

Privilege Banking Accounts - Senior Citizens

	Blue Privilege Savings Account (Senior Citizen)#	Gold Privilege Savings Account (Senior Citizen)	Titanium Privilege Savings Account (Senior Citizen)
Available to	All cities	All cities	All cities
Eligibility	Resident Indian, >60yrs	Resident Indian, >60yrs	Resident Indian, >60yrs
Minimum monthly average balance (MAB)*MAB is the simple average of day-end balances for a calendar month.	Rs.10,000*	Rs. 50,000* MAB requirement waived subject to FD of min Rs.2.5 lacs under the same Cust ID (not applicable for Gold Plus Savings Account)	Rs. 1,25,000*** MAB requirement waived subject to FD of min Rs.6.25 lacs under the same Cust ID
Service Charges			
Cash Transaction Charges Home Branch (Branch where the account is opened or ported) (Deposits and withdrawals across branches and deposits in Cash Recycler Machines considered.)	<p>1) Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction, post 4 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 1 lakh, per month or Rs 150, whichever is higher.</p> <p>a) Non-Home branch – Rs 5 per Rs 1,000, for transaction value above Rs 25,000 at non-home branch in a day or Rs 150, whichever is higher.</p> <p>b) Third party cash transactions charged at Rs 150</p>	<p>1) Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction, post 5 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 1 lakh, per month or Rs 150, whichever is higher.</p> <p>Limits are inclusive of both Home and Non home branch transactions. (Self and Third party)</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.</p> <p>Limits are inclusive of both Home and Non home branch transactions. (Self and Third party)</p>

	per transaction. Per transaction value capped at Rs 25,000. For Senior Citizen customers while the limit of Rs 25,000 per transaction will be applicable, the accounts will not be charged.		
ATM Interchange (Transactions at Non ICICI Bank ATMs)	Nil	Nil	Nil
Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Nil	Nil	Nil
Issue of DD drawn on ICICI Bank by cheque/transfer	Rs.50 per D.D. up to Rs.10,000;Rs.5 per thousand rupees or part thereof for DD of more than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000	Nil upto for D.D. up to Rs.150,000. Above that Rs 5 per thousand or part thereof maximum of Rs 15000	Nil
Debit Card Fees annual fees	Nil	Nil	Nil
Cheque Books	Nil for 25 cheque leaves in a year; Rs. 2 per leaf thereafter	Nil	Nil
Value Added SMS alert facility (For transactions other than specified by regulatory guidelines, sms alerts will be triggered only if the transaction value is greater than Rs.5,000)	Nil	Nil	Nil
Penal Charges			
Charges for non maintenance of minimum monthly average balance (NMMAB)	6% of the shortfall in required MAB or Rs. 500 whichever is lower	3% of the shortfall in required MAB or Rs. 500 whichever is lower	3% of the shortfall in required MAB or Rs. 500 whichever is lower

Note:

This product is no longer available for new customers

* This is applicable for customers who hold the Privilege Banking account August 21, 2008 onwards. Non-maintenance of MAB charges not applicable to Salary customers

For customers who hold the Privilege Account between April 10, 2008 and August 20, 2008

- The new minimum balance requirement and charges will be applicable October 1, 2008 onwards.
- The current minimum required TRV for Gold Privilege Account is Rs.100,000 out of which min MAB requirement in savings account is Rs.50,000
- The current minimum required TRV for Silver Privilege Account is Rs.50,000 out of which min MAB requirement in savings account is Rs.25,000
- The current minimum required TRV for Blue Privilege Account is Rs.25,000 out of which min MAB requirement in savings account is Rs.10,000
- If the required minimum balances are not maintained for two consecutive quarters, Privilege Banking facilities will be withdrawn.
- In addition to the above, If MAB falls below Rs.10,000, non-maintenance of MAB charge @ Rs.750 per quarter is levied. These charges are not applicable for Salary customers

For customers who hold the Privilege Account as on April 9, 2008

- The new definition will be applicable October 1, 2008 onwards.
- The current minimum required TRV for Gold Privilege Account is Rs.100,000 out of which min MAB requirement in savings account is Rs.50,000
- The current minimum required TRV for Silver Privilege Account is Rs.50,000 out of which min MAB requirement in savings account is Rs.25,000
- The current minimum required TRV for Blue Privilege Account is Rs.25,000 out of which min MAB requirement in savings account is Rs.10,000
- If the required minimum balances are not maintained for two consecutive quarters, Privilege Banking facilities will be withdrawn.
- No non-maintenance of MAB charges applicable

*** For Titanium Privilege Account or upgraded an existing account to a Titanium Privilege Account on or before November 30, 2012 ; –

The minimum required TRV** for Titanium Privilege Account is Rs.5,00,000 and minimum MAB requirement in savings account is Rs.75,000

Charges for non-maintenance of MAB not applicable: Subject to FD of min Rs.3.75 lacs under the same CUST ID

If the required minimum balances are not maintained for two consecutive quarters, Privilege Banking facilities will be withdrawn.

** The Total Relationship Value (TRV) consists of the following products either singly or jointly –

- Balances in bank accounts
- Fixed Deposits
- Mutual Funds
- Bonds / Small Savings
- Investment portion of Life Insurance policies
- Alternate Products (Real Estate Funds, Private Equity Funds, Structured Products etc)

The above investments should be through ICICI Bank.

Note - Common service charges applicable to all Savings Account variants except for Wealth Management / ICICI Bank Private Banking

Common Service Charges

Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking and unless specified product-wise	
Service Charges	
Statement	Free Quarterly Statement Free monthly e-mail statement on request Passbook facility available at base branch View and download statement facility available on the website
Issue of Duplicate Statement	Rs.100 per statement at branch or Customer Care (non-IVR), Rs. 50 per statement through Customer Care (IVR), ATM and Net banking
Issue of pass book	Nil
Issue of duplicate pass book	Rs 100 for issuance and Rs 25 per page for updation
DD / PO - Issue	Rs.50 per D.D/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 of Rs.75 and maximum of Rs. 15,000 For Senior Citizen, Student & Rural locations : For amounts upto Rs.10,000– Rs.40, For amounts above Rs.10,000 till Rs.50,000 – Rs.60, For amounts above Rs.50,000– Rs.5 per thousand rupees or part thereof (maximum of Rs.15,000)
DD/PO - Issue by deposit of cash	Rs.150 per DD/PO for amounts up to Rs.50,000, For DD/PO above Rs. 50,000 Rs.5 per thousand rupees or part thereof, subject to a minimum of Rs.150 and maximum of Rs.15000
DD / PO - Cancellation / Duplicate / Revalidation	For Instrument value upto Rs.200 – Nil For Instrument value above Rs.200 - Rs.100

NEFT Charges - Outward	Through Online Channel – Nil Through Branch Channel - 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 Channel – Nil Through Branch Channel – Rs 2 lakh to Rs 5 lakh – Rs 20 per transaction Above Rs 5 lakh - Rs 45 per transaction
RTGS - Inward	Nil
IMPS - Outward	Upto Rs.1 lakh – Rs. 5 per transaction Rs. 1 lakh to Rs. 5 lakhs – Rs. 15 per transaction (Max limit per transaction - Rs. 5 lakhs)
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 Card	
Enrolment fee	For Coral Debit Card Joining Fee of Rs. 699 and annual fee of Rs. 699
Late Payment Charges	N.A.
Replacement Card fees (Lost / Damaged card)	Rs. 200 per card
Surcharge on Fuel purchases	Fuel Surcharge Waiver is applicable when both the below mentioned conditions are fulfilled 1. ICICI Debit card is used on ICICI Bank terminal (On-Us transaction) 2. Transaction is done on select government petrol pumps. Please note, the Acquirer/Fuel pump may levy surcharge at its own discretion
Surcharge on railway bookings	1.8% of bookings as per Visa regulations

Debit Card PIN re-generation Charges	Rs. 25. [Not applicable if request through Instapin at Branch / Customer Care (IVR)]
Debit Card de-hotlisting	Rs. 100 per request
Balance Certificate	Rs. 50 per certificate for balance in Savings Account and Fixed Deposit Account Rs.100 per certificate for balance in INR and the equivalent amount in USD in Savings Account and Fixed Deposit Account
Interest Certificate	Rs. 50 per certificate for more than one copy for a financial year
Retrival of old transactional documents / Enquiries related to old records	Upto 1 year old Rs 50/- per record; More than 1 year old Rs 100/- per record
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	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 - Setting-up-charge	Rs. 150 per standing instruction
Address change request at branches	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	Charges of Rs 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 06:00 p.m. and 08:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 6 pm and 8 am on working days exceeds Rs 10,000 per month either as a single transaction or multiple transactions. Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jandhan Accounts, Accounts held by incapacitated and 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 customer)	Rs 200 per instance for financial reasons
Cheque return inward (cheque issued by customer)	Rs 500 per instance for financial reasons. Rs.50 for non-financial reasons except for 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 returned by courier	Any deliverable returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) – Rs 50 per instance
Deliverables destroyed at Branches	Any deliverable not picked up (within the stipulated time) - Rs 50 per instance

1. Locker rates vary for different branches, hence customers are requested to get in touch with respective branch.
2. Taxes at prevailing rates as per Govt rules shall be applicable over and above the mentioned charges. The charges indicated above are subject to periodic revision.
3. *With effect from April 1, 2015: In the event of non-maintenance of minimum MAB, the bank will notify the customer by SMS/e-mail/ letter etc. that in the event of the minimum balance not being restored in the account in the subsequent month, non-maintenance of MAB charges will be applicable. In case the customer has not maintained MAB for any consecutive month, non-maintenance of MAB charges shall be applicable for all consecutive months. The Bank will notify the customer in the initial month only in case of non-maintenance of MAB in consecutive months. It will be the responsibility of the customer to have a valid e-mail

ID, mobile number and address updated with the Bank at all times,failing which,customer may not receive the notification(s).