

## Corporate Salary Account

### **Key Benefits:**

- Zero Balance Salary Account
- Free payable at par cheque book, Demand Drafts payable at HDFC Bank branch locations\*
- Free Personal Accidental Death Cover and Air Accidental Death cover on the account and on specific Debit Cards
- Free Zero Balance Salary Family Account for your family members with same benefits as your salary account(Only on Premium Salary Account)
- Free Super Premium Debit Card with higher limits
- Zero Liability cover on the Debit Card
- Fuel Surcharge would not be applicable for the transactions done on HDFC Bank swipe machines at selected government petrol outlets (HPCL/ IOCL/ BPCL).
- Free access to other bank ATMs in India\*
- Transfer funds online to any bank across the country through NEFT / RTGS\*
- Anywhere banking across our extensive Branch and ATM network
- Free e-mail alerts (InstaAlert facility)\*
- Free BillPay facility
- Free monthly account statements / e-mail statements / Passbook
- Online investment and Loan facility
- Dedicated Perks App for Corporate Salary Customers
- Microsite for your startup – a customised webpage highlighting our offers for employees of HDFC Bank SmartUps
- PayZapp-Online Shopping, Send Money, Bill Payments all through one app
- Chillr- It is a revolutionary new app that lets you send money immediately to anyone in your phone book, 24 hours a day, 7 days a week
- Smart Buy-Now avail exciting offers like discount on flight tickets, electronics items, credit cards, food fiesta etc.
- UPI (Unified Payment Solutions)- It is a new transaction technology provided through National Payments Corporation of India (NPCI) to enable account to account transfer across banks
- Immediate Payment Service (IMPS) through Mobile-Send/Receive money 24 x 7, even on bank holidays with Immediate Payment Service (IMPS)
- Offer salary accounts and specialized offerings to your internal ambassadors from the bank that manages corporate salary accounts for the likes of TCS, Accenture, IBM, JP Morgan, Oracle etc.
- No minimum criteria for number of employees
- Super premium Debit Card with higher limits for cash withdrawal at ATMs and usage at shopping outlets
- Free NEFT/RTGS through Net Banking, Payable at par cheque book and lots more

**Fees & charges:**

- Minimum Balance (Average Monthly Balance)-NIL
- Charges on non-maintenance thereof-NIL
- PAP Cheque book-Free 25 cheque leaves per year (Financial Year)
- DD request through Branch- Free upto Rs.25,000
- Cheque Collection - Local Clearing Zone Free
- Balance Enquiry at Branch Free
- TDS Certificate Free
- Account Closure (from account opening date) Upto 14 days - No Charge
- Standing Instructions- Setting up Charges - NIL
- Number of Cash transactions(Cumulative of Deposit and Withdrawal)-4 free cash transactions per month
- Value of Cash transactions (Cumulative of Deposit and Withdrawal)-Home Branch-2 lakh -Free per month per account
- Non-Home Branch: Cash transactions value up to Rs.25,000/- per day –No charge
- HDFC BANK ATMs-First 5 Transactions Free across all Cities\*
- Other Bank ATMs (a) In Top 6 cities : First 3 Transactions Free(b) Non Top 6 cities : First 5 Transactions free\*
- Free BillPay usage