

## Fees & Charges – Activ Current Account

| <b>AQB related charges</b>  |   |
|---|---|
| AQB   | ₹ 10,000/- (AQB)<br>(Mandatory to bundle with ME / MPOS / MEAPP)  |
| Non-Maintenance Charges (per quarter)   | ₹ 3,000/-   |
| <b>Note:</b> Free limits across Cash Deposit / Withdrawal / Total Transactions / Cheque leaves / DD & PO will lapse if AQB maintained is less than 75% of required product AQB. |   |
| <b>Cash Transactions</b>  |   |
| Combined Cash Deposit Limit @ any HDFC Bank Branch (monthly)  | Free 10 times Current Month AMB<br>(Upper Cap – ₹ 50 crores)<br>Charges @ ₹ 3/- per ₹ 1,000/-, min. ₹ 50/- per transactions beyond free limits                                    |
| Operational Limit for Cash Deposit @ Non-Home Branch (per day)  | ₹ 5,00,000/-  |
| Cash Withdrawal Limit @ Home Branch   | Free  |
| Cash Withdrawal Limit @ Non Home Branch - Monthly Limit   | Free 10 times Current Month AMB<br>(Upper Cap – ₹ 50 Crs)<br>Charges @ ₹ 2/- per ₹ 1,000/-, minimum ₹ 50/- per transaction beyond free limits                                     |
| <b>Non Cash Transactions</b>  |   |
| Local / Intercity Cheque Collection / Payments & Fund Transfer  | Free  |
| Total Transactions - Monthly Free Limit   | Free 150 transactions for every slab of ₹ 1 lakh of current month AMB balance maintained.<br>(Upper Cap - 3000 transactions)<br>Charges @ ₹ 25 per transaction beyond free limits |
| Demand Drafts (DD)/ Pay Orders (PO) @ Bank Location   | Monthly free limit of 30 DD/POs for every slab of ₹ 1 lakh of current month AMB balance maintained<br>(subject to maximum of 1000 DD/PO )   |
| Demand Drafts (DD) @ Correspondent Bank location  | No free limits<br>Charges @ ₹ 1.50 per ₹ 1000/- ; Minimum ₹ 50/- per instrument beyond free limits  |
| Cheque Leaves - Monthly Free Limit  | Free 100 cheque leaves for every slab of ₹ 1 lakh current month AMB balance maintained. (upper cap – 2000 cheque leaves)<br>Charges @ ₹ 2 per leaf beyond free limits             |
| Speed Clearing (per instrument charges)   | Free  |
| Outstation Cheque Collection @ Bank Location (per instrument charges)   | Free  |
| Outstation Cheque Collection @ Correspondent Bank Location (per instrument charges)   | Upto ₹ 35,000 – ₹ 50/-<br>₹ 35,001- ₹ 1 lakh – ₹ 100/-<br>Above ₹ 1 lakh – ₹ 150/-  |
| Outstation cheque collection @ Clean Location (per instrument charges)  | Upto ₹ 25,000 – ₹ 50/-<br>₹ 25,001- ₹ 1 lakh – ₹ 100/-<br>Above ₹ 1 lakh – ₹ 150/-  |

| <b>Electronic Transactions</b>   |  |                 |
|--|--|-----------------|
| NEFT Payments  | Free through Branch & Netbanking   |                 |
| RTGS Payments  | Free through Branch & Netbanking   |                 |
| IMPS Payments  | ₹ 0 - ₹ 1,000 – ₹ 3.5/-<br>₹ 1,001 - ₹ 1 lakh – ₹ 5/-<br>Above ₹ 1 lakh upto ₹ 2 lakhs – ₹ 15/-  |                 |
| NEFT / RTGS / IMPS Collections   | Free   |                 |
| <b>Debit Card</b> (only for Individuals and Sole proprietorships)  |  |                 |
| <b>Features</b>  | <b>EasyShop Business*</b>  | <b>ATM Card</b> |
| Annual Fee per card  | Free   | Free            |
| Daily ATM limit  | ₹ 1,00,000/-   | ₹ 10,000/-      |
| Daily Merchant Establishment Point of Sale limit   | ₹ 5,00,000/-   | NA              |
| *Also available for partnership firms & limited company current accounts. In case, the MOP (Mode of Operation) is conditional, all AUS (Authorized Signatories) have to sign the form jointly. |  |                 |
| <b>ATM Usage</b>   |  |                 |
| ATM Transactions (@ HDFC Bank ATM)   | Unlimited Free   |                 |
| ATM Transactions - Financial & Non-Financial (@ Non- HDFC Bank ATM)  | Maximum of 5 Transactions Free in a month with a cap of maximum 3 free transactions in Top 6 cities <sup>1</sup> @ Non-HDFC Bank ATM. Charges beyond free limits @ ₹ 20/- per transaction <sup>2</sup><br><br>1. Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 cities<br>2. Revised tariff of ₹ 21/- per transaction will be applicable from 1 <sup>st</sup> Jan'22 |                 |
| <b>Account Closure Charges</b>   |  |                 |
| Closure: Up to 14 days   | No Charge  |                 |
| Closure: 15 days to 6 months   | ₹ 500/-  |                 |
| Closure: 6 months to 12 months   | ₹ 250/-  |                 |
| Closure: Beyond 12 months  | No Charge  |                 |

(Note: Please check 'Common charges' on the product page, for the standard charges applicable to this variant)

## **Key Terms explained**

- **AQB** Average Quarterly Balance (Average of daily closing balances of each day spread over a period of 3 months (calendar quarter))
- **AMB** Average Monthly Balance (Average of daily closing balances of each day spread over a period of one month)
- **HAB** Half Yearly Average Balance (Average of daily closing balances of each day spread over a period of six calendar months i.e. April to September & October to March)
- **Home Location** Home Location branches" refers to all the branches participating in same clearing centre vis-à-vis branch where account is opened
- **Non-Home Location** Non-Home Location branches" refers to the branches which do not participate in same clearing centre vis-à-vis branch where account is opened
- **Combined Location** It includes branches in both Home or Non-Home Location. So, it refers to all HDFC Bank branches
- **Home Branch** "Home Branch" refers to the branch wherein the customer's account is opened
- **Non-Home Branch** "Non-Home branch" refers to the branch other than the branch wherein customer's account is opened
- **Bulk transactions** "Bulk Transaction" includes count of all Cheque clearing and Fund Transfer Transactions
- **Total Transactions** "Total Transaction" includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions