

With effect from 25 July 2009, the revised service charges* applicable to HSBC NR accounts are as follows:

Average Quarterly Balance (AQB) requirement	Charges for Non maintenance of AQB	
Minimum Average Quarterly Balance [#] (AQB) requirement for Non-Resident Current Account is INR 25000	AQB < INR 10000 : INR 1000 per quarter AQB ≥ INR 10000 & < INR 25000 : INR 750 per quarter	
Services	Service charges and Fees	
	AQB [#] maintained	AQB [#] not maintained
Re-order of cheque book ¹	Free	INR 100
Statement on hold as returned undelivered (Annual fees)	INR 100	INR 100
ATM Cards (Annual Fees)	INR 150	INR 150
ATM Card replacement Fees ²	INR 100	INR 100
Stop Payment ³	INR 100	INR 200
Account Closure ⁴ (if closed in less than 6 months of account opening)	INR 1000	INR 1000
Cheque Return – Outward ³ (Insufficient funds / Technical Reasons)	INR 275	INR 350
Cheque Return – Inward ³ (Insufficient funds / Technical Reasons)	INR 275	INR 350
Branch confirmation and Attestation services² Balance confirmation, Interest certificate, photo & address attestation	INR 50	INR 50
Duplicate TDS Certificate Issuance charges ²	INR 100	INR 100
ECS Return	INR 275	INR 350
Standing Instructions ¹ for transfer of funds between HSBC accounts in India	INR 50	INR 50
Branch Transactions		
Cheque Book Reorder ² (urgently issued at branch)	INR 100	INR 200
Urgent cheque leaf issued over the counter ² (per leaf)	INR 50	INR 100
Urgent OTP replacement at branches ²	INR 500	INR 500
Phone Banking⁶		
Stop Payments ³	INR 100	INR 200
Request for Duplicate Statement ²	INR 200	INR 200
Non IVR calls to call centre ⁵	Free	INR 50
Re-issue of Phone Banking PIN	INR 50	INR 50
Internet Banking⁶		
Stop Payments ³	INR 100	INR 200
Request for Duplicate Statement ²	INR 200	INR 200
Re-issue of Internet Banking user ID and password	INR 50	INR 50
Debit Cards		
Debit Card Plus ⁷ (Annual Fee)	INR150	INR150
Currency Conversion Mark-up (International transactions)	3.5%	3.5%

Card Replacement Fee ⁸ (within India / outside India)	INR 150	INR 150
Duplicate PIN issue for usage at ATM ²	INR 50	INR 50
Transactions declined due to insufficient funds at ATM ⁹	INR 25	INR 25
Demand Drafts / Cashier's Orders payable at par at our branches in India ³ : Up to INR 100,000	INR 100	INR 100
Traveler's Cheque encashment ¹⁰	0.5% of value (Min. INR 100)	0.5% of value (Min. INR 100)

Notes:

- Charges will be levied each month for the previous month's transactions unless specified otherwise.
- Use of debit card at petrol pumps would attract a surcharge of 2.5% of the purchase value or Rs 10/- (whichever is higher).
- Service tax and any other cess will be applicable as per the prevailing rates.
- Tariff structure is subject to change from time to time at the sole discretion of HSBC India. HSBC India shall provide one month's notice prior to the revised charges being levied/becoming effective.

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

¹ Applicable per instruction for requests placed at Branch, Call Centre and Personal Internet Banking.

² Charges applicable per request.

³ Charges applicable per instrument.

⁴ Charges applicable per account.

⁵ Charges applicable per call.

⁶ Please Refer to Self Service Banking Service Charges and Fees.

⁷ Please note that the Annual fee has been reduced from Rs 400 to Rs. 150. Your HSBC India Debit Card Plus will now be known as HSBC India Debit Card and all for future communication from the bank would refer to your debit card as HSBC India Debit Card.

⁸ National / International courier charges applicable.

⁹ Charges applicable per transaction.

¹⁰ Free for Amex Traveler's Cheque purchased from HSBC Group Offices.

Quarterly balance has to be maintained for the previous quarter.

*Issued by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India).
Incorporated in the Hong Kong Special Administrative Region with limited liability.*