Fees and Charges for Debit Card		
Debit Card Variant	**Annual / Renewal Fee / Add-on Card Annual fee (joint accountholders only)**	**Replacement Charges**
Infiniti Debit Card**	Rs. 2,500 + applicable taxes#	
Platinum Debit Card**	Rs. 850 + applicable taxes#	Replacement/Reissuance Charges for Debit Cards - Rs. 200 + applicable taxes
Times Points Debit Card**	Rs. 650 + applicable taxes	
Millennia Debit Card**	Rs. 500 + applicable taxes	
Rewards Debit Card**	Rs. 500 + applicable taxes	
Business Debit Card**	Rs. 350 + applicable taxes#	
GIGA Business Debit Card**	Rs. 250 + applicable taxes	
Woman's Advantage Debit Card**	Rs. 200 + applicable taxes	
RuPay Platinum Debit Card**	Rs. 200 + applicable taxes	
Money Back Debit Card**	Rs. 300 + applicable taxes#	
RuPay NRO Debit Card**	Rs. 200 + applicable taxes	
ATM Card	Free	
Phased Out Variants		
Gold Debit Card**	Rs. 750 + applicable taxes.	
Titanium Royale Debit Card**	Rs. 400 + applicable taxes.	
Titanium Debit Card**	Rs. 250 + applicable taxes.	
Pro-Gold Debit Card**	Rs. 250 + applicable taxes.	
EasyShop Debit Card**	Rs. 150 + applicable taxes.	
NRO Debit Card**	Rs. 150 + applicable taxes.	

Revised Fee w.e.f. 1st Aug'24
**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.
Infiniti is an invite only program. Infiniti Debit Card is free for first year. The annual fees will be levied second year onwards

Other Charges	
Description	
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, 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: 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 Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines at government petrol outlets (HPCL/ IOCL/ BPCL).
Instant Pin Generation (Set up your own PIN using NetBanking and MobileBanking)	Free

Cross-currency mark-up charges on foreign currency transactions	3.5%# + applicable taxes 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. # Preferential cross currency mark-up of 0.99% applicable only on Infiniti Debit Card
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)
ATM PIN generation	Free
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 / website outside India due to insufficient funds will be charged at Rs. 25 + applicable taxes per transaction

ATM TRANSACTION CHARGES

Charges at Domestic ATMs			
Account Type	**HDFC Bank ATMs**	**Other Bank ATMs**	**Charges beyond prescribed limit of free transactions**
Savings & Salary Account	Free Transactions - 5	At Metro ATMs: 3 Free Transactions At Non-Metro ATMs: - 5 Free Transactions	Cash Withdrawal - Rs 23/- plus applicable taxes (w.e.f. 1st May, 2025) Non-Financial Transaction - Rs 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	At Metro ATMs - 3 Free Transactions At Non-Metro ATMs - 5 Free Transactions	Cash Withdrawal & Non-Financial Transaction - Rs 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 - Rs 23/- plus applicable taxes (w.e.f. 1st May, 2025)

Note:

With effect from 1st May, 2025, ATM transaction charge rate beyond free limit of Rs. 21 + taxes would be revised to Rs. 23 + taxes, wherever applicable.

For transactions at HDFC Bank ATMs, only Cash withdrawal transactions will be considered for charging. Non-Financial Transactions (Balance Enquiry, Mini Statement & PIN Change) will be free.

For transactions at Non HDFC Bank ATMs, transactions considered for charging 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.

You will be allowed to withdraw a maximum of Rs. 10,000 per transaction from another bank's ATM.

Charges at International ATMs	
Type of ATM	**Charges**
ATM Charges - Usage outside India	Rs. 25 + applicable taxes per Balance Enquiry & Rs. 125 + applicable taxes per Cash Withdrawal + 3.5%# Cross Currency Mark up for non-managed segment. Rs. 15 + applicable taxes per Balance Enquiry & Rs. 110 + applicable taxes per Cash Withdrawal + 3.5%# Cross Currency Mark up for managed segment. # Preferential cross currency mark-up of 0.99% applicable only on Infiniti Debit Card