

Fees and Charges for Debit Card

| Debit Card Variant | Annual / Renewal Fee / Add-on Card Annual fee (joint accountholders only) | Replacement Charges |
|--|--|---|
| Platinum Debit Card** | Rs. 850 + applicable taxes [#] | Replacement/Reissuance Charges for Debit Cards - Rs. 200 + applicable taxes |
| Times Points Debit Card** | Rs. 650 + applicable taxes | |
| Millennia Debit Card** | Rs. 500 + applicable taxes | |
| Rewards Debit Card** | Rs. 500 + applicable taxes | |
| Business Debit Card** | Rs. 350 + applicable taxes [#] | |
| Woman's Advantage Debit Card** | Rs. 200 + applicable taxes | |
| Rupay Premium Debit Card** | Rs. 200 + applicable taxes | |
| Money Back Debit Card** | Rs. 300 + applicable taxes [#] | |
| Rupay NRO Debit Card** | Rs. 200 + applicable taxes | |
| ATM Card | Free | |
| Phased Out Variants | | |
| Gold Debit Card** | Rs. 750 + applicable taxes. | |
| Titanium Royale Debit Card** | Rs. 400 + applicable taxes. | |
| Titanium Debit Card** | Rs. 250 + applicable taxes. | |
| Pro-Gold Debit Card** | Rs. 250 + applicable taxes. | |
| EasyShop Debit Card** | Rs. 150 + applicable taxes. | |
| NRO Debit Card** | Rs. 150 + applicable taxes. | |
| <p>[#] Revised Fee w.e.f. 1st Aug'24</p> <p>**For HNW Customers (Classic, Preferred & Imperia), the Debit Card will be free, as long as the customer is part of the respective program. For Corporate Salary customers, the charges will be as per corporate eligibility, as long as the customer is part of the respective corporate.</p> | | |

Other Charges

Description

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|--|---|
| Charges on usage at domestic merchant outlets / websites | <p>There are no charges for using the Debit Card at domestic merchant locations and websites.</p> <p>However, at select merchants like IRCTC / railway stations, transaction charges / surcharges as per industry practices will be applicable, by the merchant.</p> <p>The following are the transaction charges applicable when you use the Debit Card at:</p> <p>Railway Stations: Flat charge of Rs. 30 per ticket + 1.8% of the transaction amount.</p> <p>IRCTC: Transaction charge of 1.8% of the transaction amount</p> <p>Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines at government petrol outlets (HPCL/ IOCL/ BPCL).</p> |
| Instant Pin Generation (Set up your own PIN using NetBanking and MobileBanking) | Free |
| ATM PIN generation | Free |

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|---|---|
| Decline charges for insufficient balances (For non-HDFC Bank Domestic / International ATMs as well as at International merchant outlets / online stores) | Transactions declined at other bank ATMs anywhere in the world or at a merchant outlet / website outside India due to insufficient funds will be charged at Rs. 25 + applicable taxes per transaction |
| Cross-currency mark-up charges on foreign currency transactions | 3.5% [#] + applicable taxes on foreign currency transaction carried out on Debit Cards. The exchange rate used will be the VISA/MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement. [#] Preferential cross currency mark-up of 0.99% applicable only on Infiniti Debit Card |

ATM TRANSACTION CHARGES

| Charges at Domestic ATMs | | | |
|---|-----------------------|--|--|
| Account Type | HDFC Bank ATMs | Other Bank ATMs | Charges beyond prescribed limit of free transactions |
| Savings & Salary Account | Free Transactions - 5 | At Metro ATMs: 3 Free Transactions At Non-Metro ATMs: - 5 Free Transactions | Cash Withdrawal - Rs 21/- plus applicable taxes Non-Financial Transaction - Rs 8.50/- plus applicable taxes |
| Current Account (Flexi, Plus, Max, Apex, Ultima, Merchant Advantage Plus & Supreme Current Account) | Unlimited | At Metro ATMs - 3 Free Transactions At Non-Metro ATMs - 5 Free Transactions | Cash Withdrawal & Non-Financial Transaction - Rs 21/- plus applicable taxes |
| Current Account (Regular, Premium, Trade, Agri, Current Account for Professionals, Ezee, Current Account for Hospitals /Nursing Homes/ Pathology labs, Merchant Advantage & TASC) | Unlimited | Charged from 1st transaction onwards | Cash Withdrawal & Non-Financial Transaction - Rs 21/- plus applicable taxes |

Note:

With effect from 1st January 2022, ATM transaction charge rate beyond free limit of Rs. 20 + taxes would be revised to Rs. 21 + taxes, wherever applicable.

For transactions at HDFC Bank ATMs, only Cash withdrawal transactions will be considered for charging. Non-Financial Transactions (Balance Enquiry, Mini Statement & PIN Change) will be free.

For transactions at Non HDFC Bank ATMs, transactions considered for charging will include both Financial (Cash Withdrawal) and Non-Financial Transactions (Balance Enquiry, Mini Statement & PIN Change).

Transactions conducted at ATMs in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad will be considered as Metro ATMs.

Please refer relevant product section on website for detailed information.

You will be allowed to withdraw a maximum of Rs. 10,000 per transaction from another bank's ATM.

| Charges at International ATMs | |
|-----------------------------------|--|
| Type of ATM | Charges |
| ATM Charges - Usage outside India | Rs. 25 + applicable taxes per Balance Enquiry & Rs. 125 + applicable taxes per Cash Withdrawal + 3.5% [#] Cross Currency Mark up for non-managed segment. Rs. 15 + applicable taxes per Balance Enquiry & Rs. 110 + applicable taxes per Cash Withdrawal + 3.5% [#] Cross Currency Mark up for managed segment. [#] Preferential cross currency mark-up of 0.99% applicable only on Infiniti Debit Card |