

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 World Debit Card	Rs. 500 + applicable taxes. First year free for HNW customers (Classic, Preferred and Imperia) & select corporates	Replacement of a Damaged Card - No charges Replacement of a Lost Card - Rs. 200 + applicable taxes.
Platinum Debit Card**	Rs. 750 + applicable taxes.	
Times Points Debit Card**	Rs. 650 + applicable taxes.	
Rewards Debit Card**	Rs. 500 + applicable taxes.	
Titanium Royale Debit Card**	Rs. 400 + applicable taxes.	
Titanium Debit Card**	Rs. 250 + applicable taxes.	
EasyShop Debit Card**	Rs. 150 + applicable taxes.	
Business Debit Card**	Rs. 250 + applicable taxes.	
Woman’s Advantage Debit Card**	Rs. 150 + applicable taxes.	
NRO Debit Card**	Rs. 150 + applicable taxes.	
Gold Debit Card**	Rs. 750 + applicable taxes.	
Pro-Gold Debit Card**	Rs. 250 + applicable taxes.	
ATM Card	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	
Charges on usage at domestic merchant outlets / websites	There are no charges for using the Debit Card at domestic merchant locations and websites. However at select merchants like IRCTC / railway stations, petrol pumps, etc. transaction charges / surcharges as per industry practices will be applicable, by the merchant. The following are the transaction charges applicable when you use the Debit Card at: Petrol pumps: Rs. 10 or 2.5% of the transaction amount (whichever is greater). 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 Please note that there are no transaction fees applicable at other merchant locations. These charges attract a Service Tax ,Swachh Bharat Cess and Krishi Kalyan Cess as applicable, in terms with the current Finance Bill.	
Instant Pin Generation(Set up your own PIN using NetBanking)	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% 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"> At Metro ATMs : 3 Free Transactions At Non Metro ATMs:- 5 Free Transactions 	<ul style="list-style-type: none"> Cash Withdrawal - Rs 20/- plus applicable taxes Non Financial Transaction - Rs 8.50/- plus applicable taxes
Current Account (Flexi, Plus, Max, Apex, Ultima, Merchant Advantage Plus & Supreme Current Account)	Unlimited	<ul style="list-style-type: none"> At Metro ATMs - 3 Free Transactions At Non Metro ATMs - 5 Free Transactions 	<ul style="list-style-type: none"> Cash Withdrawal & Non Financial Transaction - Rs 20/- plus applicable taxes
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"> Charged from 1st transaction onwards 	<ul style="list-style-type: none"> Cash Withdrawal & Non Financial Transaction - Rs 20/- plus applicable taxes

Note:

- Revised charges are applicable from 1st December 2014
- 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 + taxes per Balance Enquiry & Rs. 125 + taxes per Cash Withdrawal