

| Fees and Charges for ATM Card | |
|---|---|
| Description | Charges |
| ATM Card | Free |
| Transaction charge - HDFC Bank ATMs | Balance enquiry : Free Cash withdrawal : Free |
| ATM Card - Transaction Charge - Non HDFC Bank ATM | Savings Account : Free for first 5* transactions in a month. From 6 th transaction onwards: Cash Withdrawal - Rs. 20**/transaction (inclusive of taxes) Non Financial Transaction - Rs. 8.5***/transaction (exclusive of taxes) Current Account : Rs. 20**/transaction (inclusive of taxes) Balance Enquiry - NIL * Includes both financial (Cash withdrawal) & non financial (eg. Balance Enquiry, PIN Change & Mini statement) transaction ** The revised charges applicable effective 15th October 2009 and is inclusive of service tax *** The revised charges applicable effective 1st July 2011 and service tax extra |
| Replacement Charges | Rs. 100 (plus taxes) |
| Transaction charges for partner banks | Not applicable |
| Transaction charges for non-partner banks | Not applicable |

Fees and Charges for EasyShop International Debit Card

| Regular Debit Card | |
|----------------------------|---|
| Description | Charges |
| Annual fee | Rs. 100 p.a. (plus taxes) |
| Renewal fee | Rs. 100 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 100 p.a. (plus taxes) - One add-on Card free for the first year |

| Platinum Debit Card | |
|----------------------------|---------------------------|
| Description | Charges |
| Annual fee | Rs. 500 p.a. (plus taxes) |
| Renewal fee | Rs. 500 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 500 p.a. (plus taxes) |

| Gold Debit Card | |
|----------------------------|---------------------------|
| Description | Charges |
| Annual fee | Rs. 500 p.a. (plus taxes) |
| Renewal fee | Rs. 500 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 500 p.a. (plus taxes) |

| EasyShop Pro Gold Debit Card | |
|------------------------------|---------------------------|
| Description | Charges |
| Annual fee | Rs. 250 p.a. (plus taxes) |
| Renewal fee | Rs. 250 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 250 p.a. (plus taxes) |

| Woman's Debit Card | |
|----------------------------|---------------------------|
| Description | Charges |
| Annual fee | Rs. 100 p.a. (plus taxes) |
| Renewal fee | Rs. 100 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 100 p.a. (plus taxes) |

| Titanium Royale Debit Card | |
|----------------------------|---------------------------|
| Description | Charges |
| Annual fee | Rs. 400 p.a. (plus taxes) |
| Renewal fee | Rs. 400 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 400 p.a. (plus taxes) |

| Titanium Debit Card | |
|----------------------------|---------------------------|
| Description | Charges |
| Annual fee | Rs. 250 p.a. (plus taxes) |
| Renewal fee | Rs. 250 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 250 p.a. (plus taxes) |

| Business Debit Card | |
|----------------------------|---------------------------|
| Description | Charges |
| Annual fee | Rs. 250 p.a. (plus taxes) |
| Renewal fee | Rs. 250 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 250 p.a. (plus taxes) |

| NRO Debit Card | |
|----------------------------|---------------------------|
| Description | Charges |
| Annual fee | Rs. 100 p.a. (plus taxes) |
| Renewal fee | Rs. 100 p.a. (plus taxes) |
| Annual fee for add-on Card | Rs. 100 p.a. (plus taxes) |

| Other Charges | |
|--|---|
| Description | Charges |
| Debit Card - Replacement Charges | Replacement of a damaged card - No charges Replacement of a lost Card - Rs. 100 (plus taxes) (for all Card types) |
| Debit Card - Transaction Charge - Non HDFC Bank Domestic ATMs | Savings Account : Free for first 5* transactions in a month. From 6 th transaction onwards: Cash Withdrawal - Rs. 20**/transaction (inclusive of taxes) Non Financial Transaction - Rs. 8.5***/transaction (exclusive of taxes) Current Account : Rs. 20**/transaction (inclusive of taxes) Balance Enquiry - NIL * Includes both financial (Cash withdrawal) & non financial (eg. Balance Enquiry, PIN Change & Mini statement) transaction ** The revised charges applicable effective 15th October 2009 and is inclusive of service tax *** The revised charges applicable effective 1st July 2011 and service tax extra |
| Debit Card - Transaction Charge - Non HDFC Bank International ATMs | Rs. 15 per Balance Enquiry & Rs. 110 per cash withdrawal (plus taxes) |
| PIN generation charge | Rs. 50 (plus taxes) |
| Decline charge for insufficient balances | Transactions declined at other bank ATMs anywhere in the world or at a merchant outlet outside India due to insufficient funds will be charged at Rs. 25 per transaction (plus taxes) |

The Bank will charge cross-currency mark-up of 3.5% 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.