

## The ONE Savings Account

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

	Magnum	Titanium
	Monthly Average Balance (MAB) of Rs 1,00,000	MAB of Rs 2,00,000
Locker charges	30% discount	40% discount
Daily ATM withdrawal limit	Rs 1,00,000	Rs 1,25,000
Daily Point of Sale (POS)/ E-commerce purchase limit	Rs. 1,50,000	Rs. 2,00,000
Account features	<p>Free Debit Card with exciting offers and Visa Privileges</p> <p>Exclusive Privilege Banking zones in branches</p> <p>Waiver of Demand Draft (DD)/ Pay Order (PO) charges for up to Rs 2 lakh per day</p> <p>Free anywhere cash deposit and withdrawal</p> <ul style="list-style-type: none"> <li>•50% waiver on processing fee of Home Loan &amp; Auto Loan</li> <li>•Get Special interest rate on Auto Loan &amp; Personal Loan</li> <li>• Zero processing fee on balance transfer of Home Loan to ICICI Bank</li> </ul>	<p>Free Debit Card with exciting offers and Visa Privileges</p> <p>Exclusive Privilege Banking zones in branches</p> <p>Dedicated Relationship Manager</p> <p>Nil charges for DD drawn on ICICI Bank by cheque/ fund transfer</p> <p>Free anywhere cash deposit and withdrawal</p> <ul style="list-style-type: none"> <li>•50% waiver on processing fee of Home Loan &amp; Auto Loan</li> <li>•Get Special interest rate on Auto Loan &amp; Personal Loan</li> <li>• Zero processing fee on balance transfer of Home Loan to ICICI Bank</li> </ul>

### Value Chart for The ONE Savings Account Benefits worth Rs. 60K & more

The ONE Product Benefit	Cost in Rs.	Assumptions
Offers		
Everyday delights	7500	Exclusive offers from Top Brands on daily basis. <a href="#">Click here</a> to know more
Culinary treats	9000	Culinary treats: Enjoy minimum 15%* discount at select partner restaurants in India. This benefit is available on both

		the debit and the credit card in India. The illustration is basis assumptions of a 15% discount on a monthly spend of Rs 4500 at a select partner restaurant.
Benefits on Investment		
Joining fee waiver on Trading Account*	975	100% fee waiver on opening Trading Account. T&C Apply
First year AMC waiver on Demat Account*	700	Zero Annual Maintenance Charges (AMC) on Demat Account for the first year. T&C Apply
Brokerage benefit*	22500	Account Opening Cheque (AOC) of Rs 25 lakh and above. T&C apply.
Complimentary Insurance		
Purchase protection. T&C Apply	500	1. Cover against Standard Fire and Allied perils and Burglary in residential premises only 2. Cover valid for purchases on respective ICICI Bank Debit Card only 3. Valid for 90 days from the date of purchase
Personal accident insurance (Air). T&C Apply	2000	For Air Accident, Ticket should have been bought from the Debit Card linked to Savings Account only & customer should maintain minimum Monthly Average Balance is maintained in any one of the preceding two months prior to the month of claim.
Personal accident insurance (Non-Air). T&C Apply	1000	Cover is now valid on savings account if minimum Monthly Average Balance is maintained in any one of the preceding two months prior to the month of claim.
Waiver Banking Benefits		
Up to 40% discount on locker rental*	2000	Assuming account rent of Rs. 5000 per annum
DD drawn on ICICI Bank by cheque/ fund transfer	900	Rs.50 per D.D. up to Rs.10,000;Rs.3 per thousand rupees or part thereof for DD of more than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000
Cheque Book charges <b>(With effect from 1<sup>st</sup> May 2024)</b>	240	Nil for 20 payable-at-par cheque leaves in a quarter; Rs. 40 for every additional cheque book of 10 leaves
Free anywhere cash deposit and withdrawal <b>(With effect from 1<sup>st</sup> May 2024)</b>	2400	No Fees levied for Cash Transactions up to 3 transactions up to Rs 7 lakhs, whichever is earlier per Month, assuming a cash transaction of Rs. 4 lakh at a fee of Rs 5 per Rs 1000. Savings of Rs. 200 per month

Debit card joining fee (With effect from 1 <sup>st</sup> May 2024)	200	Debit Card Fees for first Account Holder (With effect from 1 <sup>st</sup> May 2024)
Processing Fee waiver on Loan Benefits		
Auto Loan*	3500	0.5% off on Processing Fee (PF) for a Car Loan of Rs 10 lakh - Rs 20 lakh. PF is Rs 7,000
Personal Loan*	1000	0.2% off on Processing Fee (PF) on a loan of Rs 500,000.
Home Loan*	5000	0.5% off on Processing Fee (PF) for Home Loan. For Home Loan of Rs 50 lakh, PF is Rs 10,000.
TOTAL	60,045	

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 Issue by deposit of cash/cheque/transfer	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 up to 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 - Cancellation / Duplicate / Revalidation <b>(With effect from 1<sup>st</sup> May 2024)</b>	Rs.100 per instance
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 <b>(With effect from 1<sup>st</sup> May 2024)</b>	Amount up to Rs 1 thousand - Rs 2.50 per transaction Amount above Rs 1 thousand to Rs 25 thousand - Rs 5 per transaction Amount above Rs 25 thousand to Rs 5 lakhs - Rs 15 per transaction
IMPS - Inward	Nil
UPI transaction charges	Nil
Inter-branch funds transfer charges	Nil
Bill Pay Charges	Nil
Charges for certifying or verifying customer ECS mandates	Nil
Cheque Collection Local	Nil
Cheque Collection Outstation	Nil
Account closure <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Debit Card	
Debit Card Issuing Fee	Nil
Enrolment fee	For Titanium Debit Card Joining Fee is Nil Annual fee is Rs. 200

	For Gramin locations - Rs.99
Late Payment Charges	N.A.
Replacement Card fees (Lost / Damaged card)	Rs. 200 per card
ATM Balance Enquiry charges from ATMs outside India	Rs 25
Cross-currency mark-up charges on foreign currency transactions	3.5% of transaction amount
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 <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Debit Card de – hotlisting <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Balance Certificate <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Interest Certificate <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Retrieval of old transactional documents / Enquiries related to old records <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
Photo attestation	Rs. 100 per application/letter
Signature attestation	Rs. 100 per application/letter

(With effect from 1 <sup>st</sup> May 2024)																																					
Address confirmation (With effect from 1 <sup>st</sup> May 2024)	Nil																																				
Inoperative account	Nil																																				
Stop Payment charges (With effect from 1 <sup>st</sup> May 2024)	Particular cheque - Rs.100 (Free through customer care IVR & Net banking)																																				
Stop Payment Charges - ECS	For ECS is not present as customer is required to maintain requisite balances to honour the EMI txns																																				
Lien marking and unmarking of savings account (With effect from 1 <sup>st</sup> May 2024)	Nil																																				
Locker Rent	<table><tr><th colspan="6">Annual Locker rentals starting from</th></tr><tr><th>Location</th><th>Rural</th><th>Semi - Urban</th><th>Urban</th><th>Metro</th><th>Metro +</th></tr><tr><td>Small</td><td>1,200</td><td>2,000</td><td>3,000</td><td>3,500</td><td>4,000</td></tr><tr><td>Medium</td><td>2,500</td><td>5,000</td><td>6,000</td><td>7,500</td><td>9,000</td></tr><tr><td>Large</td><td>4,000</td><td>7,000</td><td>10,000</td><td>13,000</td><td>15,000</td></tr><tr><td>Extra Large</td><td>10,000</td><td>15,000</td><td>16,000</td><td>20,000</td><td>22,000</td></tr></table> <ul style="list-style-type: none"><li>• Rentals may vary between branches under same location</li><li>• Locker rentals vary based on locker size and branch location</li><li>• Locker rent is charged annually and is collected in advance</li></ul>	Annual Locker rentals starting from						Location	Rural	Semi - Urban	Urban	Metro	Metro +	Small	1,200	2,000	3,000	3,500	4,000	Medium	2,500	5,000	6,000	7,500	9,000	Large	4,000	7,000	10,000	13,000	15,000	Extra Large	10,000	15,000	16,000	20,000	22,000
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Reissue of Internet user id or password (Branch or non IVR Customer Care) (With effect from 1 <sup>st</sup> May 2024)	Nil																																				
Standing Instructions - Setting-up-charge (With effect from 1 <sup>st</sup> May 2024)	Nil																																				
Address change request at branches (With effect from 1 <sup>st</sup> May 2024)	Nil																																				
ECS/NACH setup charges	Nil																																				

National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical) <b>(With effect from 1<sup>st</sup> May 2024)</b>	Nil
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, Jan Dhan Accounts, Accounts held by incapacitated and visually impaired persons, Student Accounts or any other Accounts identified by ICICI Bank
<b>Penal Charges</b>	
ECS / NACH Debit Returns <b>(With effect from 1<sup>st</sup> May 2024)</b>	Rs 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate
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).