



HSBC Retail Business Banking

At HSBC, we want to help you achieve new heights by helping you manage and control your personal and professional finances. That's why, we have designed our products and services to give you maximum value with minimum paperwork and effort. Keeping in mind varying business needs, we have designed different packages for you to select from.

Through HSBC Retail Business Banking we offer a service that gives business owners greater control over their personal and business life.

Tariff Schedule

Transaction Type			
Quarterly Average Balance requirements (₹)	₹50,000	₹100,000	₹500,000
Account Maintenance Fees, which is waived if AQB is maintained (₹)	₹1,500	₹4,500	₹6,000
Accounts closed within 6 months (₹)	₹2,500	₹3,000	₹4,500
Payments			
RTGS/NEFT	Free	Free	Free
Bill Payment - Utility Bill - One Time Setup Fee - Utility Bill - Stop Payment - Utility Bill Payment Processing	Free ₹50 ₹15	Free Free Free	Free Free Free
Statutory/E-Tax Payments	₹50 per transaction	₹50 per transaction	₹50 per transaction
DDs/Cashier Order at branch locations	Free	Free	Free
DDs/Cashier Order at non-branch locations (Corr bank)	Free	Free	Free
Duplicate DD issuance	₹200	₹200	Free
Foreign currency cheque issuance	0.25% (Minimum ₹100 and Maximum ₹1,500) additionally ₹250 for drafts in currencies in other than USD	0.25% (Minimum ₹100 and Maximum ₹1,500) additionally ₹250 for drafts in currencies in other than USD	0.25% (Minimum ₹100 and Maximum ₹1,500) additionally ₹250 for drafts in currencies in other than USD
Foreign currency cheque return and cancellation	₹100	₹100	Free
Issue of duplicate instrument (per instrument)	₹200	₹200	Free
Outward TT charges	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100	₹300
Foreign currency demand drafts (other than FCNR accounts)	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100	₹300
Issue of duplicate instrument	₹100	₹100	Free
Cancellation	₹100	₹100	Free
Debit Card charges - issuance charges	Free	Free	Free
Returned cheques • Cheques drawn on us - Technical reasons - Funds based reasons • Cheques returned by drawee bank to us	Free ₹500 ₹150 per instrument	Free ₹500 ₹150 per instrument	Free ₹500 ₹150 per instrument
Stop payment on cheque (in branch)	₹100 per instrument	₹100 per instrument	Free
Statutory/E-Tax Payments	₹50	₹50	₹50
Standing Instruction-Setting up (per instruction) Transfers between HSBC India Accounts in India Transfer to non-HSBC accounts in India: per instruction for set up Amendments (per amendment) Service Charge	Free Free Free Free	Free Free Free Free	Free Free Free Free
Cash Withdrawal (from branch)	₹1 lakh per day, beyond ₹3 per ₹1,000	₹5 lakhs per day, beyond ₹3 per ₹1,000	₹10 lakhs per day, beyond ₹3 per ₹1,000
Inter-branch transfer across HSBC Accounts in India	FREE	FREE	FREE

Collections			
Type			
Cash Deposit at base branch	₹1 lakh per day, beyond ₹3 per ₹1,000	₹5 lakhs per day, beyond ₹3 per ₹1,000	₹10 lakhs per day, beyond ₹3 per ₹1,000
Cash Deposit at non base branch	₹1 lakh per day, beyond ₹3 per ₹1,000	₹5 lakhs per day, beyond ₹3 per ₹1,000	₹10 lakhs per day, beyond ₹3 per ₹1,000
Inward FCY credit	₹300	₹300	Free
FIRC Issuance	₹100	₹100	Free
Reissue of FIRCs	₹100	₹100	Free
Revalidation of FIRC	₹100	₹100	Free
Foreign currency conversion fee	Free	Free	Free
Foreign currency cheque clearance	₹300	₹300	Free
Pickup Charges (per location per month)	₹400	₹350	Free
HSBCnet (Online Banking)			
HSBCNet - Setup	Free	Free	Free
HSBCNet - Monthly Charge	Free	Free	Free
Physical A/C statement (per month)	Free	Free	Free
Duplicate Statement (per cycle)	₹100	₹100	Free
ATM/Cash Withdrawal Charges			
Transactions at Bank (HSBC) ATMs	Free Unlimited	Free Unlimited	Free Unlimited
Transactions at other Bank ATMs	Free Unlimited	Free Unlimited	Free Unlimited
ATM cash withdrawal (outside India)	₹120 per transaction	₹120 per transaction	HSBC ATMs - FREE At other bank's VISA network ATM's - ₹120 per transaction
ATM Balance enquiry (outside India)	₹15 per transaction	₹15 per transaction	HSBC ATMs - FREE At other bank's VISA network ATM's - ₹15 per transaction
ATM cash withdrawal limit (per day)	₹75,000	₹100,000	₹200,000
Purchase transaction limit (per day)	₹40,000	₹50,000	₹75,000
Transfer limits (within HSBC only)	₹75,000	₹100,000	₹150,000
Others			
FD Interest penalty on premature withdrawals	1%	1%	1%
Debit Card charges - Annual Fees	₹250	₹250	Free
Card replacement fee (within India)	₹100	₹100	₹100
Card replacement fee (outside India)	₹100 + International courier cost of ₹700	₹100 + International courier cost of ₹700	₹100 + International courier cost of ₹700
PIN replacement	Free	Free	Free
Digital Bank statements	Free	Free	Free
Payable at par cheque book – Personalised	1 Free per month, ₹100 per cheque book above that	Free	Free

Note:

- Out of pocket expenses - interest, postage, courier, cable, telex, correspondence charges and other charges, if any, will be added at actuals
- Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST, State/Union Territory GST, or Inter-State GST, as applicable, and Cess as applicable would apply on our fees and charges
- Tariff structure is subject to change from time to time at the sole and absolute discretion of The Hongkong and Shanghai Banking Corporation Ltd.
- Foreign currency conversion tax as per applicable slab

For more details on any of our services:

Log on to www.hsbc.co.in