

# HSBC Savings/Current Account Tariff Schedule (Senior Citizens)

(Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges with effect from 1 July 2017.)

## Eligibility Criteria w.e.f. 1 April 2015

Senior Citizens are required to maintain an Average Quarterly Balance (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 fulfill 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.

## Clubbing of Relationships

The eligibility criteria for HSBC Savings/Current Account needs to be maintained as per the combination and order of accountholders, and the customer ID\* of the accounts. For customers holding multiple accounts with the Bank and maintaining separate combination and/or order of holders, the eligibility criteria needs to be maintained separately. For example, if a customer holds two accounts in his single name, the balances of both accounts (provided they are linked under the same customer ID\*) will be considered for the calculation of AQB. However, if the same customer maintains one account in his sole name and another one in joint names, then the eligibility criteria will need to be maintained separately in both sets of accounts. Similarly, if the customer is a primary accountholder in one account and the secondary accountholder in another account, with the same set of accountholders, the eligibility criteria will need to be maintained separately under both sets of accounts.

\*Please approach the nearest HSBC branch or call HSBC PhoneBanking for more details on your customer ID.

## Account Statements

	HSBC Savings/Current Account (Senior Citizens)
Issue of pass book or statement	No charges applicable
Issue of duplicate statement	Nil (w.e.f 1 September 2018)
Issue of duplicate pass book	₹100
Issue of duplicate TDS certificate	Nil (w.e.f 1 September 2018)
Statement on hold as returned undelivered (Annual fees)	₹100

## Cheque Book

Re-order of cheque book	No charges applicable
Re-order of cheque book - urgently issued at branch	₹100
Urgent cheque leaf issued over the counter	Nil (w.e.f 1 September 2018)

## Local Currency Cheque Collections and Payments

	HSBC Savings/Current Account (Senior Citizens)
In-house cheque/cheque based transfer within accounts of HSBC India	No charges applicable
Stop payment	Nil (w.e.f 1 September 2018)
ECS return (per instrument)	₹140
Cheque return – Outward and inward for insufficient funds and technical reasons (per instrument) Charges will be levied each month for the previous month's transaction	₹140

## Miscellaneous Services

Balance confirmation	₹50
Interest and Cheque Issuance certificate	₹50
Photo and Address attestation	₹50
Signature verification	₹50
Cash deposit/Withdrawal at branch	No charges applicable for first 12 transactions per month, post which ₹50 per transaction

## Security Device

First Time Issuance for Security Device (OTP)	No charges applicable
Security Device (OTP) replacement	No charges applicable
Urgent Security Device replacement at branches	No charges applicable

## Account Maintenance

Conversion from joint account to sole account OR sole account to joint account	No charges applicable
Account Closure	Nil for account closure within 14 days, ₹500 for closure within 6 months
Account not operated for more than 2 years	No charges applicable
Collect at branch deliverables	Nil (w.e.f 1 September 2018)

## Direct Channels

Internet Banking and PhoneBanking facility	No charges applicable
Re-issue of PhoneBanking/Internet user ID and password	No charges applicable

## Standing Instructions

Transfers between HSBC Accounts in India	₹50 per instruction set up
Transfers between non-HSBC Accounts in India	₹100 per instruction set up
Standing instruction amendment	₹25 per instruction amendment

## RTGS/NEFT Transfers

Charges applicable to outward NEFT transactions conducted through Internet Banking will be levied each month for the previous month's transactions. Subject to Internet Banking limits as designated on customer's HSBC Account. On registering for Internet Banking service, the customer will be provided with third party pre-designated and non-designated limits. Pre-designated limits can be set upto ₹15 lakh per customer per day and non-designated limits can be set upto ₹15 lakh per customer per day. Customers will have the option to increase/reduce limits as per the maximum limits provided by the Bank by using the Internet Banking facility. Customers are requested to visit the nearest HSBC branch for executing outward RTGS/NEFT transactions above ₹15 lakh.

## Outward RTGS Transfers

	HSBC Savings/Current Account (Senior Citizens)
₹2 lakh upto ₹5 lakh	₹19 per transaction
₹5 lakh and above	₹44 per transaction

## Outward NEFT Transfer

Upto ₹10,000	₹1.5 per transaction
₹10,001 to ₹1 lakh	₹4 per transaction
Above ₹1 lakh to ₹2 lakh	₹14 per transaction
Above ₹2 lakh	₹24 per transaction

## Demand Draft/Cashier's Order issuance

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 for requests placed through Internet Banking and 25% of branch charges for requests placed through PhoneBanking
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 for requests placed through Internet Banking and 25% of branch charges for requests placed through PhoneBanking
Demand draft cancellation for payable at HSBC/ non-HSBC branch locations	No charges applicable
Demand draft duplicate issuance for both payable at our branches and non-branch location	No charges applicable

## Foreign Currency Cheque Collections and Payments

Foreign currency cheque return and cancellation (per instrument)	₹200 + cover charges for correspondent banks
Foreign currency cheque clearance	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
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
Foreign currency cheques sent for collection outside India	0.5% of ₹ value + applicable taxes**

## Telegraphic Transfers (TT) and Foreign Currency Demand Drafts

Local telegraphic transfers	0.3% of value (Min. ₹100, Max. ₹1,500) + cable charge of ₹100
Outward Foreign Currency Telegraphic Transfers (other than FCNR accounts)	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
Issue of duplicate instrument	Free
Foreign currency demand draft cancellation	₹100 + applicable taxes
Telegraphic transfer - Inward processing fee (including FIRC charges)	₹300 No charges applicable for non-resident customers

## Foreign Currency Conversion

\*\*Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges with effect from 1 July 2017.

The transaction value for forex conversion services is calculated based on the slabs given below:

Amount of currency exchanged	Value of Supply
Up to ₹100,000	1% of gross amount exchanged, subject to minimum amount of ₹250
From ₹100,001 to ₹10,00,000	₹1,000 plus 0.5% of gross amount exchanged
Above ₹10,00,000	₹5,500 plus 0.1% of gross amount exchanged, subject to maximum of ₹60,000

**SmartMoney Account**

(Minimum Fixed Deposit of ₹25,000)

	<b>HSBC Savings/Current Account (Senior Citizens)</b>
Overdraft interest rate	Interest on amount overdrawn will be charged at the rate of 2% over the weighted average of the interest rates applicable to the linked Fixed Deposits subject to a maximum of the Bank's Prime Lending Rate as may be declared by the Bank from time to time

**SmartMoney International Account**

(Minimum Fixed Deposit as specified for the available Foreign/Local Currency Deposit)

Overdraft interest rate	2% over the weighted average of the interest rates applicable to the linked NRE/NRO Fixed Deposits OR At the Banks Prime Lending Rates as may be declared by the Bank from time to time for overdraft against FCNR (B) deposits.
-------------------------	--

**Safe Deposit Lockers**

A/Y. (11.75 x 15.88 x 46.99)	₹3,500 rental charges per annum
B/Z. (15.56 x 19.69 x 46.99)	₹5,500 rental charges per annum
C. (11.75 x 34.29 x 46.99)	₹9,000 rental charges per annum
D. (18.42 x 24.77 x 46.99)	₹10,000 rental charges per annum
E. (15.56 x 41.28 x 46.99)	₹13,500 rental charges per annum
F. (26.67 x 34.29 x 46.99)	₹20,500 rental charges per annum
G. (18.42 x 52.39 x 46.99)	₹21,500 rental charges per annum
H. (31.12 x 41.28 x 46.99)	₹28,500 rental charges per annum
K. (40.00 x 52.39 x 46.99)	₹45,000 rental charges per annum
Charge for loss of key	₹1,000
Change in locker holders name/nomination	₹100
Blocking lockers as a result of an attachment by IT authorities	₹500

**Fixed Deposit**

Interest penalty on premature withdrawals (including re-booking)	1%
--	----

**Debit Card Charges**

	<b>HSBC Savings/Current Account (Senior Citizens)</b>
Annual fee (First year)	No annual charges applicable
Annual fee (Second year onwards)	₹150
Cash withdrawal and balance enquiry at HSBC ATMs in India	No charges applicable
Cash withdrawal/balance enquiry at other bank ATMs in India	No charges applicable for first 5 transaction per month. Subsequent transactions will be charged ₹20 per transaction.
Other bank ATM cash withdrawals/balance enquiries (outside India)	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
Card replacement fee (outside India/within India)	₹150 plus international/National courier charges as applicable
Charge slip retrieval/charge back processing fee	₹225
Duplicate PIN issue for ATM and Debit Cards	No charges applicable

## Debit Card Charges

Transactions declined due to insufficient funds at ATM	₹25 per transaction
Currency conversion mark-up (international transactions)	3.5% of transaction value
Per transaction limit for cash withdrawal at other bank ATMs in India	₹10,000
ATM cash withdrawal limit (per day)	₹100,000
Purchase transaction limit (per day)	₹100,000
Transfer limits (to accounts linked to or not linked to card) (per day)	₹50,000

### List of abbreviations:

1. FCNR (B) : Foreign Currency (Non - Resident) Accounts (Banks)
2. NEFT : National Electronic Funds Transfer
3. NRO : Non - Resident Ordinary
4. NRE : Non - Resident (External)
5. RTGS : Real Time Gross Settlement

