

## TERMS & CONDITIONS AND SERVICE CHARGES

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## TERMS & CONDITIONS

### JULY 2023

This document lays out the Terms and Conditions which shall be applicable to all the accounts which are existing or may be opened anytime in future with HDFC Bank. The words, I, me, my and Customer refer to the person(s) who open the account and shall include both singular and plural. Reference to masculine shall include the feminine and neuter gender. The Bank refers to HDFC Bank Ltd., a banking company incorporated in India under the Companies Act 1956 and having its registered office at HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai-400013.

#### 1. GENERAL - APPLICABLE TO ALL SERVICES

- 1.1. I agree to abide by the Bank's Terms and Conditions and rules in force and the changes thereto in Terms and Conditions from time to time relating to my account as communicated and made available on the Bank's website.
- 1.2. I agree that the opening and maintenance of the account is subject to rules and regulations introduced or amended from time to time by the Reserve Bank of India.
- 1.3. I agree that the Bank before opening any deposit account will carry out a due diligence as required under Know Your Customer guidelines of the Bank. I would be required to submit necessary documents or proofs, such as identity, address, photograph and any such information to meet with KYC, AML, or other statutory/ regulatory requirements. Further, after the account is opened, in compliance with the extant regulatory guidelines, I agree to submit the above documents again at periodic intervals, as may be required by the Bank.
- 1.4. I agree that, under normal circumstances, the Bank has the liberty to close my account at any time by giving me at least 30 days' notice. However, if the Average Monthly/Quarterly Balance, is not maintained, the Bank reserves the right to close my account without giving any prior notice.
- 1.5. I agree that the Bank can at its sole discretion, amend any of the services/facilities given in my account either wholly or partially at any time by giving me at least 30 days' notice and/or provide an option to me to switch to other services/facilities.
- 1.6. I agree that any change in my account status or change of address, mobile number and email will be immediately informed to the Bank, failing which I shall be responsible for any non-receipt of communication/ deliverables or the same being delivered at my old address.
- 1.7. I agree to preserve my cheque book/ATM Card carefully. In case of loss/theft of the same I shall immediately inform the Bank in writing.
- 1.8. I agree that I will maintain the minimum balance in my account as prescribed by the Bank from time to time.
- 1.9. I agree that I shall be liable to pay all charges, fees, interest, and costs wherever applicable, which the Bank may levy with respect to my account, or any transaction or services rendered and the same may be recovered by the Bank by a debit to my account. I agree and acknowledge that in case of non-availability of adequate funds the charges will be debited to the account over a period of time till the entire amount is recovered.
- 1.10. I agree and acknowledge that in the absence of my specific instructions to personally collect from the Branch, the cheque books, PhoneBanking TINs, NetBanking IPINs, Debit/ATM Cards & PINs will be despatched by courier/messenger/mail or through any other mode by the Bank at its discretion to the address notified by me for correspondence.
- 1.11. I agree that an account may be opened on behalf of a Minor by his natural guardian or by a guardian appointed by a court of Competent Jurisdiction. The guardian shall represent the Minor in all transactions of any description in the above account until the said Minor attains majority. Upon the Minor attaining majority, the right of the guardian to operate the account shall cease. The guardian agrees to indemnify the Bank against the claim of above Minor for any withdrawal/transactions made by him in the Minor's account.
- 1.12. I agree and undertake to ensure that there would be sufficient funds/cleared balance/pre-arranged credit facilities in my account for effecting transactions. I agree that the Bank shall not be liable for any consequences arising out of non-compliance by the Bank of my instructions due to inadequacy of funds and the Bank can at its sole discretion decide to carry out the instructions notwithstanding the inadequacy of funds without prior approval from or notice to me and I shall be liable to repay with interest the resulting advance, overdraft or credit thereby created and all related charges arising thereby at prime lending rate applicable from time to time. I agree that frequent dishonour of cheques or high value cheques returns due to insufficient funds may lead to discontinuation of cheque books/closure of Bank account.
- 1.13. I agree that in the event of an account being overdrawn, the Bank reserves the right to set off this amount against any credit lying in any of my accounts.
- 1.14. I agree that any modification to the mode of operation in my account can be affected by the Bank with the consent of all joint holders to my account. I acknowledge that the Bank will not be entertaining any request for modification received without consent of all joint holders to my account. I further agree and acknowledge that till such time the Bank shall continue to honour the instructions in accordance with the mode of operation agreed at the time of opening the account.
- 1.15. Should I have any complaint relating to the features of any of the products/services of the Bank that I hold/ avail of, I am aware that I can approach the Grievance Redressal Cell within the Bank at [customer\\_service@hdfcbank.com](mailto:customer_service@hdfcbank.com) for a resolution and if I do not get a satisfactory response within 30 days of lodging the complaint, then, under the Banking Ombudsman Scheme 2006, I can approach the Ombudsman appointed by the Reserve Bank of India, in charge of the region where I hold my account, details of which are available at [www.bankingombudsman.rbi.org.in](http://www.bankingombudsman.rbi.org.in)
- 1.16. 1.16 In case there are no transactions initiated by me/us in the account for a continuous period of two years for Savings Account and Current Account (excludes system generated transactions like credit interest, debit interest),

I/We agree that the account would be treated as a 'Dormant' Account by the Bank. I/We agree that the account status would change to 'Active' only on my/ our (all joint holders) written instruction in this regard and by initiating a transaction by me/us at the home branch. I/We understand that until the account status is 'Dormant', transactions through Direct Banking Channels like ATM, Net Banking, Phone-banking may not be allowed by the Bank.

- 1.17. Interest on Savings Account is calculated at a rate fixed by the Bank from time to time.
- 1.18. Please note that in the event of the account balance being zero consecutively for 3 months or more, the Bank reserves the right to close the account without any obligation to intimate the customer.
- 1.19. The Savings Bank account entitles free access to HDFC Bank ATMs, NetBanking and PhoneBanking unless otherwise stated.
- 1.20. I, the undersigned, declare, confirm, and consent to HDFC Bank Limited ("Bank") and its service providers, as under:
  - i. I hereby confirm that am a major and a resident of India and I have read, and I hereby accept the Privacy Policy of the Bank available at <https://www.hdfcbank.com/personal/useful-links/privacy>.
  - ii. I seek from the Bank various financial assistance, other products and services for which I may be found eligible by the Bank from time to time, at any time in future, including after closure of any of my existing or future relationships, accounts, products, facilities, loans, services with or from the Bank from time to time, for which purpose I authorise the Bank to share any of my Information (as defined hereinafter) with any credit information companies and obtain various scores, reports and information for determining my credit worthiness from them, and accordingly to contact me or cross sell to me from time to time.
  - iii. I hereby further expressly consent to and authorise the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to do and undertake any of the following, in relation to my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information whether about me or not as may be deemed relevant by the Bank for its purposes (collectively, "Information"):
    - a. to collect the Information from me and other physical or online sources including accessing the same from credit information companies, information utilities, websites, data bases and online platforms (whether public or not); to get the authenticity, correctness, adequacy, etc. of the Information verified from any sources and persons including from online data bases; and to act for and on my behalf for such accessing, collecting or verifying of the Information including using my log in and password credentials on the online platforms; such collection, access and verification may be done without any notice to me;
    - b. process Information including by way of storing, structuring, organising, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank;
    - c. to store the Information for such period as may be required for contract, by law or for the Bank's evidential and claims purposes, whichever is longer;
    - d. to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent;
    - e. any of the aforesaid may be exercised by the Bank for the purposes mentioned above, for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, for other legitimate purposes or for any purposes with consent.
  - iv. I expressly agree to and subject me to the automated processing, automated profiling and to the automated decision making by or on behalf of the Bank.
  - v. I expressly agree to the Bank and/or its affiliates for using the Information and for cross-selling to me their various products and services from time to time.
- 1.21. Force Majeure: The Bank shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Bank to perform any of its obligations under these Terms and Conditions or those applicable specifically to its services/facilities if performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case its obligations shall be suspended for so long as the Force Majeure event continues.
- 1.22. "Force Majeure Event" means any event due to any cause beyond the reasonable control of the Bank, including without limitations, unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, sabotage, fire, flood, explosion, acts of god, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorised access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, destructive or corrupting code or program, mechanical or technical errors/failures or power shut down, faults or failures in telecommunication etc.
- 1.23. Right of Lien/Set off: I hereby grant and confirm the existence of the right of lien and set-off with the Bank, which the Bank may at any time without prejudice to any of its specific rights under any other agreements with me, at its sole discretion and without notice to me utilise to appropriate any moneys belonging to me and lying/deposited with the Bank or due by the Bank to me, towards any of the Bank's dues and outstandings under or in respect of a loan facility, including any charges/ fees/dues payable under these Terms and Conditions.

## 2. SAVINGS ACCOUNTS

### 2.1 Salary Accounts

- 2.1.1. Reversal of Salary Credits: I hereby irrevocably and unconditionally authorise the Bank to on the request of my employer/company recover by marking hold funds/ debiting/reversal of credit, any excess amount credited by and/or on the instructions of the employer/company into my account, with notice to me. The Bank will not be held responsible and liable for any such hold funds/ debit/reversal of credit carried out by the Bank.
- 2.1.2. I acknowledge that my account has been opened with the Bank by virtue of my employment with the employer/ company and is designated as "Salary Account". I understand that pursuant to the arrangement between
- 2.1.3. the employer/company and the Bank, at the sole discretion of the Bank I may be entitled to certain facilities on the Salary Account only during the tenure of my employment with the employer/company or till the subsistence of the arrangement between the employer/ company and the Bank. I shall notify the Bank on cessation of services with the employer/company. The words "the employer/company" refers to the corporate in which I am employed and on whose request the Salary Account is opened with the Bank.
- 2.1.4. I understand and acknowledge that the responsibility of providing the correct account number for crediting of salaries will lie solely with my employer/company and i shall not hold the Bank responsible for any wrong credit arising out of such incorrect account number provided by my employer/company. I hereby agree that in the event of no salary credits in my Salary Account for any continuous three months, the Bank reserves the right to change the status of Salary Account to Savings Regular Account without any intimation to the account holder/me and the Terms & Conditions as applicable to the HDFC Bank Savings Regular Account shall apply to this account from the date of change of status. The Terms & Conditions and features applicable to Savings Regular Account are published on the website of the Bank.
- 2.1.5. I hereby agree that the Bank may at its sole and absolute discretion close the Salary Account if noticed that no amounts are credited by and/or on the instructions of the employer/company to the Salary Account regularly or in the event of my ceasing to be in the services of the employer/company for any reason whatsoever after giving me a notice of 30 days.

### 2.2 Basic Savings Bank Deposit Account

- 2.2.1. I understand that, as per regulatory guidelines, holders of Basic Savings Bank Deposit Account are not eligible to open any other savings account in HDFC Bank. Thus, I agree that if I have any other existing savings accounts) with HDFC Bank, then I am required to close such other savings account(s) within 30 days of opening the Basic Savings Bank Deposit Account.
- 2.2.2. I accept that the Bank reserves the right to close the other savings account(s) (if any), as applicable under the regulatory guidelines, if such accounts) is/are not closed by me within 30 days of opening the Basic Savings Bank Deposit Account

### 2.3 Basic Savings Bank Deposit Small Account

- 2.3.1. I understand that my account is being opened with partial/nil KYC documents.
- 2.3.2. I understand that as a BSBDA Small Account holder in HDFC Bank, I am not eligible to open any other account (CA/SB/FD/RD) till such time I am KYC compliant.
- 2.3.3. I understand that the balances in my account with the bank should not exceed Rs. fifty thousand (Rs 50,000/-), or total credits should not exceed Rs. One lakh (Rs. 1,00,000/-), in a financial year, or aggregate of withdrawals and transfers in my account should not exceed Rs. ten thousand (Rs. 10,000/-) in a month.
- 2.3.4. I understand that no further credit transactions will be permitted in the account if the stipulated credit limit of Rs. 50,000 is breached till such time the balance in the account reaches Rs. 50,000 or below.
- 2.3.5. I understand that no further credit transactions will be permitted in the account if the aggregate of credits in the account exceeds Rs. 1,00,000 in a financial year till the end of that financial year
- 2.3.6. I understand that no further debit transactions will be permitted in the account if the aggregate of withdrawals and transfers in the account in a calendar month exceeds Rs. 10,000 till the end of that calendar month. I understand that I need to submit evidence of having applied for valid KYC documents (ID and Address proof) acceptable by HDFC Bank within 12 months of opening the BSBDA Small Account and submit valid KYC documents (ID, Address and Photograph) to HDFC Bank within 24 months of opening the BSBDA Small Account failing which, HDFC Bank is hereby authorized to freeze further transactions in my Account.
- 2.3.7. I understand that once my account is blocked due to non-compliance to any of the above KYC clauses, I will either have to close the account or convert the existing BSBDA Small Account to a BSBDA/Regular Savings variant account after fulfilling the KYC requirements.

## 3. CURRENT ACCOUNTS

- 3.1. I understand that as per extant Reserve Bank of India guidelines, opening of any current account requires declaration of existing credit facilities with any of the Bank's branches or any other Bank. I shall declare details of any such Credit facilities enjoyed with any Bank in the Account Opening Form, as per the required format therein. I undertake to obtain the requisite No Objection Certificate/s from such Bank/s and hand it/ them over to you before the account gets opened.
- 3.2. I agree to repay to the Bank on demand, unconditionally, the amounts of overdrafts that the Bank may grant to me from time to time, together with interest accrued thereon. I agree that this does not imply that the Bank is bound to grant me any credit facility whatsoever.

#### 4. FIXED DEPOSITS

- 4.1. I am aware that HDFC Bank computes interest on its Domestic, NRO & NRE deposit accounts based on the actual number of days in a year (i.e 366 days in a leap year and 365 days in a non leap year).
- 4.2. In case of Domestic & NRO deposits no interest will be paid if the deposit is liquidated within 7 days of the date of booking. In case of NRE/FCNR deposit no interest will be paid if the Deposit is liquidated before the completion of 1 year from the date of booking.
- 4.3. I agree that on maturity of my Fixed Deposit, in absence of my written disposal instructions, the Bank reserves the right to renew the deposit along with accrued interest thereon at prevailing rates of interest for the same tenor of the matured.
- 4.4. I agree that the Bank will pay the Fixed Deposit amount either on maturity or premature withdrawal at any branch irrespective of the branch where the deposit is booked.
- 4.5. I agree that in case of premature withdrawal of my fixed deposit, the Bank shall have the right to recover interest already paid or the penalty, if any, from the proceeds of the fixed deposit in accordance with prevailing regulations of the Bank and Reserve Bank of India.
- 4.6. As per the Terms & Conditions of Fixed Deposit Accounts of the Bank, the penalty on premature closure of Fixed Deposits including sweep-in and partial closures has been fixed by the Bank at the rate of 1 %. However premature penalty will not be applicable for FDs booked for a tenor of 7-14 days. In the event of the death of the depositor, premature liquidation of the term deposit/s will be permitted without any penal charges.
- 4.7. I agree to the Bank issuing TDS certificate in the prescribed format for interest earned on Fixed Deposits, after the end of every calendar quarter.
- 4.8. In the event of the death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause.
- 4.9. I/we agree that in case of joint Fixed Deposits with a survivorship clause, the Bank shall be discharged by paying the Fixed Deposit proceeds prematurely to survivor/s, on request, in the event of death of one or more Joint Depositor.
- 4.10. I agree that in case I link my deposits for Sweep into Savings Account, I authorise the Bank to break my deposits in units of Re1 to the extent of shortfall in the a/c. Effective 23rd Feb 2014, Sweep-in of funds from your Fixed Deposit (FD) to Saving/Current account will happen on Last in First Out basis (LIFO)
- 4.11. I agree that in case of any lien on the deposit by self or third party, the deposit will be force renewed irrespective of the maturity instruction.

#### 5. RECURRING DEPOSIT

- 5.1. I am aware that the interest on Recurring Deposits will be calculated by the Bank in accordance with the directions advised by Indian Banks' Association.
- 5.2. I am aware that the interest rates for recurring deposits will be the corresponding rate as applicable for a Fixed Deposit and the interest on the Deposits is compounded at quarterly intervals.
- 5.3. I agree to the lock in period of one month on Recurring Deposits (Domestic) and in case of premature closure within a month, no interest shall be paid out to me.
- 5.4. I agree to the lock in period of one year on NRE Recurring Deposit and in case of premature closure within a month, no interest shall be paid to me.
- 5.5. I agree that the instalment amount once fixed will not be allowed to be altered at a later date.
- 5.6. I agree that in case of more than one instalment being overdue at the time of payment, the paid instalment if sufficient to cover only one instalment will be appropriated towards the first/earliest instalment overdue.
- 5.7. I agree that partial payment of instalments will not be permitted.
- 5.8. Even if the payment for the month is honoured, but the standing instruction towards instalment recovery has failed, the Bank will recover a standing instruction failure charge.
- 5.9. I agree that in case of delay in payment of any instalment, I/we shall be liable to pay penal interest at the rate of Recurring Deposit interest rate (contracted rate of interest at the time of booking of the RD) + 2% p.a or such other rate as may be specified by HDFC Bank from time to time for the actual period of delay.
- 5.10. I am aware that penal charges will be calculated on a 30/360 basis.
- 5.11. I am aware that the interest rate applicable for premature closure of deposits (all amounts) will be lower of the base rate for the original/contracted tenure for which the deposit has been booked OR the base rate applicable for the tenure for which the deposit has been in force with the Bank. The base rate is the rate applicable to deposits of less than Rs.1 Crore as on the date of booking the deposit.

#### 6. ATM / DEBIT CARDS

- 6.1. FEES: I agree that all fees/taxes/surcharges/service charges and all other levies related to the ATM/Debit Cards may be recovered by the Bank by debit to my/ our account.
- 6.2. TRANSACTIONS RESPONSIBILITY: I will be responsible for all types of transactions processed by use of my ATM/Debit Cards, whether or not processed with my knowledge or authority, express or implied. I shall accept the Bank's record of transactions as conclusive and binding for all purposes.  
Any failed/unsuccessful transaction will be auto reversed within T+5 days. Compensation of ₹100/- per day would be paid to the customer in case of any delay beyond the mentioned TAT.
- 6.3. PIN: To enable me to use the Card at ATMs, a Personal Identification Number (PIN) will be issued to me. The PIN shall be mailed to me, and I will ensure that the same is received in a sealed envelope. The PIN may subsequently, be changed by me, at my own risk, at an ATM. The security of the PIN is very important and that I must keep it

confidential and not reveal to any third party. If I fail to observe these security requirements, I shall be responsible and liable for any consequences arising there from.

- 6.4. **VALIDITY OF CARD:** I agree that the ATM/Debit Cards at all times is the Bank's property. The validity period of the ATM/Debit Cards will be mentioned on the face of the Card. I agree to surrender the Card to the Bank in case of account closure or whenever demanded by the Bank for any reason whatsoever.  
The Debit card will be auto renewed by the Bank. The renewed card will be sent to the customer's registered mailing address. Upon activation of the new card by the customer, the old card will be de-activated. Customer can opt out from availing the Debit card services at any point of time by visiting the branch or contacting Relationship manager".
- 6.5. **LOST CARD:** In case my ATM/Debit Cards is misplaced, stolen, or otherwise lost, I agree to immediately report the event in writing to the Bank/call up PhoneBanking. The Bank shall not be liable for any loss by the misuse of the Card prior to the Card being reported as lost/ stolen by me.  
Lost or Stolen card: In case customer's HDFC Bank Debit/ATM Card is lost/stolen or damaged; customer can hotlist/block the card through any of the multiple channels such as blocking by sending SMS, MobileBanking App, NetBanking, Progressive Web Application like MyCards, Whatsapp Banking, Eva Chatbot, Phonebanking & Branch banking. Details updated in the below link - <https://www.hdfcbank.com/personal/pay/cards/debit-cards/block-loststolen-card>
- 6.6. **SECURITY OF CARD:** I agree that the Card will be despatched to the address on record with the Bank. I agree to keep ATM/Debit Cards in Safe custody and agree not to hand over the Card to anyone including anyone who claims to represent the Bank. I understand that the Bank shall not be responsible for any misuse of the Card by virtue of the same falling into wrong hands prior to the Card being reported as lost/stolen by me.
- 6.7. **WRONG ENTRIES TO ACCOUNT DUE TO ATM TRANSACTIONS:** In case I notice that a wrong entry has been debited to my account for ATM transactions done by me, I would immediately raise the issue with the branch where my account is maintained (Account Branch). I understand that the Bank will investigate and revert to me with its findings and decision of the Bank shall be final and binding on me.
- 6.8. **INSURANCE BENEFITS:** Registered nominee in the CASA account will be considered as the default nominee in the Debit Card linked Insurance Cover.  
Debit Card provides complimentary insurance on select Debit Card variants. For any Insurance related queries or claims on Debit cards, customer can contact the HDFC Bank Branch or various other modes available on the link - <https://www.hdfcbank.com/personal/need-help/contact-us>
- 6.9. **AUDIT TRAIL TO BE FINAL AND CONCLUSIVE IN CASE OF ANY DISPUTE:** I agree that in case of any dispute the Bank will be using the Audit Trail of the ATM (either In a Printed/non-editable Electronic Form) as the final and conclusive evidence in all disputes. I agree to abide by the recordings of the Audit Trail.
- 6.10. I/We authorise the bank to disclose, from time to time any information relating to my/our savings account/ Debit/ATM Card to any parent/subsidiary, affiliate and associate of HDFC Bank, third parties engaged by the Bank and to Co- branding Partners for various purposes such as enrolling the cardholders into the loyalty program, managing end-to-end redemption process, handling customer queries/grievances etc.
- 6.11. In case, I receive a mutilated/torn/cut currency note(s) from the ATM, I will visit the account branch and exchange the note(s) by submitting a letter and the transaction slip and confirming that I transacted at the ATM. I accept that any other form of claim will not be entertained by the Bank.
- 6.12. In case the Bank finds a Forged/Mutilated/Torn Note in the Deposit that I make through the ATM/Teller counter then the Bank will not give me the Credit corresponding to the value of the Forged/Mutilated/ Torn Note. I understand that the Bank will also not give me the Forged Note back. However, based on my written request, the Bank will return the Mutilated/Torn Note back to me. The Bank will also comply with all the requirements/guidelines on reporting to authorities as per the guidelines issued by Reserve Bank of India.
- 6.13. For more details related to Debit cards, please visit website: <https://www.hdfcbank.com/personal/pay/cards/debit-cards>

## 7. INTERNATIONAL DEBIT CARD

- 7.1. Important Reserve Bank of India (RBI) mandate: W.e.f. 1st December 2013,
- Customer will need to use his ATM PIN when using his HDFC Bank Debit Card at any retail outlet in India.
  - Transactions with incorrect PIN or those without a PIN will be declined.
- 7.2. Utilization of the Card shall be in strict accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI). In the event of non-compliance by Cardholder with the same, the Cardholder shall be liable for action under the FEMA, 1999 and any other Law and/or regulation in force from time to time relating to Foreign Exchange. The Cardholder may be debarred from holding the Internationally valid Debit Card, either at the instance of the Bank or the RBI. The Card is valid for use both in India as well as outside India but would carry the inscription "Not valid for payment in foreign exchange in Nepal and Bhutan". In case the Card is cancelled, whether on account of non-compliance with Exchange Control Regulations or otherwise, the Bank will not be responsible for any attempted usage of the Card, whether in India or abroad, resulting in the Card being dishonoured and the concerned Merchant would be entitled to "seize/confiscate" a cancelled Card on presentation.
- 7.3. The Card cannot be used for effecting remittances for which the release of exchange is not permissible under the extant regulations.
- 7.4. **Validity:** The Card is valid up to the last working day of the month indicated. The Cardholder shall destroy the Card when it expires by cutting it in half diagonally. The Bank shall send your renewed Card and attempt delivery of the Card at the address recorded with the Bank in its system before the expiry of the Card. The Cardholder

may opt out from availing the Debit card services at any point of time by visiting the branch or contacting Relationship manager.

- 7.5. Cardholder Obligations: The Cardholder shall at all times ensure that the Card is kept at a safe place. The Cardholder shall under no circumstance whatsoever allow the Card to be used by any other individual. The Cardholder will sign on the reverse of the Card immediately upon receipt.
- 7.6. As per RBI guidelines, all cards at the time of issuance/ reissuance are be enabled for use only at contact base points of usage within India (ATM and PoS i.e., point of sale devices). You can set or change your usage preference and manage transaction limits on your card anytime by enabling/disabling contactless, International, online transactions via MyCards/WhatsApp Banking/ EVA Chatbot/HDFC bank NetBanking/MobileBanking/ IVR. The contactless symbol on the front face of your card signifies that the card is contactless acceptance ready.
- 7.7. In ref. to the Reserve Bank of India (RBI) directives released vide Circular no. RBI/2017-18/DBR No.Leg. BC.&\*/09.07.005/2017-18 dated July 6, 2017; the customer unconditionally agrees and gives consent that the Bank reserves the right to issue or replace Debit Card with an ATM card, during on-boarding/renewal/re-issuance/Card upgrade stage, or as may be applicable to a customer, in case the customer's mobile number is not registered/not available/not provided/present in the Bank records at any given point of time in compliance to the regulatory directives.

## 8. PHONEBANKING

- 8.1. PhoneBanking/ PhoneBanking Service refers to HDFC Bank's PhoneBanking service, pursuant to which HDFC Bank would provide information and facilitate transactions through telephone, e-mail, or other systems to the Customer thereof, in relation inter alia to the Account(s) of such Customer, about products and services of HDFC Bank and other entities with whom HDFC Bank has entered into arrangements.
- 8.2. TERMS refer to Terms and Conditions for use of PhoneBanking. By applying for the PhoneBanking Service and accessing the service for the first time, I acknowledge and accept these TERMS. I agree to all the detailed PhoneBanking Terms & Conditions that are in force from time to time as mentioned on the Bank's website www.hdfcbank.com. Notwithstanding anything contained herein, all Terms and Conditions stipulated by HDFC Bank in connection with the accounts) shall continue to apply.
- 8.3. HDFC Bank shall endeavour to provide to me through the PhoneBanking Service, various services including but not limited to enquiry of the balance in the accounts, request for accounts statement and/or Cheque Books, various services on my Debit/Credit Card, including but not limited to enquiry on my Debit/Credit Card accounts, request for card statement and such other facilities as HDFC Bank Ltd. may decide from time to time.
- 8.4. I am aware and accept that HDFC Bank has agreed to provide PhoneBanking service by giving instructions through the 24-hour Interactive Voice Response System and/or through a PhoneBanker as HDFC Bank may decide from time to time. PhoneBanker assisted service timing is communicated and updated on HDFC Bank's website and other acceptable modes of communication.
- 8.5. HDFC Bank will provide multiple options to access the Interactive Voice Response system and I will maintain secrecy of all passwords/One Time Passwords (OTP) provided by HDFC Bank to access PhoneBanking and ensure that the same is kept confidential. I will not let any unauthorized person including any employee or representative of the Bank, voluntarily, accidentally or by mistake, have access to any of these passwords,
- 8.6. I am aware and accept that to avail PhoneBanking service for Bank Accounts, Demat and Mutual Funds, I am required to identify myself on PhoneBanking systems by successfully validating myself by calling from the mobile number registered with the Bank and input my Customer Identification number/last 4 digits of the Debit Card number and/or input my complete Debit Card number and Personal Identification Number (PIN) and/or any other mode of validation as per the procedures decided by HDFC Bank from time to time. I am aware, and accept that for Credit Cards, I need to call from the mobile number registered for Credit Card in the Banks's record and input the last 4 digit of the Credit Card number and/or input my complete Credit Card number along with the Personal Identification number (PIN)/One Time Password (OTP)/or any other mode of validation as per the procedures as decided by HDFC Bank from time to time. I am aware, and accept that for Retail Assets (Loans), I need to call from the mobile number registered for Retail assets (Loans) in the Banks's record and input the last 4 digit of Loan account number and/or input my Customer Identification number/or input my complete Loan account number and One Time Password (OTP)/or any other mode of validation as per the procedures decided by HDFC Bank from time to time. The transactions, including financial transactions, done in accordance with the procedures as decided by HDFC Bank from time to time, post successful validation shall be binding on me and the relevant records of which will be admissible in the event of any dispute.
- 8.7. I am aware and accept that the PhoneBanking Service would operate during timings specified by HDFC Bank from time to time and transactions would be carried out on the same day or on the next working day depending upon the time of logging of the transaction.
- 8.8. I shall indemnify the Bank from and against all losses and damages that may be caused as a consequence of breach of any of the Terms and Conditions mentioned on the Bank's website.
- 8.9. Liability on Hotlisted of ATM/Debit/Pre-paid Cards & Credit Cards: I am aware and accept that to protect my interest, the facility of reporting Loss of ATM/Debit/ Prepaid Cards & Credit Cards is available 24 hours and HDFC Bank will carry out the request for Hotlisting of my ATM/Debit/Prepaid Card & Credit Card, the request for which may be received from me or any other person acting on my behalf or the finder' of the said Card who may not be related to or authorised by me. I accept that HDFC Bank will not be liable for any losses or damages on account of my not being able to use the Hotlisted Card to carry out any transactions.
- 8.10. Credit Card Hotlisting: I understand and accept that the Credit Card member must notify the 24- Hour PhoneBanking immediately if the Primary or any Additional credit card is misplaced, lost, stolen, mutilated, not

received when due or if he/she suspects that the credit card is being used without Card member's permission. Once a card is reported lost, it should not, under any Circumstance be used if found by the Card member subsequently. As the Add-On card is an extended facility given on the primary Card Account, the Add-On card is rendered invalid when the primary card is reported lost. Similarly, if the Add-On card is reported lost, the primary Card Account and other Add-on cards are invalidated.

## 9. NETBANKING

- 9.1. I understand that basic NetBanking services/ registration would be available to the customers upon opening of account/deposits with the Bank without requiring completion of any formalities for activation of such services. I hereby agree that Terms & Conditions of NetBanking will be applicable in addition to the applicable its terms of account opening. I will have to login to NetBanking with the password provided to me. Post login I will change the password.
- 9.2. I understand that NetBanking Services is the Bank's Service (including all modifications of such services) which provides access to account information, products and other services (Including transactions of non-financial and financial in nature) as advised by the Bank from time to time to the customers through the website of the Bank.
- 9.3. I understand that I should login directly from HDFC Bank sites and should not share my Customer id & IPIN (Password) and such account sensitive details with anyone on mail or over call or through any other medium.
- 9.4. I acknowledge that if any third person obtains access to my Customer id and IPIN, such third person would be able to provide Payment Instructions/other instructions to the Bank.
- 9.5. I shall indemnify the Bank from and against all losses and damages that may be caused as a consequence of breach of any of the Terms and Conditions mentioned on the Bank's website.
- 9.6. The fees, duties or other charges associated with NetBanking and different services available on NetBanking would be as applicable.
- 9.7. I agree to all the detailed NetBanking Terms & Conditions inforce from time to time as mentioned on the Bank's website [www.hdfcbank.com](http://www.hdfcbank.com).
- 9.8. I will not share my sensitive account information including any passwords, CVV, OTP (One Time Passwords) with any third persons.

## 10. MOBILEBANKING

- 10.1. "MobileBanking or SMSBanking" means facility of access to information relating to the Saving/Current Account(s)/Fixed Deposit of the Customer and usage of products and/or other services as may be advised or made available on the Customer's Mobile Phone by the Bank from time to time on/through MobileBanking. The words MobileBanking and MobileBanking Services are used interchangeably in this document.
- 10.2. Any customer of the Bank, having a saving and or current and or fixed deposit account authorised to operate singly or on either or survivor basis and who is also a current subscriber of the CSP. The User should have access to the Mobile Phone and knowledge of how the Mobile Phone works. The User should at all times possess the Mobile Phone software, which are required for using MobileBanking. In case of Minor accounts, only the natural guardian of the Minor shall be eligible to avail of this service.
- 10.3. I agree that I shall be entitled to use the MobileBanking Service only if my application is found in order and the relevant particulars are registered by the Bank and the CSP. The Bank and the CSP shall be at liberty to reject my application without assigning any reason.
- 10.4. The Bank shall endeavour to provide to the user through MobileBanking, such services as the Bank may decide from time to time. The Bank reserves the right to decide the type of services, which a category of user may be offered on each account and may differ from category to category. The Bank may also make additions/deletions to the services offered through MobileBanking at its sole discretion.
- 10.5. Only those accounts opened with the Bank and attached to the respective User's ID will be accessible through MobileBanking.
- 10.6. I grant express authority to the Bank for carrying out the transactions performed by me through MobileBanking. The Bank shall have no obligation to verify the authenticity of any transaction received from me through MobileBanking or purporting to have been sent by me via MobileBanking other than by means of verification of the Mobile Phone Number. The display that is produced by me at the time of operation of MobileBanking is a record of the operations of the mobile access and shall not be construed as the Bank's records of the relative transactions. The Bank's own records of transactions maintained through computer systems or otherwise shall be accepted as conclusive and binding for all purposes unless I point out any discrepancy within 15 days from the date of receipt of periodical statement. All transactions arising from the use of MobileBanking, in a joint account, shall be binding on all the joint account holders, jointly and severally.

**I/We have read and understood the Terms & Conditions governing the opening of an account with HDFC Bank. I/We understand that the detailed Terms and Conditions relating to various services including but not limited to (a) ATMs, (b) Phone Banking (c) Debit Cards (d) Mobile Banking (e) Net Banking (f) Bill Pay facility (g) Insta Alert facility (h) Email Statement are available on the website for reference or I/We can request for a copy of the Terms & Conditions booklet from the Branch.**

**I/We understand that access to any changes/updation in Terms and conditions applicable to this account/relationship would be available on the website ([http://www.hdfcbank.com/htdocs/common/hdfcbank\\_tnc.htm](http://www.hdfcbank.com/htdocs/common/hdfcbank_tnc.htm)) only.**

## SERVICE CHARGES & FEES FOR SAVING ACCOUNTS & FIXED DEPOSITS OCTOBER 2023

We understand the need to offer you comprehensive services. Thus, we bring a host of services complimentary for Savings Account Customers. (Rate applicable to individual Savings Account customers; not applicable to Current Account customers). All service charges are waived for senior citizens above 80 years of age starting from 1st April 2022. From Effective 1st September 2022, all the Insta Limited KYC accounts will be charged as per the Regular Savings accounts charge structure. For Speciale Senior Citizen Accounts all the Service charges are "FREE", only Penal charges applicable.

### 1. SAVINGS ACCOUNT

#### ACCOUNT BALANCE REQUIREMENTS

#### MODE OF CALCULATION OF AVERAGE MONTHLY / QUARTERLY / HALF YEARLY BALANCE

Average of daily closing balance each day spread over a month/quarter/ half year. All Savings accounts, excluding those opened digitally/online, to be opened with an initial amount equivalent to the balance requirement.

Product AMB / AQB Requirement	Product AMB / AQB Requirement	Product AMB / AQB Requirement
Regular Savings Account	<ul style="list-style-type: none"> <li>• <b>AMB for Metro &amp; Urban</b> AMB Requirement - ₹ 10,000/- or FD of ₹ 1 Lac for minimum 1 year 1 day period</li> <li>• <b>Semi Urban</b> - ₹ 5,000/- or FD of ₹50,000 for minimum 1 year 1 day period</li> <li>• <b>AQB for Rural</b> - ₹ 2,500/- or FD of ₹ 25,000/- for minimum 1 year 1 day period</li> </ul>	6% of the shortfall from the average balance requirement  OR  ₹ 600 whichever is lower.
Digisave Youth Account	AMB for Metro & Urban - ₹ 5,000/- Semi Urban & Rural - ₹ 2,500/-	
Women's Account / Savings Mini	AMB for Metro / Urban - ₹ 10,000/- Semi-Urban / Rural - ₹ 5,000/-	
Senior Citizens Account / Kids Advantage Account	AMB for Metro / Urban / Semi Urban / Rural - ₹ 5,000/-	
Savings Max Account	AMB for Metro / Urban / Semi Urban/ Rural - ₹ 25,000/- OR FD Relationship of - ₹ 1.50 lac in Metro/ Urban location - ₹ 1 lac in Semi Urban / Rural location	
Speciale Platinum	AQB for Metro / Urban / Semi Urban/ Rural - ₹ 3,00,000/- OR FD relationship of ₹ 8 Lacs	
Speciale Activ	Zero Balance basis Standing Instructions/ACH of Home Loan EMI	
Speciale Gold / Speciale Senior Citizen / Super Kids	AQB for Metro / Urban / Semi Urban/ Rural - ₹ 1,00,000/- OR FD relationship of ₹ 4 Lacs	
Family Savings Group	₹ 40,000/- AMB	
Saving Farmers Account	AHB for Semi Urban/ Rural - ₹ 2,500/- (Metro/Urban as applicable)	

BSBDA / Institutional Savings / Govt. Scheme Beneficiary accounts are Zero Balance a/cs.

Product	Average Half-Yearly Balance (AHB) requirement based on your branch location	Non-Maintenance charges
GIGA Savings Account	Metro / Urban: ₹ 10,000/- Semi Urban / Rural: ₹ 5,000/-	6% of the shortfall from the average balance requirement OR ₹ 600/- whichever is lower. (Metro / Urban) ₹ 300/- whichever is lower for (Semi Urban / Rural)

## 2. LOCKERS

Lockers are available at select branches, in various sizes. Please enquire at the nearest branch for the available sizes and fees.

## 3. FIXED DEPOSITS

Minimum deposit ₹ 5,000/-

(For simple or re-investment deposits)

All fixed deposits are cluster deposits held in units of ₹ 1/-

### SWEEP-IN FACILITY

• The Sweep-in account needs to be opened with an initial amount of ₹ 5,000/-

**As per the Terms & Conditions of Fixed Deposit Accounts of the Bank, in case of premature closure of Fixed Deposit (including sweep in / partial closure) the interest rate will be 1.00% below the contracted rate or the applicable for the period the deposit has remained with the Bank, whichever is lower, except for the tenor of 7-14 days and FD value >= 25 crores.**

### SUPER SAVER FACILITY

Minimum FD amount	₹ 25,000/-
With minimum tenor	6 months

This is in addition to a Zero Balance Savings Account.

### 5 YEAR TAX SAVING FIXED DEPOSIT

Minimum deposit ₹ 100/- & in multiples of 100/-	₹ 100/- & in multiples of 100/-
Maximum deposit ₹ 1,50,000/- p.a.	₹ 1,50,000/- p.a.
Lock-in period	5 years (Partial / Premature withdrawal not allowed)

Exemption under Sec.80C of the Income Tax Act subject to necessary declarations given by the customer. Sweep-in not allowed. No OD / pledge allowed.

## 4. DEBIT / ATM CARDS

Debit Card	ATM	Infiniti	Platinum	Rewards / Millennia	Times Points	Business/ GIGA Business	RuPay Premium / Woman's Advantage	MoneyBack
Annual fee per Card (₹)	0	2500	750	500	650	250	200	200
Replacement of Damaged/ Lost Card (₹)	200	200	200	200	200	200	200	200
Additional Debit/ ATM Card (₹)	0	2500	750	500	650	250	200	200

\* Above charges are excluding taxes.

### Enable / Modify Usage Limits (Domestic / International): ATM / PoS / Online / Contactless

Visit <https://mycards.hdfcbank.com/> >> Login with your registered mobile number and OTP >> Add your Debit Card by entering last 4 digits of your Debit Card and DOB >> Enable/Disable/Modify limits for Online, Contactless, ATM, International & Domestic Payments.

Alternatively, you can manage your card usage and limits via HDFC Bank Mobile Banking, Net Banking or by calling Toll Free Numbers 1800 202 6161/1860 267 6161 (from 8 a.m. to 8 p.m.). Customers travelling overseas can reach us at 022-61606160.

\* Debit Card issued against your NRO Account can only be used for Domestic Transactions and not for International Transactions.

### Prorata Charges

In case of change in account relationship/downgrade of account, the Debit Card annual charges shall be applicable from the date of change in relationship. The schedule of charges is subject to change from time to time and the customer is requested to refer the annual fees chart. The customer further agrees and gives its express consent that, in case of a change in account relationship at any point in time, the Bank reserves the unconditional right to levy appropriate charges as applicable for the Debit Card variant on pro rata basis for the period from the date of change in account relationship till the next billing date, as may be applicable.

### Other Charges

International transaction declined at other Bank ATMs / Merchant outlet/ Merchant website(international) outside India, due to insufficient funds in the linked Account will be charged ₹ 25/- per transaction plus

Particulars	Balance Enquiry	Cash Withdrawal
Other Bank - International ATMs***	₹ 25/- per transaction	₹ 125/- per transaction

\* The Bank will charge cross currency markup of 3.5% on Foreign Currency transactions carried out on Debit Cards except for Infiniti Debit Card where mark-up is 0.99%. The exchange rate used will be the Visa / Mastercard wholesale exchange rate prevailing at the time of transaction. These changes are w.e.f. 2011.

**Note:** Anyone or survivor accounts are eligible for one card per account holder

Product	HDFC Bank ATM's	Non-HDFC Bank ATM's
Savings / Salary Accounts	First 5 transactions free across all cities	(a) In Metro cities**: First 3 transaction free
		(b) In Non-Metro cities: First 5 transaction free
BSBDA / BSBDA Small Accounts	Combined limit with Cash withdrawals at branch, for more details refer Cash transaction charges section	
Savings Max Accounts	Unlimited free transactions across all cities	15
Speciale Accounts	Unlimited free transactions across all cities	30
Super Kids	Unlimited free transactions across all cities	
Saving Mini Account	Unlimited free transactions across all cities	(a) In Metro cities: First 3 transaction free
		(b) In Non-Metro cities: First 5 transaction free

**Note:**

- For transactions done on other Bank ATMs, Maximum of 5 transactions free in a month with a cap of maximum 3 free transactions in Metro cities.  
\*\* Metro cities - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru, and Hyderabad ATMs
- For Salary Account - For charges/offer details, please check with your respective Corporate.
- Post Free Transactions as per the above grid for Savings & Salary Accounts, following charges will be applicable:
  - Cash withdrawal: ₹ 21/- per transactions exclusive of Taxes
  - Non-Financial Transactions: ₹ 8.50/- per transaction exclusive of Taxes at Non-HDFC Bank ATMs, Free at HDFC Bank ATMs
- For the purpose of computation of domestic ATM transaction charges, the month end cut off timing is 7:30 p.m. Transactions done post this cut off time will be considered in the next month. The transactions will be counted for each calendar month.
- Cardless cash withdrawal - ₹ 25/- per transaction.

**5. FUNDS TRANSFER****CHARGES FOR VISA MONEY TRANSFER**

Visa Money Transfer will be charged at ₹ 5/- per transaction plus applicable taxes.

**Online / Digital Transfers (NEFT, RTGS & IMPS)**

		For Savings Accounts	For Senior Citizen (Effective 1st Mar'21)
RTGS Charges	Request through Branch	2 lac & above - ₹ 15/- transaction + taxes	2 lac & above - ₹ 13.50/- transaction + taxes
	Online	Free	Free
NEFT Charges	Request through Branch	Amount <= 1 lac - ₹ 2/- transaction + taxes	Amount <= 1 lac - ₹ 1.80/- transaction + taxes
		Amount > 1 lac - ₹ 10/- transaction + taxes	Amount > 1 lac - ₹ 9/- transaction + taxes
	Online	Free	Free
NEFT Charges (for Indo- Nepal transactions)	Customer having NSBL * A/c	₹ 20/-	₹ 20/-
	Customer having Non-NSBL * A/c	Upto ₹ 5000/-: ₹ 70/-	Upto ₹ 5000/-: ₹ 70/-
		Above ₹ 5000/-: ₹ 95/-	Above ₹ 5000/-: ₹ 95/-
IMPS		Amount <1000/- ₹ 3.50/- transaction + taxes Amount <= 1 lac - ₹ 5/- transaction + taxes Amount > 1 lac - ₹ 15/- transaction + taxes * For Speciale Gold / Platinum-NIL charges	Amount <= 1 lac - ₹ 3/- transaction + taxes Amount > 1 lac - ₹ 10/- transaction + taxes * For Speciale Gold / Platinum-NIL charges

**CASH TRANSACTION CHARGES****For Savings Account (Except BSBDA / Mini / Speciale variants)**

Type	Savings Account			
Number of Cash transactions (Cumulative of Deposit and Withdrawal)	<b>Product Type</b>	<b>Regular Savings / GIGA Savings / Women's Savings / Kid Adv / Senior Citizens</b>	<b>Savings Max / Super Kids</b>	<b>Digi Save Youth</b>
	# Free txns / month	4	5	2
	Post Free Limit - ₹ 150/- per transaction plus applicable taxes would be levied			
Value of Cash transactions (Cumulative of Deposit and Withdrawal)	<b>Self + Third party * (Any Branch)</b> Upto ₹ 2 lac free per month per account, above free limit ₹ 5/- per 1000 or part thereof, subject to minimum of ₹ 150/- for Digisave Youth, ₹ 1.25 lac free per month. * <b>Third party Cash transaction</b> per day limit at Home & Non-Home branch is ₹ 25,000/- . Above ₹ 25,000/- not allowed. (For senior citizen & kids, while the limit of ₹ 25,000/- per day will be applicable, the Nil charges will be applicable.			

**For BSBDA Accounts**

Deposits - Unlimited Free.

Withdrawals - Maximum 4 free withdrawals / month through any mode (like, Cash withdrawal &amp; Branch / ATM, NEFT, RTGS, IMPS, Clearing, Standing Instruction, DD issuance, ECS, etc.).

5th withdrawals onwards, the charges will be applicable as per nature &amp; mode of that particular withdrawal.

**For Speciale Senior Citizen**

Transaction and Service charges are free for all customers.

Penal charges applicable in line with normal savings account.

**For Savings Mini Account**

Type	Charge Structure
Number of Cash transactions	Unlimited no. of Cash Deposit and Withdrawal at any branch
Value of Cash transactions Self & Third Party (Cash Deposit and Withdrawal)	<b>All Branch Location</b> (Cash Deposit & Withdrawal) - 10 times of Current month AMB with upper cap of ₹ 5 lac each. Above free limit ₹ 5/- per thousand or part thereof, subject to a minimum of ₹ 150/- plus applicable taxes.

**For Speciale Product**

Product Variant	Speciale Gold / Speciale Activ	Speciale Platinum	Charges post free limit
# Free Txns / Month	5	10	₹ 5/- per 1000 or part thereof, subject to minimum of ₹ 150/-
Value / Month	5 lacs	15 lacs	<b>Home and Non-Home Branch: (Self + Third Party *)</b> - ₹ 5/- per 1,000 or part thereof, subject to minimum of ₹ 150/- * <b>Third party Cash transaction</b> per day limit at is ₹ 25,000/- . Above ₹ 25,000/- not allowed. <i>(For senior citizen &amp; kids, while the limit of ₹ 25,000/- per day will be applicable the NIL charges will be applicable)</i>

**6. MANAGERS CHEQUES / DEMAND DRAFTS CHARGES****Issuance / Re-Issuance - On HDFC Bank Locations****DD request through Branch**

Savings and Salary Account	Amount Slab	Charges
DD / MC Issuance Charges through Branch	0-10,000	₹ 50/- For Senior Citizen, ₹ 45/- effective date as 1st Mar'21
	>10,000	₹ 5/- per 1000 or part thereof (min. of ₹ 75/- & max. of ₹ 10K)

\* DD request at PhoneBanking accepted upto ₹ 50,000/- for all customers, ₹ 1 lac for Imperia / Preferred customers.

**Note:** DD's free upto a limit of:

₹ 10,000/- per day - Savings Mini

₹ 25,000/- per day - Savings Plus

₹ 50,000/- per account per month - Family Savings Group

₹ 1,00,000/- per day - Savings Max / Speciale Gold / Speciale Activ

Unlimited - Speciale Platinum

Above free limit charged at ₹ 5/- per 1,000/- on entire amount (Max. ₹ 10,000/-)

DD request through NetBanking	
Upto ₹ 10 lacs	₹ 50/- + (Corr. Bank Charges if applicable)
* Third Party DD upto ₹ 10 lacs	₹ 50/- + (Corr. Bank Charges if applicable)

\* Third party registration required. Customers Registered for Third party transfers have a maximum limit of ₹ 10 lacs per customer ID per day.

## 7. DRAFT CHARGES

(Drawn on Non-branch locations)

₹ 50/- Plus Charges as below:	For Senior Citizen, ₹ 45/- effective 1st Mar'21
Upto ₹ 500/-	₹ 10/-
Above ₹ 500/- to ₹ 1,000/-	₹ 15/-
Above ₹ 1,000/- to ₹ 5,000/-	₹ 25/-
Above ₹ 5,000/- to ₹ 10,000/-	₹ 30/-
Above ₹ 10,000/- to ₹ 1 lac	₹ 3/- per 1,000/- or part thereof
Above ₹ 1 lac	₹ 6/- per 1,000/- (Max. ₹ 10,000/-

DD upto ₹ 49,999 can be issued to non-customers against cash at a charges of ₹ 100/-.

## MANAGERS CHEQUE / DRAFT - CANCELLATION / REVALIDATION CHARGES

Individuals	₹ 45/- (w.e.f. 1st Aug 2022)
For Senior Citizen	₹ 40/- (w.e.f. 1st Aug 2022)

## 8. CHEQUE RELATED TRANSACTIONS

### COLLECTION CHARGES

Cheque collection within local clearing zone	Free
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Charges for cheques drawn on Branch locations	Regular Savings Account / GIGA Savings Account	Rural Branch / Senior Citizens Account	Institutional Savings Account
Upto ₹ 5,000/-	₹ 25/-	₹ 20/-	Nil
₹ 5,001/- to ₹ 10,000/-	₹ 50/-	₹ 40/-	Nil
₹ 10,001/- to ₹ 1,00,000/-	₹ 100/-	₹ 100/-	Nil
₹ 1,00,001/- and above	₹ 150/-	₹ 150/-	Nil

Cheques drawn on Speed Clearing Branches - upto ₹ 1 lac: No charges; Above ₹ 1 lac; ₹ 140/- per instrument for non CTS locations; Free for CTS locations. No charges for Institutional savings Account.

Charges for cheques drawn on Non-Branch locations	Regular Savings Account / GIGA Savings Account	Rural Branch / Senior Citizens Account	Institutional Savings Account
Upto ₹ 5,000/-	₹ 25/-	₹ 20/-	₹ 25/-
₹ 5,001/- to ₹ 10,000/-	₹ 50/-	₹ 40/-	₹ 25/-
₹ 10,001/- to ₹ 1,00,000/-	₹ 100/-	₹ 100/-	₹ 100/-
₹ 1,00,001/- and above	₹ 150/-	₹ 150/-	₹ 150/-

Cheques drawn on Speed Clearing Branches - upto ₹ 1 lac: No charges; Above ₹ 1 lac; ₹ 140/- per instrument for non CTS locations; Free for CTS locations. No charges for Institutional Savings Account.

Charges on FD receipts / Govt Challans / Treasury Bills-Challans / Refund Orders / Vouchers Instruments (not in Cheque form) deposited for collection would be levied as per correspondent Bank Charges, w.e.f. 1st December 2014.

### LOCAL CHEQUES DEPOSITED FOR OUTSTATION ACCOUNTS

Cheque deposited into your account in a City other than the City, in which your account is located - No charges.

### PAYABLE AT PAR CHEQUES

No charges on payable at par cheque/s issued on a City outside your account City.

### OLD RECORDS / COPY OF PAID CHEQUES

₹ 80, Senior Citizen - ₹ 72/-.

### ECS / ACH Return Charges

Return in a month (effective 1st Aug'21)

- 1st - ₹ 450/- (Sr. Citizen - ₹ 400/-)
- 2nd - ₹ 500/- (Sr. Citizen - ₹ 450/-)
- 3rd onwards - ₹ 550/- (Sr. Citizen ₹ 500/-)

**Cheque Return Charges Drawn on us****Due to Insufficient Funds (effective 1st Aug'21)**

Return in a month

- 1st - ₹ 450/- (Sr. Citizen - ₹ 400/-)
- 2nd - ₹ 500/- (Sr. Citizen - ₹ 450/-)
- 3rd onwards - ₹ 550/- (Sr. Citizen ₹ 500/-)

**Due to Funds Transfer Cheque Return (effective 1st Aug'21)**

₹ 350/- (Sr. Citizen - ₹ 315/-)

**Due to Technical Reasons (effective 1st Aug'21)**

₹ 50/- (Sr. Citizen - ₹ 45/-) (e.g. - Date not mentioned, post-dated, sign mismatch)

**CHEQUE DEPOSITED RETURNED UNPAID**

- Local / Outstation: ₹ 200/- (Effective 1st Dec'17)  
₹ 80/- for Senior Citizen Account

**One Time Mandate Authorisation Charge (Effective 1st Aug'21)**

Description of Charges	Charge Rate
One time Mandate Authorisation Charges per Mandate (Physical)	₹ 40/-, Senior Citizen - ₹ 36/-

**9. MISCELLANEOUS CHARGES****ACCOUNT SERVICES (AT BRANCHES)**

Services	Charges
Balance Enquiry	Free
Certificate of Balance	Free w.e.f. 1st Aug'22
Interest Certificate	Free w.e.f. 1st Aug'22
TDS Certificate	Free
Unarranged Overdraft (Subject to approval)	₹ 100/- per occasion + 18% interest p.a.
Activation of Dormant Account	No charges
Address Confirmation	Free w.e.f. 1st Aug'22
Photograph Verification	₹ 100/- For Senior Citizen Nil charges
Standing Instruction	Rejects - ₹ 200/- per instance
Account closure	Upto 14 days - No charges 15 days upto 1 year - ₹ 500/- (For Senior Citizen ₹ 300/-) Above 1 year - No charges
Signature Attestation	₹ 100/- Senior Citizen- ₹ 90/- w.e.f. 1st Aug'21

**DELIVERABLE RELATED CHARGES**

Deliverables	Charges						
Chequebook	For SB Farmers / Kids Advantage / Digisave Youth Account First chequebook of 5 Leaves – Free; Subsequent chequebook - ₹ 4/- per cheque leaf <u>Defence Salary / Speciale Gold / Speciale Platinum Accounts</u> Unlimited Personalised chequebook <u>Savings Mini Account</u>						
	<table border="1"> <thead> <tr> <th>AMB Slab</th> <th>&lt; 50,000</th> <th>&gt;= 50,000</th> </tr> </thead> <tbody> <tr> <td>No. of Leaves (Free / Month)</td> <td>25</td> <td>50</td> </tr> </tbody> </table>	AMB Slab	< 50,000	>= 50,000	No. of Leaves (Free / Month)	25	50
	AMB Slab	< 50,000	>= 50,000				
No. of Leaves (Free / Month)	25	50					
For Other Saving Variants Savings (Incl. BSBDA) Account (Effective date to 1st Aug'21) 25 Leaves Yearly - Free Additional chequebook of 25 Leaves - ₹ 100/- per chequebook (₹ 75/- for Senior Citizen) w.e.f. 1st Aug'21							
TIN Regeneration	Free w.e.f. 1st Aug'22						
IPIN Regeneration	₹ 40/-, Senior Citizen - ₹ 36/- per instance (physical dispatch)						
Return due to negative reason (no such consignee / consignee shifted & no such address)	₹ 50/- per instance						

**OTHER SERVICES**

Services	Charges
Stop Payment Instructions	Particular Cheque (through Branch) - ₹ 100/Range of Cheque (through Branch) - ₹ 200/Through NetBanking - Free <b>For Senior Citizens, w.e.f. 1st Mar'21</b> Particular Cheque (through Branch) - ₹ 90/Range of Cheque (through Branch) - ₹ 180/- Through NetBanking - Free
Bill Pay	Free
Insta Alert	Effective date to 1st Jan'2022, customer registered for InstaAlert service with 'SMS' as the alert delivery channel, would be charged as follows Salary/Savings Account: 20 Paise / SMS + GST. Free for SB Max Speciale and Senior Citizen Account Holder

**ISSUE OF DUPLICATE / ADHOC STATEMENT**

Issue of duplicate / adhoc statements	<b>Soft Copy -</b> <ul style="list-style-type: none"> <li>• Last 5 years statement through NetBanking - No charge</li> <li>• eStatement on registered E-mail ID - No charge</li> </ul> <b>Physical Copy -</b> <ul style="list-style-type: none"> <li>• Branch - ₹ 100/-</li> <li>• PhoneBanking (Non IVR) - ₹ 75/-</li> <li>• PhoneBanking (IVR), NetBanking, MobileBanking &amp; ATM - ₹ 50/<b>For Senior Citizen</b></li> <li>• Branch - ₹ 50/-</li> <li>• PhoneBanking (Non IVR) - ₹ 50/-</li> <li>• PhoneBanking (IVR), NetBanking, MobileBanking &amp; ATM - ₹ 30/- (w.e.f. 1st July'13)</li> </ul>
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**PASSBOOK RELATED CHARGES**

Services	Charges
Passbook Issuance	Free
Duplicate Passbook Issuance	100/- ₹ 90 /- for Senior Citizens, w.e.f. 1st Mar'21

**Note:**

1. Service / Transaction Charges for non-maintenance of AMB (as specified above) do not apply to Preferred, Corporate Salary, Classic, Imperia & SuperSaver Customers.
2. HDFC Bank reserves the right to revise fees and charges at its own discretion with prior communication to customer. For updated information please refer [www.hdfcbank.com](http://www.hdfcbank.com)
3. All Fees & Charges mentioned above will attract GST as applicable from time to time. The same will appear as separate debits in the statement.

**For Non-Resident Current & Savings Account Fees & Charges Schedule, refer the link: [www.hdfcbank.com/nrifees](http://www.hdfcbank.com/nrifees) or approach any of our Bank branch in India Overseas for the copy of the same. You may locate the branches form [www.hdfcbank.com/nri](http://www.hdfcbank.com/nri)**

PHONEBANKING NUMBER
1800 202 6161 / 1860 267 6161 Customers travelling abroad can reach us on +9122-61606160