

IMPORTANT NOTICE

ATM TRANSACTION CHARGES

Product	HDFC Bank ATMs (Monthly Free limits)	Non-HDFC Bank ATMs (Monthly Free limits)
Savings / Salary Accounts	5 Withdrawal Transactions free across all cities	(a) In Top 6 cities** : 3 Transactions free
		(b) Non Top 6 cities : 5 Transactions free
Savings Max Accounts	Free	15 Free Transactions
Current Accounts (for Select Variants)	Free	(a) In Top 6 cities** :- 3 Transactions Free
		(b) Non Top 6 cities : 5 Transactions Free

Note:

- For transactions at HDFC Bank ATMs by Savings / Salary accounts, only cash withdrawal transactions are applicable for charging. Post completion of free limit, charges applicable are Rs 23 per transaction exclusive of taxes w.e.f 1st May 2025.
- For transactions on Non HDFC Bank ATMs, maximum of 5 free transactions (Financial + Non-Financial) in a month with a cap of 3 free (Financial + Non-Financial) transactions in Top 6 Cities ** - Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad ATMs will be considered as Top 6 cities. Post completion of free limit, charges applicable are Rs. 23 per transaction exclusive of taxes w.e.f 1st May 2025 for Cash Withdrawal & Rs. 8.5 per transaction exclusive of taxes for Non-Financial transactions.
- For BSBDA Accounts, maximum of 4 free cash withdrawals in a month are allowed across all channels (ATM/Branch/RTGS/NEFT/Clearing etc.).
- For Salary Account - Please check with your respective corporate Relationship Manager for details of the offer.
- In case of Current Accounts, the free transaction limit for usage of non-HDFC Bank ATMs as per above grid is applicable only for select variants (Activ, Ascent, Max Advantage, Plus, Professionals, Ecomm, Smart-Up Alpha, SmartUp Growth, SmartUp Max, Ultima, Apex, Max, Flexi, Merchant Advantage Plus, Supreme). For other Current Account Variants (Regular, Premium, Trade, Merchant Advantage, Ezee, Current Account for Hospitals/Nursing Homes/Pathology Labs), transactions at other Bank ATMs would be charged from 1st transaction onwards.
- Post Free Transactions for Current Accounts, charges applicable are Rs 23/- per transaction exclusive of taxes for cash withdrawals & Non Financial transactions w.e.f 1st May 2025
- ATM Transaction Charges are not applicable for Imperia , Preferred & Classic variant of accounts.
- Effective 1st April 2026, UPI cash withdrawals at ATMs/CRMs are included as part of above free limits. Customers would be charged at Rs 23+taxes post completion of free limit.
- Please refer relevant product section on website for detailed information on ATM transaction charges
- For HDFC Bank customers, domestic ATM transactions done post 7:30 PM will be considered as next day's transaction. On the last day of the month, ATM transactions done post 7:30 PM would be considered in the subsequent month. Transactions identified for charging post completion of prescribed free limits would be computed basis the above cut off timings. .

For further details please visit our website www.hdfc.bank.in or contact the Branch/ Phone Banking.

