

Fees and Charges for Debit Card

Debit Card Variant	Annual / Renewal Fee / Add-on Card Annual fee (joint accountholders only)	Replacement Charges
JetPrivilege HDFC Bank Debit Card	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
Platinum Debit Card**	Rs. 750 + 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. 250 + applicable taxes.	
Woman's Advantage Debit Card**	Rs. 200 + applicable taxes.	
Rupay Premium Debit Card**	Rs. 200 + 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.	
**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 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. 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	Rs. 50 + applicable taxes.
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 / websites 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.

ATM TRANSACTION CHARGES

Charges at Domestic ATMs		
Product	HDFC Bank ATMs	Non-HDFC Bank ATMs
Savings / Salary Accounts	First 5 Transactions free across all cities	(a) In Top 6 cities**: First 3 Transactions free (b) Non Top 6 cities: First 5 Transactions free
Savings Max Accounts	Unlimited Free Transactions across (HDFC Bank as well as Non-HDFC Bank ATMs)	
Current Accounts	Free	(a) In Top 6 cities**: First 3 Transactions free (b) Non Top 6 cities: First 5 Transactions free

Note:

- For savings / salary accounts, only cash withdrawal transactions on HDFC Bank ATMs will be considered for charging. Non-financial transactions (Balance Enquiry, Pin change, & mini statement) will be free effective 1st September 2019.
- For transactions on Non HDFC Bank ATMs, maximum of 5 free transactions in a month with a cap of 3 free transactions in Top 6 Cities** - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 cities
- For BSBDA Account maximum of 4 free cash withdrawal are allowed across all channels (ATM/ Branch/RTGS/NEFT/Clearing etc.)
- For Salary Account - Please check with your respective corporate Relationship Manager for details of the offer.
- Post Free Transactions as per the above grid For Savings & Salary Accounts:
 - Cash Withdrawal: - Rs 20/- per transaction exclusive of Taxes
 - Non-Financial Transaction (Balance Enquiry, Mini Statement, PIN Change) - Rs 8.5/- per transaction exclusive of taxes
- Free Transaction limit for non-HDFC Bank ATMs mentioned above is given on select Current Account Variants i.e. Flexi, Plus, Max, Apex, Ultima, Merchant Advantage Plus & Supreme, Activ, Ascent & Max Advantage
- Post Free Transactions as per the above grid For Current Accounts: Cash Withdrawal and Non-Financial Transaction: Rs 20/- per transaction exclusive of Taxes.
- ATM Transaction Charges in India are not applicable for Managed (Imperia, Preferred & Classic)
- Free transactions are inclusive of Cash Withdrawal & Non-Financial (Balance Enquiry, Mini Statement, PIN Change) transactions on Non HDFC Bank ATMs.

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.