



There’s a revision to the eligibility criteria under the Corporate Employee Programme (CEP). The table below illustrates the new criteria.

Existing	New
Maintain a quarterly Total Relationship Balance (TRB)* of ₹150,000 or more in a combination of savings and current account balances, fixed deposits, holdings in demat account held with HSBC, investments and life insurance through HSBC India OR	Maintain a quarterly Total Relationship Balance (TRB)* of ₹150,000 or more in a combination of savings and current account balances, fixed deposits, holdings in demat account held with HSBC, investments and life insurance through HSBC India OR
Hold a Corporate Salary Account under the Corporate Employee Programme (CEP) with a net monthly salary credit of ₹50,000 (Rupees fifty thousand only) or more into the account OR	Hold a Corporate Salary Account under the Corporate Employee Programme (CEP) with a net monthly salary credit of ₹25,000 (Rupees twenty five thousand only) or more into the account OR
Have a mortgage relationship with HSBC, with equated monthly instalments (EMI) being debited from this account towards the mortgage loan repayment with HSBC	Have a mortgage relationship with HSBC, with equated monthly instalments (EMI) being debited from this account towards the mortgage loan repayment with HSBC

*The TRB will be calculated based on the following:

- Average quarterly balance held in your HSBC Savings/Current Account(s)
- Average quarterly balance held in your HSBC Fixed Deposits
- Investments¹ market value or net purchase value, whichever is higher as on the last day of every calendar quarter
- Life-to-date (total) paid-up life insurance² premium for policies in force as on the last day of every calendar quarter
- Market value of demat holdings in the depository account held with HSBC India as on the last day of every calendar quarter

¹The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) currently offers investment products from third party entities registered and regulated in India. Investments are subject to prevailing market conditions/external factors. Mutual Funds are subject to market risks. Please read the Statement of Additional Information (SAI)/Key Information Memorandum (KIM)/Scheme Information Document (SID) and addendums carefully before investing.

²Insurance is the subject matter of solicitation. HSBC India having its registered office at 52/60, M. G. Road, Fort, Mumbai - 400 001, is the Corporate Agent (Registration No.: CA0016) of Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (CHOICe) and Bharti AXA General Insurance Company (BAGI). HSBC India does not underwrite the risk or act as an insurer. For more details on risk factors, terms and conditions, please read the sales brochure carefully, before concluding a sale. Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availment of any other facility from the Bank. The contract of insurance is between the insurer and the insured and not between the Bank and the insured. For more details on risk factors, terms and condition, please read the sales brochure carefully before concluding a sale.

Senior Citizens are required to maintain a quarterly Total Relationship Balance (TRB) of ₹10,000 in a combination of in a combination of savings and current account balances, fixed deposits, holdings in demat account held with HSBC, investments and life insurance through HSBC India. Please note that there will be no service charge levied on senior citizen accounts in case the eligibility criteria is not met.

HSBC Personal banking customers need to fulfil the HSBC Personal banking eligibility criteria, failing which a quarterly Service Charge of 1% (plus applicable taxes[^]) of the shortfall of the TRB up to a maximum of ₹1,200 (plus applicable taxes[^]) will be levied for the quarters in which the eligibility criteria is not met. A notification will be sent to customers in the month immediately following the end of the quarter, in case the account has had a shortfall. In the event the TRB is restored to the required level in the following quarter, there will be no charge. If there remains a shortfall, the Service Charge will be levied on the lower of the shortfalls in the two relevant quarters.

[^]Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST, and Cess as applicable or Inter-State GST, as applicable, would apply on our fees and charges.