

DECLARATION FOR BASIC SAVINGS BANK DEPOSIT ACCOUNT ("BSBD Account")

Customer Declaration and Terms and Conditions ("Terms")

1. These declarations and Terms apply to and regulate operations of the Basic Savings Bank Deposit Account offered by ICICI Bank ("Bank") to customers. These declarations and Terms shall be in addition to the declarations and terms and conditions applicable for ICICI Bank Savings Account ("Savings Account") and not in derogation of the same. To the extent there is any inconsistency, the declarations and Terms as set out herein shall prevail over the declarations and terms and conditions applicable for Savings Account for all intents and purposes in relation to the Basic Savings Bank Deposit Account.
2. The Basic Savings Bank Deposit Account can be opened only by resident Indians (or Foreign Nationals fulfilling the residency criteria) above the age of 18 years. The account is not available to individuals in the capacity of Hindu Undivided Family (HUF) Karta's. Non-resident Indians and foreign nationals not completing residency criteria as per Income tax are not eligible to open the Basic Savings Bank Deposit Account.
3. Customer should not have any existing Savings Account with the Bank prior to opening of Basic Savings Bank Deposit Account. If any existing Savings Account is available with the Bank, then the same needs to be closed by the customer by providing a closure request within 30 days of opening of BSBD Account with the Bank.
4. An existing BSBD Account customer cannot open another savings bank deposit account with the Bank.
5. **Fees and Charges**
 - a) There is no monthly average balance requirement for this account.
 - b) The Bank will issue ATM-cum-Debit Card free of cost.
 - c) Customer will be eligible for unlimited deposits through various channels.
6. **Transaction Charges**

All banking transactions like issuance/revalidation/cancellation of DD/PO, outstation cheque clearing, etc. are subject to charges. The Bank may charge the customer such service charges as decided by the Bank from time to time, for all or any of the facilities availed by the customer as provided by the Bank with intimation to the customer. Further, any Government charges, duties or taxes developing from the provision of any of the facilities shall, if imposed upon the Bank (either directly or indirectly), shall be debited from the customer's account.
7. **Changes to Terms and Conditions:**

ICICI Bank reserves the right to make changes to the Terms and fee/charges for the services applicable to Basic Savings Bank Deposit Account by modifying the same on www.icicibank.com from time to time. The customer undertakes to keep himself/herself updated in this regard.
8. **Miscellaneous:**

ICICI Bank reserves the right to:

 - (i) Waive or reduce the fees and to withdraw such benefit at any time without prior notice to the customer and without any liability to ICICI Bank. Any termination of the facility because of a violation of the Terms, shall result automatically in the termination of such facilities and services.

ICICI Bank shall not be liable, in any way, to the customer in case of breach in the performance of carrying out any facilities, membership or services or the non-performance thereof, whether by ICICI Bank or any other third party. ICICI Bank reserves the right to use the information provided by the customer on its application and during surveys, information from external sources, including consumer reports, for marketing activities carried out by ICICI Bank/its affiliates. ICICI Bank may use this information to develop mailing lists that may be used by companies with whom ICICI Bank shall

work to develop marketing offers for the customer. ICICI Bank reserves the right to revise the policies, features and benefits offered on the facility from time to time and may notify the customer of any such revisions/changes in any manner as deemed appropriate. The customer will be bound by such revisions/changes unless the facility is repaid/cancelled before the date on which the revisions/changes are made. The details of all transactions recorded in the card account of the customer may be shared with credit reference agencies, lenders and/or other agencies for the purpose of assessing further applications for credit by the customer and/or his/her family members, and for fraud prevention.

I _____ account holder declare that I have read and understood the terms and conditions in relation to the usage of various service of ICICI Bank as set forth on www.icicibank.com and confirm that I have been intimated the applicable fees/charges for the services offered by ICICI Bank while opening this BSBD Account. I further confirm that, I do not hold any BSBD Account with any other bank and hereby request ICICI Bank to open my ICICI Bank BSBD Account. I also confirm that I will close any other existing savings bank deposit account with ICICI Bank within 30 days of opening of BSBD Account with ICICI Bank. I understand that post opening of BSBD Account, if ICICI Bank identifies that I hold any other savings bank deposit account, the same shall be closed without any prior notice. I also affirm, confirm and undertake that I have read and understood the Terms and Conditions for usage of the Debit Card of ICICI Bank Limited as set forth on www.icicibank.com.

Name: *(Primary Applicant)

For Branch Use Only

Application No. (only if submitted along with AOF): _____

Customer ID*

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Account Number:

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Documentation completed and form submitted on: Date:

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Form scrutinised and found in order: _____

Staff Name & Employee ID:

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Signature of Bank Official: _____

Signature of DVU Official at RPC _____

If rejected, reason:

Signature of Maker: _____

Signature of Checker: _____