

Key things you should know

1. HSBC Advance brings you a range of features that includes:
 - Access to HSBC Advance Wealth Managers along with priority servicing at HSBC branches
 - An HSBC Advance Platinum Debit Card, which enables cash withdrawals at HSBC ATMs worldwide. You can avail of free unlimited cash withdrawals and balance enquiry transactions at HSBC and non-HSBC Visa ATMs in India. Moreover, you can withdraw cash overseas at HSBC ATMs with no cash withdrawal charges (currency conversion charges as applicable). You can also use your card at merchants with Point of Sale (POS) terminals. The transaction limit for withdrawal and POS usage is ₹200,000 each per day per account
 - International services such as emergency encashment assistance
2. For detailed information on HSBC Advance, eligibility criteria, service charges as well as applicable terms and conditions, please visit www.hsbcadvance.co.in
3. HSBC will notify you of any changes in the terms and conditions of this product with prior notice of one month.
4. You can enjoy the host of benefits of this account if you (Eligibility Criteria from 1 October 2017):
 - Maintain a quarterly Total Relationship Balance (TRB) of ₹500,000 (Rupees five lakh only) in a combination of savings and current account balances, fixed deposits, holdings in demat account held with HSBC, investments and life insurance through HSBC India[#]
OR
 - Have a mortgage relationship of ₹3,000,000 (Rupees thirty lakh only) or more with HSBC India[#]
OR
 - Hold a corporate salary account under our HSBC's Corporate Employee Programme (CEP) in India with a net monthly salary credit of ₹50,000 (Rupees fifty thousand only) or more into the account and any one of the criteria mentioned below within 12 months of HSBC Advance classification^{##}
 - Hold an active¹ credit card with HSBC
 - Have a Home Loan or Personal Loan with us, where the EMIs are being debited from your Advance account²
 - Maintain a Total Relationship Balance (TRB) of ₹2,00,000

[#]HSBC Advance customers need to fulfil either the HSBC Advance TRB or HSBC Advance mortgage criteria, failing which a quarterly Service Charge of 1% (plus applicable taxes³) of the shortfall of the TRB will be levied for the quarters in which the eligibility criteria is not met. A notification will be sent to customers in the month immediately following the end of the quarter, in case the account has had a shortfall. In the event the TRB is restored to the required level in the following quarter, there will be no charge. If there remains a shortfall, the Service Charge will be levied on the lower of the shortfalls in the two relevant quarters.

^{##}If this eligibility criteria is not met within 12 months of moving to Advance under the HSBC Corporate Employee Programme, the account will be reclassified to an HSBC CEP Personal Banking account after providing a notice period of 30 days.

¹Active credit card denotes customer initiated transactions in 90 days preceding the assessment date (the first assessment date being 30 September 2018).

²This criteria will be valid for the life of the Mortgage or Personal Loan relationship with HSBC India. Pursuant to the termination of the mortgage or personal loan relationship, the TRB or the active credit card requirement of HSBC Advance under CEP will apply as per the applicable rules of HSBC India.

For details of HSBC Advance eligibility criteria, please visit www.hsbcadvance.co.in

³Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges with effect from 1 July 2017.