

Your privacy is important to us

Dear Customer,

From time to time, HSBC communicates various features/products/promotional offers, which provide significant benefits to its customers, and may use the services of third party agencies to do so. Do you wish to be informed about such benefits?

- I/We expressly authorise HSBC to use information or data relating to me/us, for communicating marketing offers as outlined above.
- I/We do not wish to receive offers as outlined above.

For customers who wish to receive such marketing offers but do not wish to be communicated the same by way of telephone calls/SMS from HSBC, we offer a 'Do Not Call' service. To register for this, please visit www.hsbc.co.in

Kindly complete this form and mail it to:

Direct Response Cell, HSBC, P. O. Box 631, GPO, Mumbai - 400 001. You can also drop the form at any HSBC branch/ATM.

To enable us to update our system with relevant details, we request you to fill in the fields mentioned below:

Name: _____

Account no.:

Signature: _____



Some frequently asked questions about the HSBC Savings/Current Account

• What is the Average Quarterly Balance requirement for the HSBC Savings/Current Account?

Eligibility Criteria w.e.f. 1 July 2021

- Maintain an Average Quarterly Balance (AQB) of ₹150,000 or more in a combination of savings account, current account and fixed deposit balances OR
- Hold a Corporate Salary Account under the Corporate Employee Programme (CEP) with monthly salary credits into this 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

• Is there a charge for non-maintenance of the required balance?

Senior Citizens are required to maintain an AQB of ₹10,000 in a combination of savings account, current account and fixed deposit balances. Please note that there will be no service charge levied on senior citizen accounts in case the eligibility criteria is not met.

Customers need to fulfil the HSBC Savings Account AQB, failing which a quarterly Service Charge of 1% (plus applicable taxes**) of the shortfall of the AQB 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 AQB 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, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable would apply on our fees and charges.

• What is the rate of interest that I can earn on HSBC Savings/Current Account?

Currently, you earn interest at 2.00% p.a. (paid quarterly) for balances up to ₹ 10 Cr and 2.50% p.a. (paid quarterly) for balances of ₹ 10 Cr and above on HSBC Savings Account balances. No interest is paid on current account balances.

• Can I access the account when I am out of town/travelling within India?

Yes, you can check both, the balances in the account as well as the transaction history at any HSBC branch/HSBC ATM. You can also apply for the Internet Banking or PhoneBanking facility, which will provide access to the account balances and other services.

• Can I withdraw cash in any other city where I do not have an HSBC Savings Account?

It is possible to withdraw cash using the HSBC Debit Card at any HSBC or non-HSBC Visa ATM in India or overseas, subject to a daily transaction limit of ₹25,000.

You can avail of unlimited ATM transactions from HSBC ATMs in India and 5 transactions from other bank ATMs in India in a calendar month, beyond which a charge of ₹20 per transaction is applicable. For overseas ATM transactions (at HSBC or non-HSBC ATMs), a transaction fee (₹120 for withdrawal and ₹15 for balance enquiry) is applicable.

The information provided is intended as a general guide for reference. Benefits, features and charges are subject to change. Please refer to www.hsbc.co.in for detailed information.