As on 4th Apr 2026.

Key Fact Sheet

a. Charges

I. Annual Fees

Variant	Annual Fee
Infiniti Debit Card#	₹ 2500 + taxes
Platinum Debit Card*	₹ 850 + taxes^
Times Points Debit Card*	₹ 650 + taxes
Millennia Debit Card*	₹ 500 + taxes
Rewards Debit Card*	₹ 500 + taxes
Business Debit Card*	₹ 350 + taxes^
GIGA Business Debit Card*	₹ 250 + taxes
Woman's Advantage Debit Card*	₹ 200 + taxes (Applicable till 30th Apr'26) ₹ 300 + taxes (effective 1st May'26)
Money Back Debit Card*	₹ 300 + taxes^
RuPay Platinum Debit Card*	₹ 200 + taxes (Applicable till 30th Apr'26) ₹ 300 + taxes (effective 1st May'26)
RuPay NRO Debit Card*	₹ 200 + taxes
Kids Debit Card*	₹ 150 + taxes
Companion Debit Card*	NIL

*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.

#For Infiniti Card the annual fee is waived basis spends.

^Revised fee w.e.f. 1st August,2024.

Phased-out Variants

Variant	Annual Fee
Gold Debit Card	₹ 750 + applicable taxes
Jet Privilege HDFC Bank Debit Card**	₹ 500 + taxes
Titanium Royale Debit Card	₹ 400 + applicable taxes
Titanium Debit Card	₹ 250 + applicable taxes
Pro-Gold Debit Card	₹ 250 + applicable taxes
Easy Shop Debit Card	₹ 150 + applicable taxes
NRO Debit Card	₹ 150 + applicable taxes

**For Jet Privilege Debit Card, First Year Free for HNW customers (Classic, Preferred and Imperia) & select corporates. Post that, the annual fee will be applicable.

II. Replacement or Reissuance Fee of ₹ 200 + taxes are applicable (till 30th Apr'26) (₹240 + taxes are applicable – effective from 1st May'26)

III. Transaction on IRCTC platform: 1.8% of the transaction amount (Refer IRCTC website for detailed fee structure)

IV. Transaction on Railway Stations: Flat charge of ₹ 30 per ticket + 1.8% of the transaction amount

V. Transactions declined at other bank ATMs anywhere in the world or at a merchant outlet / website outside India due to insufficient funds: ₹. 25 + applicable taxes per transaction

VI. Charges at Domestic ATMs

Account Type	**HDFC Bank ATMs**	**Non HDFC Bank ATMs#**	**Charges Beyond Prescribed Limits**
Savings & Salary Account	Free Transactions – 5	Metro ATMs: 3 Free Transactions* Non-Metro ATMs: 5 Free Transactions	Cash Withdrawal - ₹ 23 /- plus applicable taxes (w.e.f. 1st May, 2025) Non-Financial Transaction – ₹ 8.50/- plus applicable taxes **
Current Account – Biz Lite+, Biz Pro+, Biz Ultra+, Biz Elite+, Flexi, Plus, Activ, Ascent, Max Advantage, Max, Professional, Ecomm, Apex, Ultima, Flexi, Merchant Advantage Plus Current account, Merchant Advantage current account & Supreme Current Account, Startup Current Account (earlier known as Smartup Alpha Current Account), SmartupMax, Smartup Growth, Giga Current Account	Unlimited	Metro ATMs: 3 Free Transactions* Non-Metro ATMs: 5 Free Transactions	Cash Withdrawal & Non-Financial Transaction - ₹ 23/- plus applicable taxes (w.e.f. 1st May, 2025)
Current Account – Regular, Premium, Trade, Ezee, Current Account for Hospitals / Nursing Homes / Pathology labs, Merchant Advantage & Current Account for Institutions set up as Trusts / Associations / Societies / Clubs	Unlimited	Charged from 1st transaction onwards	Cash Withdrawal & Non-Financial Transaction – ₹ 23/- plus applicable taxes (w.e.f. 1st May, 2025)

* Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad are considered as Metro ATMs

**For transactions at HDFC Bank ATMs, Non-Financial Transactions (Balance Enquiry, Mini Statement & PIN Change) will be free.

#Withdrawal of maximum of ₹ 10,000 per transaction from another bank's ATM is allowed.

VII. Forex Mark-up: 3.5%* + taxes on foreign currency transaction.

The exchange rate used will be the VISA/MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement

*Preferential cross currency mark-up of 0.99% on Infiniti Card

VIII. Dynamic Currency Conversion (DCC) Markup Fee: With effect from February 2025, a Markup fee of 1%+taxes will be levied on all transactions carried out in Indian Currency at an international location or at merchants which are located in India but registered overseas through Debit Card.

An international transaction is classified as DCC or FCY depending on identification set by the network (VISA/Mastercard)

IX. Transaction in International ATM's:

1) Non-Managed segment: ₹ 25 + taxes per Balance Enquiry & ₹ 125 + taxes per Cash Withdrawal +3.5%* Cross Currency Mark up

*Preferential cross currency mark-up of 0.99% on Infiniti Card

2) Managed segment: ₹ 15 + taxes per Balance Enquiry & ₹ 110 + taxes per Cash Withdrawal + 3.5% *Cross Currency Mark up.

*Preferential cross currency mark-up of 0.99% on Infiniti Card

X. Fuel Surcharge: Not applicable for the transactions done on HDFC Bank swipe machines (POS) at government petrol outlets (HPCL/ IOCL/ BPCL)

b. Withdrawal Limit

Variant	**POS/ E-com (Domestic/International)**	**ATM #**
Infiniti Debit Card	₹ 10 Lacs	₹ 2 Lac
Platinum / Gold Debit Card	₹ 5 Lacs	₹ 1 Lac
Times Debit Card	₹ 3.5 Lacs	₹ 1 Lac
Millennia Debit Card*	₹ 3.5 Lacs for Domestic and ₹ 1 Lac for International	₹ 0.5 Lac
Rewards Debit Card	₹ 3.5 Lacs	₹ 0.5 Lac
Jet Privilege HDFC Bank World Debit Card	₹ 3 Lacs	₹ 1 Lac
Business Debit Card	₹ 5 Lacs	₹ 1 Lac
GIGA Business Debit Card	₹ 5 Lacs	₹ 1 Lac
Woman's Advantage Debit Card	₹ 2.75 Lacs	₹ 0.25 Lac
Money Back Debit Card	₹ 3 Lacs	₹ 0.25 Lac
RuPay Platinum Debit Card	₹ 2.75 Lacs	₹ 0.25 Lac
RuPay NRO Debit Card**	₹ 2.75 Lacs	₹ 1 Lac

*Charge slips retrieval request: ₹ 100/-

** RuPay NRO Debit Card is a domestic only Debit Card.

#For Security reasons, ATM cash withdrawal limit is capped at ₹ 0.5 Lakhs per day and ₹ 10 Lakhs per month for first 6 months from Account opening date. For accounts older than 6 months, ATM cash withdrawal limit is capped at ₹ 2 Lakhs per day and ₹ 10 Lakhs per month. This is implemented with immediate effect.

c. Pro-rata Charges

In case of change in account relationship/downgrade of account, the debit card annual charges shall be applicable from the date of change in relationship. The schedule of charges is subject to change from time to time and the customer is requested to refer the annual fees chart Section (a). The customer further agrees and gives its express consent that, in case of a change in account relationship at any point in time, the Bank reserves the unconditional right to levy appropriate charges as applicable for the Debit Card variant on pro rata basis for the period from the date of change in account relationship till the next billing date, as may be applicable.

Example of calculation of pro-rata charges

Customer A is issued a Free of charge Platinum Debit Card on 20th May'24 for having a Corporate Salary account with HDFC Bank. On 20th Aug'24, the customer account relationship changes from Corporate Salary account to Regular savings account. For Regular savings account, the Platinum Debit Card held by the Customer is not a free of charge Debit Card. Since as per the new account changes, the Debit Card held by the Customer is of a higher variant and ceases to be free, pro-rata charges will be levied to the customer for the remaining time period till the next billing date i.e., charges will be levied for the time period of 20th Aug'24 to 19th May'25, where 19th May'25 would be the billing date of Customer. Calculation of the number of chargeable months is done basis the difference between the month of change in account relationship and upcoming billing cycle month i.e., difference between Aug'24 and May'25, which is 9 months.

The charges will be calculated as below:

Platinum Debit Card Annual Charges – Rs. 850 + taxes

Card charges applicable for the time period between Aug'24 and May'25, i.e., number of chargeable months is 9 months, which will be calculated as - (850/12)*9 = Rs. 637.5 + Applicable taxes.

d. Dispute Resolution

The Bank has a three-tier escalation mechanism for customer grievances, as given below:

1st Level: Retail Branches / Phone Banking / Website & Net Banking
2nd Level: Grievance Redressal Cell (GRC)
3rd Level: Principal Nodal Officer (PNO)

For raising dispute reach us through our website https://apply.hdfcbank.com/digital/onlinedispute#odrlogin

Banking services are combination of IVR and Agent offering depending on the type of transaction. All IVR transactions are available 24x7 and Agent assisted services are available between 8.00 am to 8.00 pm on all days. Reporting loss of cards is an Agent assisted facility and is available 24 hours on all days.

e. Contact Details

Through Customer Care

Call us on 1800 202 6161 / 1860 267 6161 (accessible across India) Customers travelling abroad can reach us on +9122 61606160.

Note: Charges may be applicable as per your tariff plan with your service provider through email, support@hdfcbank.com

Through Postal Address HDFC
Bank Ltd.
Empire Plaza I, 1st Floor,
LBS Marg, Chandan Nagar,
Vikhroli West, Mumbai - 400 083

Grievance Redressal Official:
Reach us on 1800 266 4060 between 9:30am to 5:30pm. This facility is not available on 2nd & 4th Saturdays, all Sundays and Bank Holidays.

Please visit the following link: https://www.hdfcbank.com/personal/need-help/contact-us for more details.

Please refer Most important Terms and Conditions (MITC) for further details.