

IMPORTANT NOTICE

ATM TRANSACTION CHARGES

Product	HDFC Bank ATMs	Non-HDFC Bank ATMs
Savings / Salary Accounts	First 5 Transactions free across all cities	(a) In Top 6 cities** : First 3 Transactions free (b) Non Top 6 cities : First 5 Transactions free
Savings Max Accounts	Unlimited Free Transactions (HDFC Bank as well as Non-HDFC Bank ATMs)	
Current Accounts (for Select Variants)	Free	(a) In Top 6 cities** :- First 3 Transactions Free (b) Non Top 6 cities : First 5 Transactions Free

Note:

1. For transactions at HDFC Bank ATMs by Savings / Salary accounts, only cash withdrawal transactions are applicable for charging. Post completion of free limit, charges applicable are Rs 21 per transaction exclusive of taxes. This would be revised to Rs 23/- per transaction (excl. Taxes) w.e.f 1st May 2025.
2. For transactions on Non HDFC Bank ATMs, maximum of 5 free transactions (Financial + Non-Financial) in a month with a cap of 3 free (Financial + Non-Financial) transactions in Top 6 Cities ** - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad ATMs will be considered as Top 6 cities. Post completion of free limit, charges applicable are Rs. 21 per transaction exclusive of taxes (This would be revised to Rs 23/- per transaction excl. Taxes w.e.f 1st May 2025) for Cash Withdrawal & Rs. 8.5 per transaction exclusive of taxes for Non-Financial transactions.
3. For BSBDA Accounts, maximum of 4 free cash withdrawals in a month are allowed across all channels (ATM/ Branch/RTGS/NEFT/Clearing etc.).
4. For Salary Account - Please check with your respective corporate Relationship Manager for details of the offer.
5. In case of Current Accounts, the free transaction limit for usage of non-HDFC Bank ATMs as per above grid is applicable only for select variants (Activ, Ascent, Max Advantage, Plus, Professionals, Ecomm, Smart-Up Alpha, SmartUp Growth, SmartUp Max, Ultima, Apex, Max, Flexi, Merchant Advantage Plus, Supreme). For other Current Account Variants (Regular, Premium, Trade, Merchant Advantage, Ezee, Current Account for Hospitals/Nursing Homes/Pathology Labs), transactions at other Bank ATMs would be charged from 1st transaction onwards.
6. Post Free Transactions for Current Accounts, charges applicable are Rs 21/- per transaction exclusive of taxes for cash withdrawals & Non Financial transactions. To be revised to Rs 23/- per transaction excl. Taxes w.e.f 1st May 2025
7. ATM Transaction Charges are not applicable for Imperia , Preferred & Classic variant of accounts.
8. Please refer relevant product section on website for detailed information on ATM transaction charges
9. For HDFC Bank customers, domestic ATM transactions done post 7:30 PM will be considered as next day's transaction. On the last day of the month, ATM transactions done post 7:30 PM would be considered in the subsequent month. Transactions identified for charging post completion of prescribed free limits would be computed basis the above cut off timings..

For further details please visit our website www.hdfcbank.com or contact the Branch/ Phone Banking.