

### Fees and Charges for ATM Card

Description	Charges
ATM Card	Free
Transaction Charge - HDFC Bank ATMs	Balance enquiry : Free Cash withdrawal : Free
Transaction Charge - SBI / Andhra Bank ATMs	Balance enquiry : NIL Cash withdrawal : NIL <b>(W.e.f 15<sup>th</sup> October 2009)</b> Savings Account : Free for first 5 transactions in a month. From the 6th transaction onwards, Rs 20*/transaction. Current Account : Rs 20*/transaction <i>*Inclusive of tax</i>
Replacement Charges	Rs.100 (plus taxes)
Transaction Charges for Partner banks	Not applicable
Transaction Charges for Non-Partner banks	Not applicable

### Fees and Charges for EasyShop International Debit Card

Regular Debit Card	
Description	Charges
Annual Fee	Rs. 100 p.a. (plus taxes)
Renewal Fee	Rs. 100 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 100 p.a. (plus taxes) - One add-on Card free for the first year

Gold Debit Card	
Description	Charges
Annual Fee	Rs. 500 p.a. (plus taxes)
Renewal Fee	Rs. 500 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 500 p.a. (plus taxes)

Easysshop Pro Gold Debit Card	
Description	Charges
Annual Fee	Rs. 250 p.a. (plus taxes)
Renewal Fee	Rs. 250 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 250 p.a. (plus taxes)

Woman's Debit Card	
Description	Charges
Annual Fee	Rs. 100 p.a. (plus taxes)
Renewal Fee	Rs. 100 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 100 p.a. (plus taxes)

Business Debit Card	
Description	Charges
Annual Fee	Rs. 250 p.a. (plus taxes)
Renewal Fee	Rs. 250 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 250 p.a. (plus taxes)

NRO Debit Card	
Description	Charges
Annual Fee	Rs. 100 p.a. (plus taxes)
Renewal Fee	Rs. 100 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 100 p.a. (plus taxes)

Other Charges	
Description	Charges
Debit Card - Replacement Charges	Replacement of a damaged Card - No charges & Replacement of a lost Card - Rs. 100 (plus taxes) (for all Card types)
Debit Card - Transaction Charge - Non HDFC Bank Domestic ATMs	Balance enquiry: NIL Cash withdrawal: NIL <b>(W.e.f 15<sup>th</sup> October 2009)</b> Savings Account : Free for first 5 transactions in a month. From the 6th transaction onwards, Rs 20*/transaction. Current Account : Rs 20*/transaction <i>*Inclusive of tax</i>
Debit Card - Transaction Charge - Non HDFC Bank International ATMs	Rs. 15 per balance enquiry & Rs. 110 per cash withdrawal (plus taxes)
PIN generation charge	Rs. 25 (plus taxes)
Decline charge for insufficient balance	Transactions declined at other Bank ATMs anywhere in the world or at a Merchant outlet outside India due to insufficient funds will be charged at Rs. 25 per transaction (plus taxes)

The Bank will charge cross-currency markup of 3% on Foreign Currency transactions carried out on Debit Cards. The exchange rate used will be the VISA / MasterCard wholesale exchange rate prevailing at the time of transaction.