

Effective 15<sup>th</sup> October 2009, the charges and limits applicable to cash withdrawal transactions carried out on HSBC Debit Card at other bank ATMs in India as follows:

	<b>HSBC Savings Account</b> (Resident & Non-Resident )	<b>HSBC Current Account for Individual Customers</b> (Resident & Non-Resident )	<b>PowerVantage, PowerVantage Plus, Premier</b> (Resident & Non-Resident Savings & Current Account)
Per Transaction Limit for Cash withdrawal at other bank ATMs in India	<b>INR10,000</b>	<b>INR10,000</b>	<b>INR10,000</b>
Number of <b>free^ cash</b> withdrawal transactions at other bank ATMs in India	5 cash withdrawal transactions per calendar month. (^ Subsequent transactions will be charged Rs.20 per Transaction*).	All cash withdrawal transactions will be charged RS. 20 per transaction*	No charges applicable for cash withdrawals from other bank ATM.

\* Will be recovered from the linked Savings/Current account in the subsequent calendar month.