



## Commercial Banking with Business Select

Commercial Banking Partnership - Great partnerships lead to even greater rewards. That is why we at HSBC Business Select work with you every step of the way. Choose from a range of financial services and personalised commercial banking solutions that help you maximise your business potential, and give you the recognition you deserve.

### Eligibility

- Business Select accounts need to maintain an average quarterly balance of ₹500,000.

### Features and Benefits

- **Commercial Trade Services**

As our valued customer, you can enjoy our local expertise and global reach in handling your trade business, including a complete range of Business Banking products that would facilitate you in all your export and import transactions. These include Export and Import Collections, Documentary Credit (or Letter of Credit) issuing, advising and confirming, negotiation of your commercial Export Bills and Remittances. All this at competitive prices. For more information on our trade services, please [click here](#).

- **Free cheques payable at par**

With your Business Select account you get a 'cheques payable at par' facility across 23 cities in India. So your cheques are locally cleared across our branches, free of cost, making supplier payment problems a thing of the past!

- **Free cashier's orders**

Enjoy the benefit of free cashier's orders payable at any HSBC [branch](#) in India.

- **Business Doorstep Banking**

Transact from the comfort of your cabin with Business Doorstep Banking. Cash, cheques and drafts can be picked up from or delivered to your office.

- **Commercial foreign exchange rates**

With our global network, we not only ensure that your foreign exchange transactions are seamless but also provide you with competitive rates on all your foreign exchange remittances routed through us.

- **Business debit card**

You can now apply for HSBC Business Debit Cards for your entity's authorised delegates in relation to your Business Current Account opened with HSBC. It allows the authorised delegates to have access to HSBC ATMs and ATMs affiliated to the Visa network, websites that accept Visa debit cards for online transactions and merchant outlets on Point of Sale (POS) terminals that accept debit cards for purchase. It also provides the latest security features as embedded Chip to protect your card from fraudulent usage, ATM PIN verification for your purchase transactions at merchant establishments on Point of Sale (POS) terminals and Verified by Visa service for secure online transaction. [Click here](#) for more information on HSBC Business Debit Card. [Click here](#) to locate an ATM near you.

- **Cluster deposits**

With cluster deposits, let your idle monies earn the interest rate of a fixed deposit while allowing you access to your funds at any time. Ensuring the best possible returns as well as liquidity.

- **Free personalised business cheque book**

As a Business Select customer, you will have the benefit of a free personalised cheque book.