

**Press Release  
For Immediate Release**

**January 21, 2019**

**ICICI Bank launches a premium savings account, 'The ONE'**

- **Offers account holders a host of benefits**
- **Customers get Amazon Gift Card on specified debit card spends; free one year subscription of Zomato Gold with Titanium variant**
- **Account holders can opt for health insurance plan with monthly EMI and term insurance plan of Rs. 50 lakh**

**Mumbai:** ICICI Bank today announced the launch of a new range of premium savings account. Christened, 'The One', it is available for upwardly-mobile salaried and self-employed men who strive to achieve their goals and lead an aspirational lifestyle with a host of benefits. The savings account also offers a bouquet of benefits for his family's long-term financial needs namely - asset creation, wealth management, life-protection and investment.

Available in two variants, Magnum and Titanium, 'The One' offers protection to the account holder with the debit card as it recognises the requirement of enhanced protection to the account holder for financial security of his family. Additionally, the customer can conveniently opt for health and term life insurance covers. It also provides a boost for asset creation of a home with attractive waiver on processing fees on home loans.

Further, in a bid to enhance lifestyle based offerings, 'The One' also provides customers with a range of attractive offers. The key among those are, Amazon Gift Card on specified debit card spends; using which they can join 'Amazon Prime'. Account holders of the Titanium variant also get complimentary one-year subscription of Zomato Gold.

Speaking on the initiative, **Pranav Mishra, Head- Retail Liabilities Group, ICICI Bank** said, "We are committed to offer unique and innovative product propositions to our customers with the highest level of convenience. Our research has identified different customer sub-segments who require different product propositions. In line with this earlier in this fiscal, we had introduced new savings account offerings for senior citizens, working women and families. Now we are launching, 'The One' a premium savings account exclusively for upwardly-mobile male customers. Our research shows, this customer segment aspires to provide the best lifestyle to his family as well as secure their future against uncertainties. This includes owning a house, car and providing quality education for children. Alongside these commitments, his investments and insurance requirements become critical components for his family's financial security.

We believe that it is our responsibility as an organisation to play the role of a catalyst in the life of these customers and make opportunities available for them to invest and secure their financial life. Thus, we have curated a special offering that bundles many benefits of enhanced insurance covers, access to convenient asset creations, investments and lifestyle

benefits. This unique proposition is our contribution towards providing our customers with exclusive privileges, thereby making their banking experience a rewarding one.”

Below are the key highlights of the benefits of ‘The One’:

**Banking benefits:**

- Free unlimited transactions on ICICI Bank as well as Non-ICICI Bank ATMs in India, thereby providing exceptional flexibility
- Free NEFT/ RTGS for online channels such as internet banking and iMobile
- Upto 40% discount on annual locker rentals

**Insurance and protection benefits:**

- Advantage of opting for term and group health insurance plans at the time of account opening. The group health insurance plan offers a comprehensive cover including OPD, day care and surgery. This plan offers flexibility of monthly EMI option, a feature designed and available exclusively with the Bank.
- Free new exclusive debit card with insurance cover. The coverage is Rs. 40 lakh air accident insurance, Rs. 10 lakh and Rs. 5 lakh for personal accident insurance on Titanium and Magnum respectively; and Rs 1.5 lakh purchase protection on debit card.
- Option of a term life insurance for 10 years with Rs. 50 lakh as sum assured; offers unique dual feature of monthly pay-out for 10 years (in case of a claim) and payout increase by 10% each year.
- Choice of Group Health Insurance with a comprehensive cover including OPD, day care, surgeries and more. This plan offers flexibility of monthly EMI option, a feature designed and available exclusively with the Bank.
- Cashless treatment at 3600+ partner hospitals.

**Asset creation and investments:**

- Free brokerage upto Rs 22,500 on equity stock trading
- Free opening of trading account
- Waiver of annual charge on demat account for the first year
- 50% waiver on processing fee for new home loans
- No processing fee on balance transfer of existing home loan

**Lifestyle and convenience:**

- Amazon Gift Card of Rs 999 on specified debit card spends, using which one can join Amazon Prime for a year
- Complimentary one year subscription of Zomato Gold for Titanium variant on specified attachments
- Discount on Bigbasket, a leading online supermarket to purchase daily groceries
- Complimentary health check-up at SRL Diagnostics for any family member on specified attachments
- Minimum 15% discount at 2500+ restaurants across the country on using ‘The ONE’ savings account debit card, as part of the Bank’s ‘Culinary Treats’ programme



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To apply for this account, customers can visit the nearest ICICI Bank branch. More information on 'The One' savings account can be availed on [www.icicibank.com](http://www.icicibank.com)

This unique proposition of 'The ONE' savings account comes close on the heels of an array of new launches undertaken by the Bank in its suite of savings account to provide customized offerings for new customer segments. It had in the past few months introduced exclusive savings account for working women, an industry first; a revamped senior citizens account as well as a proposition for families to bank together with the 'Family Banking' savings account offering.

For news and updates, visit here and follow us on Twitter at [www.twitter.com/ICICIBank](http://www.twitter.com/ICICIBank)

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**About ICICI Bank:** ICICI Bank Ltd (NYSE:IBN) is a leading private sector bank in India. The Bank's consolidated total assets stood at US\$ 160.5 billion at June 30, 2018. ICICI Bank's subsidiaries include India's leading private sector insurance, asset management and securities brokerage companies, and among the country's largest private equity firms. It is present across 17 countries, including India.

*Certain statements in this release relating to a future period of time (including inter alia concerning our future business plans or growth prospects) are forward-looking statements intended to qualify for the 'safe harbor' under applicable securities laws including the US Private Securities Litigation Reform Act of 1995. Such forward-looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. These risks and uncertainties include, but are not limited to statutory and regulatory changes, international economic and business conditions; political or economic instability in the jurisdictions where we have operations, increase in non-performing loans, unanticipated changes in interest rates, foreign exchange rates, equity prices or other rates or prices, our growth and expansion in business, the adequacy of our allowance for credit losses, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks, changes in India's sovereign rating, as well as other risks detailed in the reports filed by us with the United States Securities and Exchange Commission. Any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of the date of this release. ICICI Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. Additional risks that could affect our future operating results are more fully described in our filings with the United States Securities and Exchange Commission. These filings are available at [www.sec.gov](http://www.sec.gov).*