSBC Business Debit Card / ATM

- The daily cash withdrawal limit for ATM Card on HSBC Bank ATM is ₹ 25,000
- The daily transfer limit for ATM Card on HSBC Bank ATM is ₹ 50,000
- The daily Bill-payment limit on HSBC Bank ATM is ₹ 2,50,000
- HSBC Debit Card annual fee until 30 May 2011 was ₹ 150
- Card replacement fee for ATM Card is similar to HSBC Business Debit Card
- The Bank will charge a cross currency conversion markup of 3.5% plus service tax on all international transactions (ATM & purchase) using the HSBC Business Debit Card. (valid from 1 July, 2009)
- Use of HSBC Business Debit Card at petrol pumps would attract a surcharge of 2.5% of the purchase value or ₹ 10/- (whichever is higher)

#### #@ HSBC Business Internet Banking

HSBC Business Internet Banking transfer limits valid up to 30 June 2011

Link account - transfer	INR 1 Crore
Pre-designated payment	INR 20 Lakhs
Third party payment	INR 10 Lakhs
Bill payment	INR 5 Lakhs

Transaction type	HSBC Business Account	HSBC BusinessVantage	HSBC Business Select
Other Bank VISA ATM			
Cash withdrawals / balance enquiry in India	Unlimited FREE ATM transactions at all VISA network ATMs in India	Unlimited FREE ATM transactions at all VISA network ATMs in India	Unlimited FREE ATM transactions at all VISA network ATMs in India
ATM cash withdrawal (outside India)	₹ 120 per transaction	₹ 120 per transaction	Free at HSBC ATMs and ₹ 120 per transaction at other bank's VISA Network ATMs
ATM balance enquiry (outside India)	₹ 15 per enquiry	₹ 15 per enquiry	Free at HSBC ATMs and ₹ 15 per enquiry at other bank's VISA Network ATMs
Card replacement fee (within India)	₹ 100	₹ 100	₹ 100
Card replacement fee (outside India)	₹ 100 + International courier cost of ₹ 700	₹ 100 + International courier cost of ₹ 700	₹ 100 + International courier cost of ₹ 700
PIN replacement	FREE	FREE	FREE
Sales slip retrieval / charge back processing fee	₹ 225	₹ 225	₹ 225
ATM cash withdrawal limit (per day)	₹ 75,000	₹ 1,00,000	₹ 2,00,000
Purchase transaction limit (per day)	₹ 40,000	₹ 50,000	₹ 75,000
Transfer limits (within HSBC only)	₹ 75,000	₹ 1,00,000	₹ 1,50,000
<b>Other services</b>			
Account statements			
• Monthly statements*	FREE	FREE	FREE
• Additional copies at the time of printing the above	₹ 25 per statement	₹ 25 per statement	₹ 25 per statement
• Duplicate statements - < 12 months	₹ 50 per statement	₹ 50 per statement	₹ 50 per statement
- > 12 months	₹ 100 per statement	₹ 100 per statement	₹ 100 per statement
Cheque books	₹ 2 per leaf	Free personalised	Free personalised
Cheques payable at par	Not offered	FREE	FREE
No bounce cheque protection	Not offered	PLR + 3% Up to ₹ 2 lakh with fixed deposit as security	PLR + 3% Up to ₹ 2 lakh with fixed deposit as security
Cheque leaves issued over the counter (excluding account holders < 1 month old)	₹ 50 per cheque leaf	₹ 50 per cheque leaf	FREE

\* Quarterly charges for bank statement with other frequencies.  
HSBC Business Account: Daily ₹ 1000; weekly ₹ 750; fortnightly ₹ 100.  
HSBC BusinessVantage: Daily ₹ 750; weekly ₹ 150; fortnightly ₹ 100.  
HSBC Business Select: Daily ₹ 500; weekly ₹ 150; fortnightly ₹ 100.

Transaction type	HSBC Business Account	HSBC BusinessVantage	HSBC Business Select
Returned cheques			
• Cheques drawn on us - Technical reasons	FREE	FREE	FREE
- Funds-based reasons	₹ 150	₹ 150	₹ 150
• Cheques returned by drawee bank to us (valid from 1 July, 2009)	₹ 100 per instrument	₹ 100 per instrument	₹ 100 per instrument
Photocopies of paid cheques / debit instructions			
• < 1 year old	FREE	FREE	FREE
• > 1 year old	₹ 200 per record	₹ 200 per record	₹ 100 per record
Stop payment charges (at branch)	₹ 100 per instruction	₹ 100 per instruction	₹ 100 per instruction
Travellers cheques			
• Issue	1%	1%	FREE
• Encashment	FREE	FREE	FREE
Issue of TCI reports (Banker's reports)	₹ 200 per report	₹ 150 per report	₹ 150 per report
Issue of TCI report for non-customer / closed account	₹ 1,000 / report	₹ 1,000 / report	₹ 1,000 / report
Signature verification on non-HSBC documents	₹ 50	FREE	FREE
Issue of TDS certificates	₹ 100 for each duplicate certificate	₹ 100 for each duplicate certificate	FREE
Issue of interest certificate	FREE	FREE	FREE
<b>Trade services</b>			
<b>Exports</b>			
Exports documentary collections / Regularisation	0.0625%, Min. ₹ 2,500	0.0625%, Min. ₹ 1,500	0.0625%, Min. ₹ 1,000
Export bill negotiation under DC Processing charges	0.10%, Min. ₹ 3,000	0.10%, Min. ₹ 2,000	0.10%, Min. ₹ 1,500
- INR discounting interest rate (valid up to 30 June 2009)	9% p.a.	9% p.a.	9% p.a.
- INR discounting interest rate (valid up to 30 June 2009)	As per arrangement	As per arrangement	As per arrangement
- FCY discounting interest rate	As per arrangement	As per arrangement	As per arrangement
DC and DC amendment advising	₹ 1,500	₹ 1,500	₹ 1,500
Bank realisation certificate	₹ 500	₹ 100	₹ 100

Transaction type	HSBC Business Account	HSBC BusinessVantage	HSBC Business Select
<b>Imports</b>			
DC issuance	1.5% p.a.	1.5% p.a.	1.5% p.a.
Import collections - retirement	0.25%, Min. ₹ 3,000	0.25%, Min. ₹ 2,000	0.25%, Min. ₹ 1,500
Direct import payment	0.125%, Min. ₹ 2,500	0.125%, Min. ₹ 2,000	0.125%, Min. ₹ 1,500
Advance remittance	0.25%, Min. ₹ 2,500	0.25%, Min. ₹ 2,000	0.25%, Min. ₹ 1,500
Commission import audit fees	₹ 5,000	₹ 3,000	₹ 3,000
<b>General</b>			
SWIFT / TELEX charges	₹ 750	₹ 750	₹ 750
Courier charges	₹ 750	₹ 750	₹ 750

Note:  
Service tax and any other cess applicable as per the prevailing rates.

Tariff structure is subject to change from time to time at the sole discretion of The Hongkong and Shanghai Banking Corporation Ltd.

## HSBC Commercial Banking General Current Account

Services	Charges
Re-order of cheque book	Free
Issue of duplicate statement per statement cycle	₹ 200
Statement on hold as returned undelivered (charged annually)	₹ 100
HSBC Business Debit Cards (annual fees)	₹ 150
Stop payment (per Instruction)	₹ 100
Account closure charges (charged per account if closed in less than 6 months of account opening)	₹ 1,000
Cheque return – inward <sup>1</sup> (insufficient funds / technical reasons)	₹ 275
Cheque return – outward <sup>2</sup> clearing returns (insufficient funds / technical reasons)	Free
Balance enquiry at HSBC branches and ATMs in India	Free
Balance confirmation, interest certificate, signature verification photo & address attestation <sup>3</sup>	₹ 50
Duplicate TDS certificate issuance	₹ 100
ECS return	₹ 275
Security device replacement	₹ 500
Transfers between HSBC accounts in India: per instruction set up	₹ 50
Transfer to non-HSBC accounts in India: per instruction for set up	₹ 100
Per instruction for amendment	₹ 25
Certificate of cheque issuance	₹ 50
Account not operated for more than 1 year	₹ 750 per quarter
Duplicate PIN issue for usage at ATM	₹ 50
In house cheque / cheque based transfer within accounts of HSBC India	Free
Cheque book reorder (urgently issued at branch)	₹ 100
Urgent cheque leaf issued over the counter	₹ 50
*Collect at Branch* deliverables	₹ 100

<sup>1</sup>Cheques drawn on HSBC accounts returned by other banks

<sup>2</sup>Returned by drawee bank

<sup>3</sup>Charged per request

### HSBC Door Delivery Services#

Services	Service Charges and Fees
Cash pickup and delivery	₹ 250
Draft / Cashier's order delivery	₹ 50
Cheque pick-up	₹ 50

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- All the charges are applicable per pick-up / delivery. Service tax, education cess and other government levies are extra.
- Above charges are only for availing the HSBC Business Doorstep Banking Services and charges for issuance of demand draft, cashier's order, etc. will be over and above the HSBC Business Doorstep Banking Services charge.
- HSBC Business Doorstep Banking Services are offered at selected locations, please contact your branch for further details on the availability of above services in your city.
- Cash delivery / pick-up charges mentioned above, are applicable up to a value of ₹ 2,00,000/- Thereafter charge of ₹ 100 per lakh (or part thereof) will be charged additionally.

## HSBC Business Debit Card

Features / Services	Service charges and fees
Annual fee	₹ 150
HSBC ATM cash withdrawal and balance enquiry in 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 HSBC Business 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

Please note:

- Use of HSBC Business Debit Card at petrol pumps will attract a surcharge of 2.5% of the purchase value (Min. ₹ 10)
- 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

## Remittances

Services	Service charges
<b>Outward RTGS transfers (Outside of internet banking)</b>	<b>With effect from 15 November 2010</b>
₹ 1 lakh to ₹ 2 lakhs	NIL
Above ₹ 2 lakhs to ₹ 5 lakhs	₹ 25 per transaction
Above ₹ 5 lakhs	₹ 50 per transaction
<b>Outward NEFT transfer (Outside of internet banking)</b>	<b>With effect from 15 November 2010</b>
Up to ₹ 1 lakh	₹ 5 per transaction
Above ₹ 1 lakh to ₹ 2 lakhs	₹ 15 per transaction
Above ₹ 2 lakhs	₹ 25 per transaction
<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	0.5% of value (min. ₹ 50) Free for TCs purchased from HSBC Group offices
<b>Up-country cheque collections within India</b>	
Outstation cheque collection	₹ 50 per instrument (up to ₹ 10,000) ₹ 100 per instrument (₹ 10,000 - ₹ 1 lakh) ₹ 150 per instrument (Greater than ₹ 1 lakh)

## HSBC Direct for Business

Services	Charges
<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 & NRI customers)
Foreign currency conversion fee	₹ 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 ₹ 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 ₹ 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

- Out-of-pocket expenses for various services will be recovered as applicable for all charges unless specified separately
- Service tax and any other Govt. levies would be charged on fees and charges as applicable
- There are no charges applicable for non maintenance of minimum quarterly balance in the account

\*Free through internet banking. 25% of branch charge through HSBC PhoneBanking

<b>Account services</b>	
Minimum balance required	₹ 0
HSBC Business Internet Banking access fee	₹ 0
HSBC Business PhoneBanking access fee	₹ 0
HSBC 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 ₹ 2,00,000 with fixed deposit as security
<b>ATM-cum-Debit card charges</b>	
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
<b>ATM transaction charges</b>	
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
<b>Daily limits</b>	
Purchase transaction limit on Debit-cum-ATM card	₹ 50,000
ATM cash withdrawal limit	₹ 2,00,000
Transfer limit (within HSBC)	₹ 1,00,000
Bill payment limit	₹ 2,50,000
<b>Cash withdrawal</b>	
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
<b>Cash deposit</b>	
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 1,000 notes in a single transaction. Additional bulk coin deposit charges more than 50 coin ₹ 25 / 100 coins or part thereof

Demand drafts payable at HSBC locations in India	
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	₹ 0
- Fund-based reasons	₹ 150 per cheque
Photocopies of paid cheques / debit instructions	
- Less than 1 year old	Free
- More than 1 year old	₹ 350 per record
Cheque collections	
Payable at an HSBC location	Free
Payable at other locations	0 - 10,000 - ₹ 50 10,001 - 1,00,000 - ₹ 100 Above 1 lakh - ₹ 150
Payable at other locations under Speed (valid up to 31 May 2011)	0 - 10,000 - ₹ 50 10,001 - 1,00,000 - ₹ 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	Up to ₹ 1 lakh - ₹ 5 ₹ 1 - 2 Lakhs - ₹ 15 above ₹ 2 Lakhs - ₹ 25
Account statements	
E-statements through internet banking	₹ 0
Paper statements:	
- Weekly	₹ 750 per quarter
- Fortnightly	₹ 100 per quarter
- Monthly	₹ 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	
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 3 <sup>rd</sup> 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 FIRCs:	
- 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
HSBC Business Doorstep Banking	
Cash delivery / pick-up	₹ 175 per delivery / pick-up
Demand draft delivery / pick-up	₹ 50 per delivery / pick-up

- Operation in the account would mean any debit / credit transaction initiated by the customer
- The no bounce cheque protection facility is subject to terms and conditions and shall be extended at the sole discretion of the bank
- Cash delivery / pick-up charges given above are applicable for cash delivery / pick-up up to a value of ₹ 2,00,000. Thereafter additional charge of ₹ 100 per ₹ 1,00,000 (or part thereof) will be charged
- Above charges are only for availing the HSBC Business Doorstep Banking Services and charges for issuance of demand draft, cashier's order, etc. will be over and above the HSBC 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% (1 July, 2009) plus service tax on all international transactions (ATM & purchase) using the HSBC Business Debit Card
- Use of HSBC 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](http://www.hsbc.co.in)

\* These charges / amount would be debited to the account at the end of each month

## HSBC Business Banking Numbers

City	Phone Numbers
Ahmedabad	98983 77318 98983 77374
Bangalore	4118 6590 4118 6574 99809 27374
Chandigarh	98769 37318 5008 174
Chennai	4200 8790 4200 8774 98944 77374
Coimbatore	98944 77318 98944 77374
Gurgaon	99107 97318
Guwahati	1800 103 2667
Hyderabad	6667 4790 6667 4774 98496 77374
Indore	98934 77318 98934 77374
Jaipur	99280 37318
Jodhpur	99280 37318
Kochi	98954 77318 98954 77374
Kolkata	2213 9980 2213 9974
Lucknow	99350 97318
Ludhiana	98769 37318
Mumbai	6666 8890 6666 8874
Mysore	99809 27318 99809 27374

City	Phone Numbers
Nagpur	98900 47318
Nasik	98900 47318
New Delhi	4149 0790 4149 0774
Noida	99107 97318
Patna	99313 97318
Pune	2600 1190 2600 1174
Raipur	98934 77318 98934 77374
Surat	98983 77318
Thiruvananthapuram	98954 77318 98954 77374
Vadodara	98983 77318 98983 77374
Visakhapatnam	98496 77318

### For more details on any of our services:

- Call us
- Log on to [www.hsbc.co.in](http://www.hsbc.co.in)
- Visit our branch