Fees and Charges for ATM Card

Description	Charges
ATM Card	Free
Transaction Charge - HDFC Bank ATMs	Balance inquiry : Free Cash withdrawal : Free
Transaction Charge - SBI / Andhra Bank ATMs	Balance inquiry : Rs. 10 (plus taxes) Cash withdrawal : Rs. 20 (plus taxes)
Replacement Charges	Rs.100 (plus taxes)
Transaction Charges for Partner banks	Not applicable
Transaction Charges for Non-Partner banks	Not applicable

Fees and Charges for Debit Card
Regular Debit Card

Description	Charges
Annual Fee	Rs. 100 p.a. (plus taxes)
Renewal Fee	Rs. 100 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 100 p.a. (plus taxes) - One add-on Card free for the first year

Gold Debit Card

Description	Charges
Annual Fee	Rs. 500 p.a. (plus taxes)
Renewal Fee	Rs. 500 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 500 p.a. (plus taxes)

Woman's Debit Card

Description	Charges
Annual Fee	Rs. 150 p.a. (plus taxes)
Renewal Fee	Rs. 150 p.a. (plus taxes)
Annual Fee for add-on Card	Rs. 150 p.a. (plus taxes)
Debit Card - Replacement Charges	Replacement of a damaged Card - No charges & Replacement of a lost Card - Rs. 100 (plus taxes) (for all Card types)
Debit Card - Transaction Charge - HDFC Bank ATMs	Free 5 free in the qtr & Rs. 30 per additional transaction on non-maintenance of Min balance (cash deposit/withdrawal)
Debit Card - Transaction Charge - Non HDFC Bank Domestic ATMs	Rs. 15 per balance enquiry & Rs. 55 per cash withdrawal (plus taxes)
Debit Card - Transaction Charge - Non HDFC Bank International ATMs	Rs. 15 per balance enquiry & Rs. 110 per cash withdrawal (plus taxes)
Debit Card - Transaction Charge - Non HDFC Bank BOI / Canara Bank ATMs (only for VISA Cardholders)	Balance enquiry - Not available & Rs. 100 per cash withdrawal (plus taxes)
Debit Card - Transaction Charge - SBI / Andhra Bank ATMs	Rs. 10 per balance enquiry & Rs. 20 per cash withdrawal (plus taxes)
PIN generation charge	Rs. 25 (plus taxes)
Decline charge for insufficient balance	Transactions declined at other Bank ATMs anywhere in the world or at a Merchant outlet outside India due to insufficient funds will be charged at Rs. 25 per transaction (plus taxes)

The Bank will charge cross-currency markup of 3% on Foreign Currency transactions carried out on Debit Cards w.e.f. 1st December 2006