

PowerVantage Plus Account

Services	Charges	
	AQB ¹ maintained.	AQB ¹ not maintained
Average Quarterly Balance	<p>An overall Average Quarterly Balance (AQB¹) of INR 5 lakhs (Rupees Five lakhs only) of which minimum INR1 lakh (Rupees One lakh only) has to be maintained by way of AQB¹ in the savings account/current account and the balance INR 4 lakhs (Rupees four lakhs only) could be a combination of current/savings account balances, term deposits, investments and insurance premium</p> <p>OR</p> <p>An overall AQB¹ of INR 2.5 lakhs (Rupees Two lakhs fifty thousand only) which could be a combination of current / savings account balances, term deposits, investments and insurance premium, along with a home loan[#] relationship of more than / equal to INR 25 lakhs (Rupees Twenty five lakhs only)</p>	
Non maintenance of AQB ¹	INR 750 per quarter for non maintenance	
Stop Payment ²	INR 100	
ECS Return	INR 275	
Cheque Return – Outward& Inward Insufficient funds / Technical Reasons ²	INR 275	INR 350
Balance confirmation, Interest and Cheque Issuance certificate, Photo & Address attestation ³	INR 50	
Signature verification	INR 50	
One time registration charge for DDS	500/-	

Annual Fees (applicable from 2 nd year)		200/-
Cash pickup and delivery		200/-
Draft delivery		40/-
Cheque pickup and delivery		40/-
Issue of duplicate Pass Book		Free
Re-order of cheque book ⁴	Free	INR 250
Credit Card Fees	Waiver of Joining Fees Annual fees 50% off every year for Primary card Add-on Card 50%off for 1st year	
Debit Card		10%
ATM Card Annual Fee		INR 150
PowerVantage Plus Platinum debit card Annual Fee		INR 500
Duplicate PIN issue		Free
Transactions declined due to insufficient funds at ATM		Free

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 instrument.

³ Charges applicable per request.

⁴ Requests placed at Branch, Call Centre and Personal Internet Banking applicable per cheque book.