

## Fees and Charges for Debit Card

Debit Card Variant	Annual / Renewal Fee / Add-on Card Annual fee (joint accountholders only)	Replacement Charges
<b>JetPrivilege HDFC Bank World Debit Card</b>	Rs. 500 + applicable taxes. First year free for HNW customers (Classic, Preferred and Imperia) & select corporates	Replacement/Reissuance Charges for Debit Cards - Rs. 200 + applicable taxes
<b>Platinum Debit Card**</b>	Rs. 750 + applicable taxes.	
<b>Times Points Debit Card**</b>	Rs. 650 + applicable taxes.	
<b>Millennia Debit Card**</b>	Rs. 500 + applicable taxes.	
<b>Rewards Debit Card**</b>	Rs. 500 + applicable taxes.	
<b>Business Debit Card**</b>	Rs. 250 + applicable taxes.	
<b>Woman's Advantage Debit Card**</b>	Rs. 200 + applicable taxes.	
<b>Rupay Premium Debit Card**</b>	Rs. 200 + applicable taxes.	
<b>Rupay NRO Debit Card**</b>	Rs. 200 + applicable taxes.	
<b>Phased Out Variants</b>		
<b>Gold Debit Card**</b>	Rs. 750 + applicable taxes.	
<b>Titanium Royale Debit Card**</b>	Rs. 400 + applicable taxes.	
<b>Titanium Debit Card**</b>	Rs. 250 + applicable taxes.	
<b>Pro-Gold Debit Card**</b>	Rs. 250 + applicable taxes.	
<b>EasyShop Debit Card**</b>	Rs. 150 + applicable taxes.	
<b>NRO Debit Card**</b>	Rs. 150 + applicable taxes.	
<b>ATM Card</b>	Free	
**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.		

## Other Charges

Description	Charges
<b>Charges on usage at domestic merchant outlets / websites</b>	<p>There are <b>no charges</b> 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>
<b>Instant Pin Generation(Set up your own PIN using NetBanking and MobileBanking)</b>	Free
<b>ATM PIN generation</b>	Rs. 50 + applicable taxes.
<b>Decline charges for insufficient balances (For non-HDFC Bank Domestic / International ATMs as well as at International merchant outlets / online stores)</b>	Transactions declined at other bank ATMs anywhere in the world or at a merchant outlet / websites outside India due to insufficient funds will be charged at Rs. 25 + applicable taxes per transaction
<b>Cross-currency mark-up charges on foreign currency transactions</b>	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.

## Revised ATM Charge Structure

Account Type	No of Free Transactions per month at HDFC Bank ATMs	No of Free Transactions per month at other Bank ATMs	Charges beyond prescribed limit of free transactions
Savings & Salary Account	Free Transactions - 5	<ul style="list-style-type: none"> <li>At Metro ATMs : 3 Free Transactions</li> <li>At Non Metro ATMs:- 5 Free Transactions</li> </ul>	<ul style="list-style-type: none"> <li>Cash Withdrawal - Rs 20/- plus applicable taxes</li> <li>Non Financial Transaction - Rs 8.50/- plus applicable taxes</li> </ul>
Current Account (Flexi, Plus, Max, Apex, Ultima, Merchant Advantage Plus & Supreme Current Account)	Unlimited	<ul style="list-style-type: none"> <li>At Metro ATMs - 3 Free Transactions</li> <li>At Non Metro ATMs - 5 Free Transactions</li> </ul>	<ul style="list-style-type: none"> <li>Cash Withdrawal &amp; Non Financial Transaction - Rs 20/- plus applicable taxes</li> </ul>
Current Account (Regular, Premium, Trade , Agri, Current Account for Professionals, Ezee, Current Account for Hospitals /Nursing Homes/ Pathology labs, Merchant Advantage & TASC )	Unlimited	<ul style="list-style-type: none"> <li>Charged from 1st transaction onwards</li> </ul>	<ul style="list-style-type: none"> <li>Cash Withdrawal &amp; Non Financial Transaction - Rs 20/- plus applicable taxes</li> </ul>

**Note:**

- Revised charges are applicable from 1st December 2016
- Transactions considered 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

### Charges at International ATMs

Type of ATM	Charges*
Charges for use at non-HDFC Bank International ATMs	Rs. 25 + applicable taxes per Balance Enquiry & Rs. 110 + applicable taxes per Cash Withdrawal