

**Preferential Fees & Charges on Daily Transaction**

Services	Start	Smart	Smart Savings	Unlimited	Unlimited Savings	Avg. Annual Frequency
RTGS/NEFT	Free	Free		Free	0	0
Utility Bill - Stop Payment	₹50	Free	₹50	Free	₹200	4
Utility Bill Payment Processing	₹15	Free	₹15	Free	₹540	36
Statutory/E-Tax Payments	₹50 per transaction	₹50 per transaction		₹50 per transaction	0	0
DDs/Cashier Order at branch locations	Free	Free		Free	0	0
DDs/Cashier Order at non-branch locations (Corr bank)	Free	Free		Free	0	0
Duplicate DD issuance	₹200	₹200		Free	₹400	2
Foreign currency cheque issuance	0.25% (Minimum ₹100 and Maximum ₹1,500) additionally ₹250 for drafts in currencies in other than USD	0.25% (Minimum ₹100 and Maximum ₹1,500) additionally ₹250 for drafts in currencies in other than USD		0.25% (Minimum ₹100 and Maximum ₹1,500) additionally ₹250 for drafts in currencies in other than USD	0	0
Foreign currency cheque return and cancellation	₹100	₹100		Free	₹100	1
Issue of duplicate instrument (per instrument)	₹200	₹200		Free	₹200	1
Outward TT charges	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100		₹300	₹1,100	2
Foreign currency demand drafts (other than FCNR accounts)	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100		₹300	0	0
Issue of duplicate instrument	₹100	₹100		Free	₹100	1
Cancellation	₹100	₹100		Free	₹100	1
Debit Card charges - issuance charges	Free	Free		Free	0	0
Returned cheques	Free	Free		Free	0	0
•Cheques drawn on us	₹500	₹500		₹500		
- Technical reasons	₹150 per instrument	₹150 per instrument		₹150 per instrument		
- Funds based reasons						
•Cheques returned by drawee bank to us						
Stop payment on cheque (in branch)	₹100 per instrument	₹100 per instrument		Free	₹200	2
Statutory/E-Tax Payments	₹50	₹50		₹50	0	0
Standing Instruction-Setting up (per instruction)	Free	Free		Free	0	0
Transfers between HSBC India Accounts in India	Free	Free		Free		
Transfer to non-HSBC accounts in India: per instruction for set up	Free	Free		Free		
Amendments (per amendment)	Free	Free		Free		
Service Charge	Free	Free		Free		
Cash Withdrawal (from branch)	₹1 lakh per day, beyond ₹3 per ₹1,000	₹5 lakhs per day, beyond ₹3 per ₹1,000	₹1,200	₹10 lakhs per day, beyond ₹3 per ₹1,000	₹1,500	1
Inter-branch transfer across HSBC Accounts in India	FREE	FREE		FREE	0	0
Cash Deposit at branch	₹1 lakh per day, beyond ₹3 per ₹1,000	₹5 lakhs per day, beyond ₹3 per ₹1,000	₹1,200	₹10 lakhs per day, beyond ₹3 per ₹1,000	₹1,500	1
Inward FCY credit	₹300	₹300		Free	₹300	1
FIRC Issuance	₹100	₹100		Free	₹100	1
Reissue of FIRCs	₹100	₹100		Free	₹100	1
Revalidation of FIRC	₹100	₹100		Free	₹100	1
Foreign currency conversion fee	Free	Free		Free	0	0
Foreign currency cheque clearance	₹300	₹300		Free	₹300	1
Outstation cheque collection Setup	₹50,000	₹50,000	₹1,200	₹50,000	₹8,400	24
Pickup Charges (per location per month)	₹400	₹350		Free		
Physical A/C statement (per month)	Free	Free		Free	₹200	2
Duplicate Statement (per cycle)	₹100	₹100		Free		
Transactions at Bank (HSBC) ATMs	Free Unlimited	Free Unlimited		Free Unlimited	0	0
Transactions at other Bank ATMs	Free Unlimited	Free Unlimited		Free Unlimited	0	0
ATM cash withdrawal (outside India at HSBC ATMs)	₹120 per transaction	₹120 per transaction		Free	₹240	2
ATM Balance enquiry (outside India at HSBC ATMs)	₹15 per transaction	₹15 per transaction		FREE	0	0
FD Interest penalty on premature withdrawals	1%	1%		1%	0	0
Debit Card charges - Annual Fees	₹250	₹250		Free	₹250	1
Card replacement fee (within India)	₹100	₹100		₹100	0	0
Card replacement fee (outside India)	₹100 + International courier cost of ₹700	₹100 + International courier cost of ₹700		₹100 + International courier cost of ₹700	0	0
PIN replacement	Free	Free		Free	0	0
Sales slip retrieval/charge back processing fee	₹225	₹225		₹225	0	0
Digital Bank statements	Free	Free		Free	0	0
Payable at par cheque book – Personalised	1 Free per month, ₹100	Free	₹200	Free	₹200	2
		<b>SAVINGS</b>	<b>₹3,865</b>	<b>SAVINGS</b>	<b>₹16,130</b>	