The ONE Savings Account

"Incremental sourcing for this product has been discontinued effective 31st Aug 2022"

	THEONE Privilege Magnum Savings Account	THEONE Privilege Titanium Savings Account
Eligibility	Resident Indian Age range – 18 years to 59 years	Resident Indian Age range – 18 years to 59 years
Minimum monthly average balance (MAB)*	Rs. 1,00,000 MAB requirement waived subject to FD of min Rs.5 lacs under the same Cust ID	Rs. 1,25,000 MAB requirement waived subject to FD of min Rs.6.25 lacs under the same Cust ID
Service Charges		
Cash Transaction Charges Home Branch (Branch where the account is opened or ported) (Deposits and withdrawals across branches and deposits in Cash Recycler Machines considered.)	1) Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction, post 5 free cash transactions per month. 2) Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000, post free limit of Rs 2 lakh, per month or Rs 150, whichever is higher. Limits are inclusive of both Home and Non home branch transactions. (Self and Third party)	1) Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction, post 7 free cash transactions per month. 2) Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000, post free limit of Rs 5 lakh, per month or Rs 150, whichever is higher. Limits are inclusive of both Home and Non home branch transactions. (Self and Third party)
ATM Interchange (Transactions at Non ICICI Bank ATMs)	6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 21 per financial transaction & Rs 8.5 per non-financial transaction, post 3 transactions (inclusive of financial and non-financial transactions). Other than 6 metro locations: Rs 21 per financial transaction and Rs 8.5 per non-financial transaction, post 5 transactions (inclusive of financial and non-financial transactions). Maximum of 5 transactions free in a month, across locations, with a cap of 3	6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 21 per financial transaction & Rs 8.5 per non-financial transaction, post 3 transactions (inclusive of financial and non-financial transactions). Other than 6 metro locations: Rs 21 per financial transaction and Rs 8.5 per non-financial transaction, post 5 transactions (inclusive of financial and non-financial transactions). Maximum of 5 transactions free in a month, across locations, with a cap of 3

	transactions at 6 metro locations	transactions at 6 metro locations
Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Nil	Nil
Issue of DD drawn on ICICI Bank by cheque/transfer	Nil for Demand Draft (DD) up to Rs 200,000. Above Rs 200,000 - Rs 5 per Rs 1,000 or part thereof; maximum Rs 15,000	Nil
Debit Card Fees annual fees	Nil	Nil
Cheque Books	Nil	Nil
Value Added SMS alert facility (For transactions other than specified by regulatory guidelines, sms alerts will be triggered only if the transaction value is greater than Rs.5,000)	Nil	Nil
Charges for non maintenance of minimum monthly average balance (NMMAB)	3% of the shortfall in required MAB or Rs. 500 whichever is lower	3% of the shortfall in required MAB or Rs. 500 whichever is lower

Note - Common service charges applicable to all Savings Account variants except for Wealth Management / ICICI Bank Private Banking

Common Service Charges

Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking and unless specified product-wise	
Service Charges	
Statement	Free Quarterly Statement Free monthly e-mail statement on request Passbook facility available at base branch View and download statement facility available on the website
Issue of Duplicate Statement	Rs.100 per statement at branch or Customer Care (non-IVR), Rs. 50 per statement through Customer Care (IVR), ATM and Net banking
Issue of pass book	Nil
Issue of duplicate pass book	Rs 100 for issuance and Rs 25 per page for updation
DD / PO - Issue	Rs.50 per D.D/PO up to Rs.10,000;Rs.5 per thousand rupees or part thereof for DD/PO of more than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000 For Senior Citizen, Student & Rural locations : For amounts upto Rs.10,000– Rs.40, For amounts above Rs.10,000 till Rs.50,000 – Rs.60, For amounts above Rs.50,000– Rs.5 per thousand rupees or part thereof (maximum of Rs.15,000)
DD/PO - Issue by deposit of cash	Rs.150 per DD/PO for amounts up to Rs.50,000, For DD/PO above Rs. 50,000 Rs.5 per thousand rupees or part thereof, subject to a minimum of Rs.150 and maximum of Rs.15000
DD / PO - Cancellation / Duplicate / Revalidation	For Instrument value upto Rs.200 – Nil For Instrument value above Rs.200 - Rs.100
NEFT Charges - Outward	Through Online Channel – Nil Through Branch Channel - Up to Rs 10,000 – Rs 2.25 per transaction Rs 10,001 to Rs 1 lakh – Rs 4.75 per transaction Above Rs 1 lakh to Rs 2 lakh – Rs 14.75 per transaction Above Rs 2 lakh and up to Rs 10 lakh – Rs 24.75 per transaction
NEFT Charges - Inward	Nil

RTGS - Outward	Through Online Channel – Nil Through Branch Channel – Rs 2 lakh to Rs 5 lakh – Rs 20 per transaction Above Rs 5 lakh - Rs 45 per transaction
RTGS - Inward	Nil
IMPS - Outward	Upto Rs.1 lakh – Rs. 5 per transaction Rs. 1 lakh to Rs. 5 lakhs – Rs. 15 per transaction (Max limit per transaction - Rs. 5 lakhs)
IMPS - Inward	Nil
UPI transaction charges	Nil
Charges for certifying or verifying customer ECS mandates	Nil
Cheque Collection Local	Nil
Account closure	Nil for closure within 30 days of account opening, Rs.500 for closure during 31 days to one year, Nil after one year of account opening
Debit Card	
Enrolment fee	For Coral Debit Card Joining Fee of Rs. 699 and annual fee of Rs. 699
Late Payment Charges	N.A.
Replacement Card fees (Lost / Damaged card)	Rs. 200 per card
Surcharge on Fuel purchases	Fuel Surcharge Waiver is applicable when both the below mentioned conditions are fulfilled 1. ICICI Debit card is used on ICICI Bank terminal (On-Us transaction) 2. Transaction is done on select government petrol pumps. Please note, the Acquirer/Fuel pump may levy surcharge at its own discretion
Surcharge on railway bookings	1.8% of bookings as per Visa regulations
Debit Card PIN re-generation Charges	Rs. 25. [Not applicable if request through Instapin at Branch / Customer Care (IVR)]
Debit Card de - hotlisting	Rs. 100 per request
Balance Certificate	Rs. 50 per certificate for balance in Savings Account and Fixed Deposit Account Rs.100 per certificate for balance in INR and the equivalent amount in USD in Savings Account and Fixed Deposit Account
Interest Certificate	Rs. 50 per certificate for more than one copy for a financial year
Retrival of old transactional	Upto 1 year old Rs 50/- per record; More than 1 year old Rs 100/- per record

documents / Enquiries related to old records	
Photo attestation	Rs. 100 per application/letter
Signature attestation	Rs. 50 per application/letter
Address confirmation	Rs.50 per request
Inoperative account	Nil
Stop Payment charges	Particular cheque - Rs.100 Range of cheques - Rs.200 (Free through customer care IVR & Net banking)
Lien marking and unmarking of savings account	Rs.50 for marking of lien. Rs.50 for unmarking of lien
Reissue of Internet user id or password (Branch or non IVR Customer Care)	Rs.50 per request
Standing Instructions - Setting-up-charge	Rs. 150 per standing instruction
Address change request at branches	Rs 50 per instance
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical).	Rs 100 per mandate
Cash deposit charges - Cash Acceptor/Recycler machines	Charges of Rs 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 06:00 p.m. and 08:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 6 pm and 8 am on working days exceeds Rs 10,000 per month either as a single transaction or multiple transactions Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jandhan Accounts, Accounts held by incapacitated and visually impaired persons, Student Accounts or any other Accounts identified by ICICI Bank
Penal Charges	
ECS / NACH Debit Returns	Rs 500 per instance for financial reasons.
Cheque return outward (cheque deposited by customer)	Rs 200 per instance for financial reasons
Cheque return inward (cheque issued by customer)	Rs 500 per instance for financial reasons. Rs.50 for non-financial reasons except for signature verification

Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 25 per transaction
Standing Instructions Rejection	Rs 200 per instance for financial reasons
Deliverable returned by courier	Any deliverable returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) – Rs 50 per instance
Deliverables destroyed at Branches	Any deliverable not picked up (within the stipulated time) - Rs 50 per instance

1. Locker rates vary for different branches, hence customers are requested to get in touch with respective branch.
2. Taxes at prevailing rates as per Govt rules shall be applicable over and above the mentioned charges.The charges indicated above are subject to periodic revision.
3. *With effect from April 1, 2015: In the event of non-maintenance of minimum MAB, the bank will notify the customer by SMS/e-mail/ letter etc. that in the event of the minimum balance not being restored in the account in the subsequent month, non-maintenance of MAB charges will be applicable.
   In case the customer has not maintained MAB for any consecutive month, non-maintenance of MAB charges shall be applicable for all consecutive months. The Bank will notify the customer in the initial month only in case of non-maintenance of MAB in consecutive months.It will be the responsibility of the customer to have a valid e-mail ID, mobile number and address updated with the Bank at all times,failing which,customer may not receive the notification(s).