

Terms and Conditions for FD creation request through ICICI Bank ATMs

1. **"FD"** for the purpose these terms and conditions shall mean Fixed Deposits requested through ICICI Bank ATMs for tenures of 390, 590 ,990 Days and for amounts between Rs 10,000/- upto Rs 49,999/- only. Such requests shall exclude requests for other tenures apart from 390, 590 , 990 Days FD, FDs of amount Rs 50,000/- and more, Traditional FDs, Tax Saver FDs, Recurring Deposits, Quantum Optima, Linked FDs, Money Multiplier FDs , Corporate / Partnership / Sole proprietorship FDs and also requests from joint savings account with mode of operation as "jointly"
2. The facility of requesting for creation of Fixed Deposits ("FD") through any ICICI Bank ATM in India shall be available only to resident Indians individuals with ICICI Bank Resident Savings Account and valid debit card and PIN ("Customer/s").
3. To request for creation of such FD from an ICICI Bank ATM, the Customer/s has to authenticate using his / her debit card and PIN and specify the FD amount and tenure. The FD so made shall get created in the name of all the account holders of the ICICI Bank savings bank account which has been debited to create the FD ("Savings Account") and the mode of operation of the FD shall also be the same as that of the Savings Account. Also, in case of multiple savings account linked to a debit card, the primary account linked to the debit card shall be debited.
4. FDs that can be requested for through an ICICI Bank ATM shall be of any of the three tenures of 390 Days, 590 Days and 990 Days FD. These tenure offerings may change from time to time as per ICICI Bank's sole and absolute discretion. Request for FD creation through ATM can be made for amounts between Rs 10,000/- and upto Rs 49,999/- only. FDs requested from the ATM channel shall be opened as cumulative FDs only and under the auto renewal mode.
5. The FD shall be created within 3 working days of receiving such requests for creation of FD through ATM channel from the Customer/s subject to availability of sufficient funds in the Savings Account. The FD shall be created as per prevailing interest rate as on the date of placing the request for creation of FD through ICICI Bank ATM.
6. On successful opening of the FD, a Memorandum of Deposit shall be sent to the registered address for the Savings Account, as per ICICI Bank's records. To obtain a Fixed Deposit Receipt, Customer/s shall be required to visit the nearest ICICI Bank branch and fulfil such requirements as may specified by ICICI Bank from time to time for this purpose.
7. Applicable TDS and other taxes shall apply to the FDs. Premature penalty as prescribed from time to time by ICICI Bank in its sole and absolute discretion shall also be applicable to such FDs.
8. The nomination details of the Savings Account from where funds shall be debited, shall be applicable to the FD also. For affecting any further change in the nomination, the Customer/s shall have to visit the nearest ICICI Bank branch
9. FD interest rates displayed on the ATM screens are for representation only. Customers to confirm latest FD interest rates from the nearest ICICI Bank branch or icicibank.com before

investing.

For placing FDs of other FD tenures and amounts, customers can visit the nearest ICICI Bank Branch, call customer care or log into icicibank.com.

Please refer to www.icicibank.com for the entire set of terms and conditions governing ICICI Bank Fixed Deposits.

The above terms are in addition to the ICICI Bank Fixed Deposits terms and conditions and not in derogation of the same.

ICICI Bank reserves the right to modify/change/delete all or any of the above terms without assigning any reasons for the same. ICICI Bank also reserves the right to discontinue the service without assigning any reasons or without any prior intimation whatsoever. It shall be the customers' responsibility to keep himself updated about such changes and ICICI Bank shall not be responsible for any loss or damage suffered by anyone as a result of such change or discontinuance.