

Fees & Charges – Max Advantage Current Account

AQB related charges	
AQB	Metro and Urban – ₹ 5,00,000/- Semi urban and Rural – ₹ 2,50,000/-
Non-Maintenance Charges (per quarter)	Metro and Urban – ₹ 8,000/- Semi urban and Rural – ₹ 4,000/-
Note: Free limits across Cash Deposit / Withdrawal / Total Transactions / Cheque leaves / DD & PO will lapse if AQB maintained is less than 75% of required product AQB.	
Cash Transactions	
Combined Cash Deposit Limit @ any HDFC Bank Branch (monthly)	Free 12 times Current Month AMB (Upper Cap – ₹ 75 crores) Charges @ ₹ 3/- per ₹ 1,000/-, min. ₹ 50/- per transactions beyond free limits
Operational Limit for Cash Deposit @ Non-Home Branch (per day)	₹ 5,00,000/-
Cash Withdrawal Limit @ Home Branch	Free
Cash Withdrawal Limit @ Non Home Branch - Monthly Limit	Free 12 times Current Month AMB (Upper Cap – ₹ 75 Crs) Charges @ ₹ 2/- per ₹ 1,000/-, minimum ₹ 50/- per transaction beyond free limits
Non Cash Transactions	
Local/Intercity Cheque Collection / Payments & Fund Transfer	Free
Total Transactions - Monthly Free Limit	Free 150 transactions for every slab of ₹ 1 lac of current month AMB balance maintained. (Upper Cap - 3000 transactions) Charges @ ₹ 25 per transaction beyond free limits
Demand Drafts (DD)/ Pay Orders (PO) @ Bank Location	Unlimited Free
Demand Drafts (DD) @ Correspondent Bank location	Free upto ₹ 30 Lacs per month. Charges @ ₹ 1.50 per ₹ 1000/- ; Minimum ₹ 50/- per instrument beyond free limits
Cheque Leaves - Monthly Free Limit	Free 100 cheque leaves for every slab of ₹ 1 lac of current month AMB balance maintained. (upper cap – 2000 cheque leaves) Charges @ ₹ 2 per leaf beyond free limits
Speed Clearing (per instrument charges)	Free
Outstation Cheque Collection @ Bank Location (per instrument charges)	Free
Outstation Cheque Collection @ Correspondent Bank Location (per instrument charges)	Upto ₹ 35,000 – ₹ 50/- ₹ 35,001- ₹ 1 lakh – ₹ 100/- Above ₹ 1 lakh – ₹ 150/-
Outstation cheque collection @ Clean Location (per instrument charges)	Upto ₹ 25,000 – ₹ 50/- ₹ 25,001- ₹ 1 lakh – ₹ 100/- Above ₹ 1 lakh – ₹ 150/-

Electronic Transactions		
NEFT Payments	Free through Branch & Netbanking	
RTGS Payments	Free through Branch & Netbanking	
IMPS Payments	Free	
NEFT / RTGS / IMPS Collections	Free	
Debit Card (only for Individuals and Sole proprietorships)		
Features	EasyShop Business*	ATM Card
Annual Fee per card	Free	Free
Daily ATM limit	₹ 1,00,000/-	₹ 10,000 /-
Daily Merchant Establishment Point of Sale limit	₹ 5,00,000/-	NA
*Also available for partnership firms & limited company current accounts. In case, the MOP (Mode of Operation) is conditional, all AUS (Authorized Signatories) have to sign the form jointly.		
ATM Usage		
ATM Transactions (@ HDFC Bank ATM)	Unlimited Free	
ATM Transactions - Financial & Non-Financial (@ Non- HDFC Bank ATM)	Maximum of 5 Transactions Free in a month with a cap of maximum 3 free transactions in Top 6 cities ¹ @ Non-HDFC Bank ATM. Charges beyond free limits @ ₹ 20/- per transaction ² 1. Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 cities 2. Revised tariff of ₹ 21/- per transaction will be applicable from 1 st Jan'22	
Account Closure Charges		
Closure: Up to 14 days	No Charge	
Closure: 15 days to 6 months	₹ 2,000/-	
Closure: 6 months to 12 months	₹ 1,000/-	
Closure: Beyond 12 months	No Charge	

(Note: Please check 'Common charges' on the product page, for the standard charges applicable to this variant)

Key Terms explained

- **AQB** Average Quarterly Balance (Average of daily closing balances of each day spread over a period of 3 months (calendar quarter))
- **AMB** Average Monthly Balance (Average of daily closing balances of each day spread over a period of one month)
- **HAB** Half Yearly Average Balance (Average of daily closing balances of each day spread over a period of six calendar months i.e. April to September & October to March)
- **Home Location** Home Location branches" refers to all the branches participating in same clearing centre vis-à-vis branch where account is opened
- **Non-Home Location** Non-Home Location branches" refers to the branches which do not participate in same clearing centre vis-à-vis branch where account is opened
- **Combined Location** It includes branches in both Home or Non-Home Location. So, it refers to all HDFC Bank branches
- **Home Branch** "Home Branch" refers to the branch wherein the customer's account is opened
- **Non-Home Branch** "Non-Home branch" refers to the branch other than the branch wherein customer's account is opened
- **Bulk transactions** "Bulk Transaction" includes count of all Cheque clearing and Fund Transfer Transactions
- **Total Transactions** "Total Transaction" includes count of Cash Deposit, Cash Withdrawal, Cheque Clearing and Fund Transfer Transactions