

Start Up Gold Current Account with effect from August 1, 2019

Product	MAB ¹	Cash services free limits			Non-cash services free limits		Number of total ⁴ free transactions	NMMAB charges (Rs)
		Deposit base ² and non-base location (Rs)	Withdrawal base location (Rs)	Withdrawal non-base location (Rs)	DD/PO issuance	Number of cheque leaves		
Start Up Gold Current Account	Rs. 50,000 for first 12 months, post which Rs. 1,00,000	Combined free limit upto 12 times of maintained MAB during transaction month or Rs 18.0 Million whichever is lower. Note: No free limit if MAB maintained is less than 80% of committed MAB	Unlimited free on value	Rs. 50,000 free per day. Allowed only for self cheques.	25 free per month	300 cheque leaves free per month. First cheque book shall be free.	300 per month	Rs 1,000 if MAB >= 50% & Rs 3,000 if MAB <50%
Other Free Services								
Transactions done through Internet / Phone / Mobile banking / E mail and ICICI Bank ATM								
Cheque collection and cheque payments, Fund transfers within ICICI Bank								
RTGS and NEFT transactions								
Charges for cash deposit transaction								
Location		Base Location			Non Base Location			
Monthly cash deposit <= 18.0 Million but beyond 12 times of MAB maintained		Rs 3 per Rs 1,000; Min Rs 50 per transaction			Rs 3 per Rs 1,000 plus anywhere cash deposit charge of Rs 5 per Rs 1,000; Min Rs 100 per transaction			
Monthly cash deposit > 18.0 Million		Rs 4 per Rs 1,000; Min Rs 50 per transaction			Rs 4 per Rs 1,000 plus anywhere cash deposit charge of Rs 5 per Rs 1,000; Min Rs 100 per transaction			
Charges for other transactions								
	Cash Withdraw non-base location	DD/PO issuance	Cheque leaves	Transaction charges	Penal charges for accounts not maintaining MAB			
Charges beyond free limits	Rs 2 per 1000; Min Rs 50 per transaction	Rs 2 per 1000; Min Rs 50 per transaction	Rs. 2 per leaf	Rs. 25 per transaction	Rs 25 per transaction from first transaction. (Not applicable on cash deposit transaction)			
¹ Mode of calculation of Monthly Average Balance - Average of daily closing positive balances of each day spread over a period of one month								
² Base Location refers to all the Branches which belong to the same clearing zone in which the account is opened								
³ Non Cash Transactions include Demand Drafts, Pay Order, Multicity cheque payments, Local Cheque collection Non base & Upcountry Cheque Collections								
⁴ Total includes all cash & clearing transactions except payments / collections through RTGS & NEFT, Upcountry Cheque Collection & transactions done through ATM/Mobile/Internet/Phone								
All Cash transactions of Rs 10 Lacs & above on a single day would require prior intimation & approval of the Branch at least one working day in advance								
Debit Card Related								
Debit card charges				Free for first year; Rs. 250 per year from second year onwards				
ATM transactions at other bank ATM (India)				Balance enquiry Rs. 8.5 per transaction; Withdrawal Rs. 20 per transaction.				
ATM transaction at other bank ATM (Outside India)				Withdrawal Rs. 125 per transaction.				
Replacement of lost/ stolen debit card, Replacement of PIN				Rs. 200 per instance.				
Other Common Charges								
Account closure charges								
If closed within 14 days								
Nil								
If closed beyond 14 days but within 6 months								
Rs. 1000								
If closed after 6 months								
Rs. 500								
Mobile alerts								
Free								
Monthly physical account statement								
Rs 25 per month								
Account statement through Fax (Daily/ Weekly / Fortnightly / Monthly)								
Rs 5 per page; min Rs 200 per month								
Cheque return – Issued by Customer (including fund transfer)								
Rs. 750 per instance								
Cheque return – Deposited by Customer								
1st 5 return of the month free; thereafter Rs. 100 per instance								
Branch Based transactions including Stop Payment, Standing Instruction, DD Cancellation, DD Duplicate, DD revalidation, Duplicate Statement, Bankers' Report, Certificate of Balance for Previous Year, Old Record Retrieval, Signature Verification								
Rs. 100 per instance								
Cash Management Services								
I-Multipay (Apply from branches)				One time Setup Fee - Rs 5000 FT - Rs Nil NEFT - Rs 2 RTGS - Rs 2 Cheque/DD - Rs 3 IMPS - <25000 Rs 3.5 >25000 Rs 7.5				
I-Multipay (Apply through CIB/I-Bizz)				One time Setup Fee - 2000 FT - Nil NEFT - 1				
Virtual Account Collection (Apply from branches)				One time Setup Fee - Rs 4000 Per Trns Re - 1				
Virtual Account Collection (Apply through CIB/I-Bizz)				One time Setup Fee - 2000 Per Trns - Re -1				
Multiple invoice Collection (Apply from branches)				One time Setup Fee - Rs 5000 Transaction charges as per MCC				
Multiple invoice Collection (Apply through CIB/I-Bizz/Eazypay Portal)				One time Setup Fee - Rs 2000 Transaction charges as per MCC				
Cheque pick up (GBO)				Vendor prices on actual				
Cheque pick up (CMS)				Vendor prices on actual Per cheque - Rs 2				
Cash pick up (Doorstep Banking)				Vendor prices on actual				
Cash pick up (CMS)				Vendor prices on actual Cash processing charges - Rs 1.2/1000				
NACH				One time Setup Fee - Rs 5000 Mandate registration - Rs 12 Txn charges - Rs 4				
PAB (Bulk payment without adding beneficiary)				One time setup Fee - Rs 1000				
POS Machine				POS Machine Installation charges and Rental - Actual Transaction charges as per MCC				
Single Invoice Collection				Transaction charges as per MCC				
Host to Host Integration				Rs 5000				
API Integration				Rs 25000				
Value Added Features								
Locker charges				20% discount				
Auto Loan				25% waiver on processing fees				
This schedule is produced to keep the customer informed of broad range of services. For any services or charges not covered under this brochure, please contact any of our branches or write to corporatecare@icicibank.com								
The service charges are subject to change without any prior intimation to customer. However, the prevailing charges would be hosted on www.icicibank.com . Charge cycle period shall be from 1 st to 30 th / 31 st of every month.								
All charges are exclusive of GST as applicable. For detail Terms and Conditions, please refer to www.icicibank.com .								
								Customer Signature