



At HSBC, we understand that running a business takes time, money and planning. That's why, each one of our existing products and services is designed to give you maximum value with minimum paperwork and effort.

To get started with your banking activities we have just the right solution for you. HSBC Smart Transact Account facilitates the enabling of basic banking needs immediately with account activation, thereby enabling the HSBCnet banking and basic transaction services.

HSBC Smart Transact Account	
Transaction type	Tariff (Rupees)
Minimum Average Quarterly Balance (AQB)	2.5 lakhs
Account maintenance Fee (applicable in case of non maintenance of minimum AQB)	• AQB < 1.5 lakhs - 5,000/qtr.
	• AQB 1.5 lakhs < 2.5 lakhs - 4,000/qtr.
Accounts closed within 6 months	4,000
Remittances	
Outward - transaction processing Fee	0.30% (minimum 100 and maximum 600)
Cable Charges	NIL
Correspondent Bank Flat Charge with Charge Type 'OUR'	1,200
Inward remittances (per transaction)	200
Payments	
Inter-account transfer across HSBC accounts in India RTGS/NEFT	NIL
IMPS (Outward payment)	Up to 1,000 - 2/-
	Greater than 1,000 and up to 25,000 - 5/-
	Greater than 25,000 and up to 500,000 - 10/-
IMPS - One Time Setup Fee	NIL
Statutory Payments - Per Challan Fee - processed through agency bank (Customs Duty PF/ESIC State Govt Tax)	300
Statutory Payment - Monthly Fee	NIL
Statutory Payment - One Time Setup Fee	NIL
Electronic collections	
IMPS/NEFT/RTGS/Inter account transfer	NIL
UPI - One time setup Fee	NIL
UPI Collections - Transaction Fee	NIL
Corporate credit card	
Card Replacement Fees	NIL
Cards Annual Fees	NIL
Cards Joining Fees	NIL
Cash Advance Fees	2.5% Minimum of 300
Duplicate Statement Charges	NIL
Finance Charges where payment is not done on the due date (Interest on Purchases compounded daily from date of transaction until payment date)	39.6% p.a.
Markup charges (Foreign Currency conversion charges)	3.50%
Smart Data - Annual Fee (Smart Data Online)	NIL
Smart Data - Annual Fee Implementation Fee (One Time)	NIL

Unsuccessful SI/Cheque return Charges	NIL
Late payment Charges where payment is not done on the due date	500
Other services	
Bank Statement (Available on HSBCnet)	NIL
Balance confirmation certificate (Available on HSBCnet)	NIL
Cheque book issuance (On request)	NIL
Cheque return - Funds based reasons (drawn on us)	150
Stop payment charges	100 per instruction
Domestic Demand draft/Cashier Order at HSBC locations (per instrument)	6/-
Demand draft at non HSBC locations (only through branches)	20+[5.00/1000 (minimum 60, maximum 30,000)]
Foreign currency drafts (only through branches)	0.30% (minimum 525 and maximum 1,500)

Terms and conditions:

The prices indicated are applicable only for transactions submitted via HSBCnet. Unless otherwise agreed, transactions submitted via other channels will be charged at HSBC's prevailing standard commercial tariff.

Any other service rendered by HSBC and not covered above shall attract standard pricing or as mutually agreed between the parties.

Access to HSBC's electronic banking system (HSBCnet) is currently being offered by default with NIL pricing. However, the same is subject to an annual review.

HSBC at its discretion or as required under any applicable law or regulation reserves the right to review and amend the fees and charges in the Pricing Schedule mentioned herein. Any change will be effective with a prior notice of Thirty (30) days.

Statutory taxes/levies as applicable will be charged in addition to the above fees and charges in the Pricing Schedule(s).