

Savings Account Schedule of Charges for the Privilege Programme

<p>Cash transaction charges</p> <p>Home Branch (Branch where the Account is opened or ported) (Deposits and withdrawals across Branches and deposits in Cash Recycler Machines are considered)</p>	<p>1) Number limit (Sum total of deposits and withdrawals) Rs 150 per transaction post 7 free cash transactions per month.</p> <p>2) Value limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000 post free limit of Rs 5 lakh per month or Rs 150, whichever is higher. Limits are inclusive of both Home and Non-Home Branch transactions (self and third party)</p>
<p>ATM interchange (transactions at Non-ICICI Bank ATMs)</p>	<p>6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 21 per financial transaction and Rs 8.5 per non-financial transaction post 3 transactions (inclusive of financial and non-financial transactions).</p> <p>Other than 6 metro locations: Rs 21 per financial transaction and Rs 8.5 per non-financial transaction post 5 transactions (inclusive of financial and non-financial transactions). Maximum of 5 transactions are free in a month across locations with a cap of 3 transactions at 6 metro locations.</p>
<p>Transactions at ICICI Bank ATMs/Cash Recycler Machines (cash withdrawals)</p>	<p>Nil</p>
<p>Issue of DD drawn on ICICI Bank by cheque/transfer</p>	<p>Nil</p>
<p>Debit Card annual fees</p>	<p>Nil</p>

Chequebooks	Nil
Value added SMS alert facility (For transactions other than specified by the regulatory guidelines, SMS alerts will be triggered only if the transaction value is greater than Rs 5,000).	Nil

Note: Common service charges are applicable to all the Savings Account variants except for Wealth Management/ICICI Bank Private Banking and the ones mentioned above. Refer to Annexure 3.

<u>Current Account Schedule of Charges for the Privilege Programme</u>	
Non-cash transactions - free limits and charges	
Particulars	Privileges
Cheque collection and payment	Free
RTGS/NEFT payment done online	Free
RTGS payment (applicable only if done at the Branch)	Free
NEFT payment (applicable only if done at the Branch)	Free
Business Gold Debit Card	Free
Cheque return – deposited by the customer	First 10 free per month Then Rs 100 per instance
Mobile alert	Free
DD/PO issuance	50 free – on Rs 1 lakh of MAB Min 15 DD/PO Max 1,500 DD/PO Then Rs 2 per 1,000
Branch transaction	150 free – on Rs 1 lakh of MAB Min 100 transactions Max 3,500 transactions Then Rs 25 per transaction
Cheque leaf/leaves issuance	150 free - on Rs 1 lakh of MAB Min 100 leaves Max 2,200 leaves Then Rs 2 per leaf
IMPS payment (applicable for the Branch and online transactions)	50 free - on Rs 1 lakh of MAB Max 1,000 transactions Up to Rs 10,000: Rs 3.50 per transaction; Rs 10,001 to Rs 1 lakh: Rs 5 per transaction;

	Rs 1 lakh to Rs 5 lakh: Rs 15 per transaction
Cash transactions	
Particulars	Privileges
Cash deposits at the base and non-base locations:	
Free limit in Rs	@ 10 times MAB
Maximum cash deposit free limit, per month	2,50,00,000
Charges above the free limit	Rs 3.5 per Rs 1,000 for base and non-base locations Min Rs 50 per transaction
Cash withdrawal at the base location	Free
Cash withdrawal at the non-base location	Free up to Rs 10 times of MAB, up to Rs 2.5 crore Then Rs 2 per Rs 1,000
Cheque return – issued by the customer (including fund transfer)	Rs 750 per instrument
Account closure charges	Within 14 days - Nil Beyond 14 days but within 6 months - Rs 1,000 Beyond 6 months - Rs 500
ATM cash withdrawal at the other Bank ATMs (India)	Rs 21 per transaction
ATM transactions at the other Bank ATMs (Outside India)	Rs 125 per transaction
Replacement of lost/stolen Debit Card(s), Replacement of PIN	Rs 200 per instance
Signature Attestation	Rs 50 per application/letter
ECS Debit Returns	Rs 500 per instance
Branch based transactions including Stop Payment, Standing Instructions, DD cancellation, duplicate DD, DD revalidation, Duplicate Statement, Bankers Report, Certificate of Balance for the previous year, old record retrieval and signature verification	Rs 100 per instance
Cash management services	
Particulars	Privileges
I-Multipay (Apply from Branches)	One time setup fee - Rs 5,000 FT - Nil NEFT - Rs 2 RTGS - Rs 2 Cheque/DD - Rs 3 IMPS - Rs 25,000 - Rs 3.5 Rs 25,000 - Rs 7.5
I-Multipay (Apply through CIB/InstaBIZ)	One time setup fee – Rs 2,000 FT - Nil NEFT – Rs 1

	RTGS – Rs 1
Virtual Account collection (Apply from Branches)	One time setup fee - Rs 4,000 Per transaction Rs - 1
Virtual Account collection (Apply through CIB/InstaBIZ)	One time setup fee – Rs 2,000 FT - Nil NEFT – Rs 1 RTGS – Rs 1
Multiple invoice collection (Apply from Branches)	One time setup fee - Rs 5,000 Transaction charges as per MCC
Multiple invoice collection (Apply through CIB/InstaBIZ/Eazypay Portal)	One time setup fee - Rs 2,000 Transaction charges as per MCC
NACH	One time setup fee - Rs 5,000 Mandate registration - Rs 12 Transaction charges - Rs 4
PAB (Bulk payment without adding a Beneficiary)	One time setup fee - Rs 1,000
Host to Host Integration	One time setup fee - Rs 5,000
API Integration	One time setup fee - Rs 25,000
Other value added services	
Particulars	Privileges
Processing fee on Auto Loan and Mortgage Loan	50% waiver
Interest rate on the Auto Loan	Special interest rate

Glossary of Terms

QAB - Quarterly Average Balance is calculated as an average of daily closing positive balances of each day, spread over a period of the quarter

NMQAB - Non-maintenance of Quarterly Average Balances

Base Location - refers to all the Branches belonging to the same clearing zone in which the Account is opened.

I understand:

1. If the programme threshold as defined in the Terms & Conditions is not maintained for 2 consecutive quarters, the Account will be downgraded to SBA 2.0 Silver and the customer will be required to meet the QAB requirements, as per the variant
2. All cash transactions of Rs 10 lakh and above on a single day would require prior intimation and approval of the Branch, at least one working day in advance
3. For any services or charges not covered under this brochure, please contact any of our Branches or write to corporatcare@icicibank.com
4. The service charges are subject to change, without any prior intimation to the customer. However, the prevailing charges would be hosted on www.icicibank.com
The charge cycle period will be from the 1st to the 31st of the month
5. All the charges are exclusive of GST, as applicable from time to time

6. For detailed Terms and Conditions, please refer to www.icicibank.com

Date: Mon DD, YYYY

Annexure 1

SA (Primary ID)	Eligibility for Current Account(s)	Consent for Current Account(s)
SA Primary ID of the group	Individual/Sole Proprietor – Current Account to be grouped under the Primary ID of the individual/sole proprietor	Consent of the authorised signatories will be taken on the grouping form
SA Primary ID of the group	Partnership/LLP – Current Account can be grouped under the Primary ID of any one of the partners	Consent of the authorised signatories will be taken on the grouping form. One authorised signatory has to be the partner
SA Primary ID of the group	Private Company/Public Company* – Current Account can be grouped under the Primary ID of any one of the directors	Consent of the authorised signatories will be taken on the grouping form. One authorised signatory has to be the director.

*Listed companies are excluded from this grouping.

Annexure 2

CA constitution (Primary ID)	Eligibility for Savings Account(s)	Consent grid
Individual/Sole proprietor	Individual's/Sole proprietor's Savings Account & his/her family** can be grouped	Consent of the authorised signatories will be taken on the grouping form
Partnership/LLP	Partner's Savings Account & his/her family** can be grouped	Consent of the authorised signatories will be taken on the grouping form. One authorised signatory has to be the partner

Private Limited/Public Limited	Director's Savings Account & his/her family** can be grouped	Consent of the authorised signatories will be taken on the grouping form. One of the authorised signatories should be the director
HUF	Savings Account(s) of the Karta & the Coparcener(s) can be grouped with their consent	Consent of the authorised signatories will be taken on the grouping form
One Person Company	Individual's Savings Account & his/her family** can be grouped	Consent of the authorised signatories will be taken on the grouping form
CA constitution (Primary ID)	Eligibility for Current Account(s)	Consent grid
Any constitution	<ol style="list-style-type: none"> 1. Current Accounts having the same PAN can be grouped 2. Current Accounts having common directors can be grouped 3. Current Accounts of the subsidiary & group companies can be grouped 4. Current Accounts of the family members can be grouped 	The consent grid mentioned above will be applicable constitution-wise.

*Listed companies are excluded from this grouping.

**Family includes spouse, parents, children, siblings (brother, sister), grandparents (grandfather, grandmother), grandchildren – (granddaughter, grandson), in-laws – (father-in-law, mother-in-law), brother-in-law, sister-in-law, son-in-law and daughter-in-law. The family will be added in the group basis the customer's declaration in the form [where it is asked about the relationship of the mentioned person with the Primary ID (Customer)]. No additional checks will be performed at the operations end.

Annexure 3

Common ICICI Bank Savings Account facilities for all the products except for Wealth Management/ICICI Bank Private Banking and unless specified product-wise

Service Charges

Service Charges	
Statement	<p>Free quarterly statement Free monthly e-mail statement on request Passbook facility available at the base Branch, free of cost View and download the statement facility available on the website</p>
Issue of Duplicate Statement	<p>Rs 100 per statement will be charged - at the Branch or through Customer Care (Non-IVR), Rs 50 per statement will be charged - through Customer Care (IVR), ATM and Net Banking</p>
Issue of Passbook	<p>Free Passbook issued on request put forth by the customer at the base Branch where the Account is maintained</p>
Issue of duplicate Passbook	<p>Rs 100 for issuance and Rs 25 per page for the updation</p>
DD/PO - Issue	<p>Rs 50 per DD/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 charge of Rs 75 and a maximum charge of Rs 15,000</p> <p>For senior citizens, students & rural locations: Up to Rs 10,000 – Rs 40 Above Rs 10,000 till Rs 50,000 – Rs 60 Above Rs 50,000 – Rs 5 per thousand rupees or part thereof (maximum of Rs 15,000)</p>
DD/PO - Issue by deposit of cash	<p>Rs 150 per DD/PO for an amount of up to Rs 50,000 For DD/PO above Rs 50,000 - Rs 5 per thousand rupees or part thereof, subject to a minimum charge of Rs 150 and a maximum charge of Rs 15,000</p>

DD/PO - Cancellation/Duplicate/Revalidation	For Instrument value up to Rs 200 – Nil For Instrument value above Rs 200 - Rs 100
NEFT Charges - Outward	Through online mode(s) – Nil Through the Branch: 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 mode(s) – Nil Through the Branch: Rs 2 lakh to Rs 5 lakh – Rs 20 per transaction Above Rs 5 lakh - Rs 45 per transaction
RTGS - Inward	Nil
IMPS - Outward	Up to Rs 1 lakh – Rs 5 per transaction Rs 1 lakh to Rs 5 lakh – Rs 15 per transaction (Maximum limit per transaction – Rs 5 lakh)
IMPS - Inward	Nil
UPI transaction charges	Nil
Charges for certifying or verifying customer ECS mandates	Nil
Cheque collection - Local	Nil
Account closure	Nil for closure within 30 days of Account opening, Rs 500 for closure during 31 days to one year, Nil after one year of Account opening
Debit Cards:	

Enrollment fee	For Coral Debit Card - joining fee of Rs 699 and annual fee of Rs 699
Late payment charges	NA
Replacement Card fee (lost/damaged Card)	Rs 200 per Card
Surcharge on fuel purchase	<p>Fuel surcharge waiver is applicable when both the below mentioned conditions are fulfilled</p> <ol style="list-style-type: none"> 1. ICICI Bank Debit Card(s) is/are used at the ICICI Bank Terminal/s (On-Us transaction) 2. Transaction is made at selected government petrol pumps. <p>Please note that the acquirer/petrol pump may levy surcharge at its own discretion.</p>
Surcharge on railway bookings	1.8% of the booking charge as per Visa regulations
Debit Card PIN regeneration charges	Rs 25 [not applicable if request is raised through Instapin at the Branch/Customer Care (IVR)]
Debit Card de-hotlisting	Rs 100 per request
Balance Certificate	Rs 50 per certificate for the balance in the Savings Account and Fixed Deposit Account
	Rs 100 per certificate for the balance in INR and the equivalent amount in USD in the Savings Account and Fixed Deposit Account
Interest Certificate	Rs 50 per certificate for more than one copy, for a financial year.
Retrieval of old transactional documents/Enquiries related to the old records	<p>Up to 1 year old - Rs 50/- per record</p> <p>More than 1 year old - Rs 100/- per record</p>
Photo attestation	Rs 100 per application/letter

Signature attestation	Rs 50 per application/letter
Address confirmation	Rs 50 per request
Inoperative Account	Nil
Stop Payment charges	For a particular cheque – Rs 100 Range of cheques – Rs 200 (Free through Customer Care (IVR) & Net Banking)
Lien marking and unmarking of Savings Account	Rs 50 for marking of lien Rs 50 for unmarking of lien
Reissue of internet User ID or Password (Branch or Non-IVR Customer Care)	Rs 50 per request
Standing Instructions - setup charge	Rs 150 per standing instruction
Address change request at the Branch	Rs 50 per instance
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical).	Rs 100 per mandate
Cash deposit charges - Cash Acceptor/Recycler Machines	<p>Rs 50 per transaction will be levied on the cash deposited in the Cash Acceptor/Recycler Machine/s on Bank holidays and between 06:00 p.m. and 08:00 a.m. on working days.</p> <p>The charges would be applicable if the cash deposit/s in the Cash Acceptor/Recycler Machine/s, on Bank holidays and between 06:00 p.m. and 08:00 a.m. on working days, exceeds Rs 10,000 per month either as a single transaction or multiple transactions.</p> <p>Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jandhan Accounts, Accounts held by the incapacitated and</p>

	visually impaired persons, Student Accounts or any other Accounts identified by ICICI Bank.
Penal Charges:	
ECS/NACH Debit Returns	Rs 500 per instance for financial reasons.
Cheque return - outward (cheque deposited by the customer)	Rs 200 per instance for financial reasons
Cheque return - inward (cheque issued by the customer)	Rs 500 per instance for financial reasons. Rs 50 for non-financial reasons except for the 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(s) returned by courier	Any deliverable(s) returned by courier due to consignee or address specific reasons (no such consignee/consignee shifted and no such address, etc.) – Rs 50 per instance
Deliverable(s) destroyed at the Branch(es)	Any deliverable(s) not picked up (within the stipulated time) - Rs 50 per instance

Locker rates vary for different Branches, hence customers are requested to get in touch with their respective Branch(es)

Note: Taxes at the prevailing rates, as per the Government rules, will be applicable over and above the mentioned charges. The charges indicated above are subject to periodic revisions.