

Category of Service Charges	HSBC Personal Banking - Existing	HSBC Advance – Existing	Refreshed HSBC Personal Banking w.e.f 1 July 2021
Issue of pass book or statement	Nil	Nil	Nil
Issue of duplicate statement	Nil	Nil	Nil
Issue of duplicate pass book	100	100	100
Issue of duplicate TDS certificate	Nil	Nil	Nil
Statement on hold as returned undelivered (Annual fees)	100	Nil	-
Re-order of cheque book	Nil	Nil	Nil
Re-order of cheque book - urgently issued at branch	100	Nil	Nil
Urgent cheque leaf issued over the counter	Nil	Nil	Nil
ACH (ECS) return (per instrument)	275	350	275
Cheque return – Outward and inward for insufficient funds and technical reasons (per instrument)	275	275	275
Balance confirmation	50	Nil	Nil
Interest and cheque issuance certificate	50	Nil	Nil
Photo and address attestation	50	Nil	Nil
Signature verification	50	Nil	Nil
Cash deposit/withdrawal at branch	No charges applicable for first 12 transactions per month, post which ₹50 per transaction	Nil	Nil
Account closure	Nil for account closure within 30 days ₹500 for closure from 1 month and within 6 months	Nil	Nil for account closure within 30 days ₹500 for closure from 1 month and within 6 months
SMS Alerts	Nil	Nil	Nil
Transfers between HSBC Accounts in India (Standing Instruction)	₹50	₹50	₹50
Transfers between non-HSBC Accounts in India (Standing Instruction)	₹100	₹100	₹100
Standing Instruction amendment	₹25	₹25	₹25
Demand draft/cashier's order payable at HSBC branch locations	0.1% of the value of demand draft/cashier's order subject to a minimum of ₹100 and a maximum of ₹2,500; No charges applicable on requests placed through Internet Banking and 25% of branch charges for requests placed through PhoneBanking	0.1% of the value of demand draft/cashier's order subject to a minimum of ₹100 and a maximum of ₹750.	0.1% of the value of demand draft/cashier's order subject to a minimum of ₹100 and a maximum of ₹750.

Demand draft/cashier's order payable at non-HSBC branch locations	0.3% of the value of demand draft/cashier's order subject to a minimum of ₹100; No charges applicable on requests placed through Internet Banking and 25% of branch charges for requests placed through PhoneBanking.	0.1% of the value of demand draft/cashier's order subject to a minimum of ₹100 and a maximum of ₹750.	0.1% of the value of demand draft/cashier's order subject to a minimum of ₹100 and a maximum of ₹750.
Demand draft cancellation for payable at HSBC/non-HSBC branch locations	Nil	Nil	Nil
Demand draft duplicate issuance for both payable at our branches and non-branch location	Nil	Nil	Nil
Foreign currency cheque return and cancellation (per instrument)	₹200 + cover charges for correspondent banks	₹200 plus cover charges as levied by correspondent banks	₹200 plus cover charges as levied by correspondent banks
Foreign currency cheque clearance	0.56% of the value of the cheque or ₹337 whichever is higher	0.56% of the value of the cheque or ₹337 whichever is higher	0.56% of the value of the cheque or ₹337 whichever is higher
Issuing a cheque in a country/ location where HSBC has branches	0.35% of the value of the cheque or ₹50 whichever is higher	0.35% of the value of the cheque or ₹50 whichever is higher	0.35% of the value of the cheque or ₹50 whichever is higher
Issuing a cheque in a country/ location where HSBC has no branches	0.40% of the value of the cheque or ₹100 whichever is higher	0.40% of the value of the cheque or ₹100 whichever is higher	0.40% of the value of the cheque or ₹100 whichever is higher
Foreign currency cheques sent for collection outside India	0.50% of ₹ value + applicable taxes**	0.5% of ₹ value plus applicable taxes	0.5% of ₹ value plus applicable taxes
Outward Foreign Currency Telegraphic Transfers (other than FCNR accounts)	0.3% of value (Min. ₹100, Max. ₹1,500) + cable charge of ₹200 In case of transactions with charge type selected as 'OUR' (All local and overseas charges to be borne by remitter), an additional charge of ₹1,200 + Applicable taxes"	0.3% of value (Min. ₹100, Max. ₹1,500) + cable charge of ₹200 for same currency Telegraphic Transfers In case of transactions with charge type selected as 'OUR' (All local and overseas charges to be borne by remitter), an additional charge of ₹1,200 + Applicable taxes"	0.3% of value (Min. ₹100, Max. ₹1,500) + cable charge of ₹200 for same currency Telegraphic Transfers In case of transactions with charge type selected as 'OUR' (All local and overseas charges to be borne by remitter), an additional charge of ₹1,200 + Applicable taxes"
Foreign currency demand drafts (other than FCNR (B) Accounts)	0.3% of value (Min. ₹100, Max. ₹1,500) + cable charge of ₹200 for same currency TT	0.3% of value (Minimum ₹100, Maximum ₹1,500) additional ₹250 for cross currency drafts	0.3% of value (Min. ₹100, Max. ₹1,500) + cable charge of ₹200 for same currency TT
Issue of duplicate instrument	Free	Free	Free
Foreign currency demand draft cancellation	₹100 + applicable taxes	₹100 + applicable taxes	₹100 + applicable taxes
Telegraphic transfer - Inward processing fee (including FIRC charges)	₹300; No charges applicable for non-resident customers	₹300; No charges applicable for Non-Resident HSBC Advance customers	₹300; No charges applicable for Non-Resident HSBC Advance customers

Outward RTGS Transfers - Through branches			
₹2 lakh upto ₹5 lakh	₹19 per transaction	₹19 per transaction	₹19 per transaction
₹5 lakh and above	₹44 per transaction	₹44 per transaction	₹44 per transaction
Outward NEFT Transfer - Through branches			
Upto ₹10,000	₹1.5 per transaction	₹1.5 per transaction	₹1.5 per transaction
₹10,001 to ₹ 1 lakh	₹4 per transaction	₹4 per transaction	₹4 per transaction

Above ₹ 1 lakh to ₹2 lakh	₹14 per transaction	₹14 per transaction	₹14 per transaction
Above ₹2 lakh	₹24 per transaction	₹24 per transaction	₹24 per transaction
Locker service charges -			
A/Y	3,500	3,400	3,500
B/Z	5,500	5,200	5,500
C	9,000	8,500	9,000
D	10,000	9,500	10,000
E	13,500	12,800	13,500
F	20,500	19,500	20,500
G	21,500	20,500	21,500
H	28,500	27,000	28,500
K	45,000	42,500	45,000
Change in locker holders name/ nomination	100	100	100
Blocking lockers as a result of an attachment by IT authorities	500	500	500
Debit Card			
Annual fee (First year)	₹150 (No charges applicable for CEP customers)	Nil	Nil
Annual fee (Second year onwards)	₹150	₹300	₹300
Other bank ATM cash withdrawals/balance enquiries (outside India)	Cash withdrawal - ₹120 per withdrawal Balance enquiry - ₹15 per enquiry	Cash withdrawal - ₹120 per withdrawal Balance enquiry - ₹15 per enquiry	Cash withdrawal - ₹120 per withdrawal Balance enquiry - ₹15 per enquiry
HSBC Group ATM transactions (outside India)	Cash withdrawal - ₹120 per withdrawal Balance enquiry - ₹15 per enquiry	No cash withdrawal charges applicable (A cross currency conversion markup of 3.5% of transaction value is applicable) Balance enquiry charges - ₹15 per enquiry	No cash withdrawal charges applicable (A cross currency conversion markup of 3.5% of transaction value is applicable) Balance enquiry charges - ₹15 per enquiry
Per transaction limit for cash withdrawal at other bank ATMs in India	₹10,000	₹10,000	₹10,000
ATM cash withdrawal limit (per day)	₹100,000	₹200,000	₹200,000
Purchase transaction limit (per day)	₹100,000	₹200,000	₹200,000
Transfer limits (to accounts linked to or not linked to card) (per day)	₹50,000	₹100,000	₹100,000
Overseas per transaction limit at non Chip and PIN enabled POS	USD 500	USD 1,000	USD 1,000

