

## Gold Advantage Schedule of charges w.e.f February 1, 2015

### PAYMENTS

Monthly Average Balance	Rs. 100,000/-
NMMAB Charges	Rs.1800/- per month
<b>Cash payments</b>	
Cash withdrawal at Base branches*	Free
Cash withdrawal at non-base branches*	Free upto 50,000/- daily. Above that 2/- per 1000/-; min Rs.50/- Only for self cheques – specified process to be followed

\* Cash withdrawals of Rs. 10,00,000 and above on a single day would require prior intimation and approval of the branch atleast one working day in advance.

<b>Cheque payments</b>	
Local cheques issued for payment (intra-city)	Free
Multicity Cheque Payments	Free upto 50 lacs per month. Above that Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than 1,00,000
Funds Transfer	Free
<b>Payment Through NEFT</b>	<b>Free</b>
<b>Payment through RTGS</b>	<b>Free</b>
<b>Demand Draft / Pay order issued from Branch / Phone Banking</b>	
Pay order issued from base branch only	Free
DD payable at own locations	Free limit of 15 lacs per day. Above that Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than 1,00,000
DD drawn on correspondent banks / other banks	Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than 1,00,000
DD / PO issued from non-base location	DD/PO charges as above plus Funds Transfer charges as applicable.
<b>COLLECTIONS</b>	
<b>Cash Collection</b>	
Cash deposit at base or non-base branch location - Self & third party	Free up to 7.5 lacs per month Above that Rs. 5/- per 1000/- plus packet charges. Min Rs. 100/- per transaction.

Packet Charges For Cash Deposit	Packet charges of Rs 20 per 100 notes of same denomination; Rs 0.50 per loose note. Min Rs 50 per transaction for Base & Rs 100 per transaction for non base
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Cash deposits of Rs. 10,00,000 and above on a single day would require prior intimation and approval of the branch atleast one working day in advance.

**Note: Zero free limit of Cash Deposit if MAB maintained is lower than 50% of committed MAB**

Local Cheque Collection through Branches
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At base location	Free
At Non – base location	Free upto Rs. 50 lacs per month; Above that Rs.0.50 per 1000 Subject to min Rs50 per txn. Only for UCC :Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than 1,00,000

Up country Cheque Collection
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ICICI Bank locations & Non ICICI Bank Locations	Rs.50 for instrument less than 10,000; Rs.100 for 10,001 to 1,00,000; Rs.150 for instrument greater than 1,00,000
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Collection through NEFT
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	Free
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Collection through RTGS
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	Free
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Bulk Transaction Charges
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Bulk Transactions	Free upto 300 transactions per month. Above that Rs. 25/- per transaction
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\* Does not include RTGS, NEFT, UCC transactions and transactions done through Internet/ Phone/ Mobile Banking and ATM.

Penal Charges
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Penal Charges	Rs 25 per transactions from first transaction for accounts not maintaining required MAB. Not applicable on cash deposit transaction.
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Channel Services
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Debit card
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Debit card charges	Rs. 250/- per annum.
ATM Transactions at other bank ATM (India)	Balance Enquiry – Rs 8.5/- per transaction, Withdrawal – Rs. 20/- per transaction
ATM Transactions at other bank ATM (Outside India )	Withdrawal (per transaction) – Rs. 125/- + applicable Service Tax
Replacement of lost / stolen debit card, Replacement of PIN	Rs. 200/- per instance
De hotlisting of Debit Card	Free

<b>Phone Banking</b>	
Balance Enquiry & Last 10 Transactions	Free*
Cheque Status	Free*
Request for a Cheque Book	At no extra cost*
Make a Fixed Deposit	At no extra cost*
Stop Payment Request	At no extra cost*
Request for Email Statement	Free*
Hotlisting of Cards	Free
* Transactions available on IVR; these transactions if done through Phone Banking Officer beyond 5 transactions per day would be charged @ Rs. 25/- per transaction	
<b>Internet Banking</b>	
Account Related Information	Free
Request for a Cheque Book	At no extra cost
Make a Fixed Deposit	At no extra cost
Stop Payment Request	At no extra cost
<b>Mobile Banking</b>	
Daily Closing Balance	Rs. 25 per month
Transaction Alert for Debit/Credit above Rs. 5000	
Alert on Insufficient Funds in Clearing	
<b>Email Banking</b>	
Transaction Statements (Daily/Weekly/Monthly)	Free
Alert on Insufficient Funds in Clearing	Free
Alerts on Debit/Credit above Rs. 5000	Free
<b>Doorstep Banking</b>	
Cash Pick up	Please contact the nearest ICICI Bank Branch/ your Relationship Manager for details.
Cash Delivery	
Cheque Pick up	
Trade Document Pick up	
Cheque Book Charges: Multicity Cheques#	100 Cheque leaves Free per month, above that Rs.2/- per Leaf
# First account opening cheque book of 50 leaves free.	
<b>Stop Payment Charges</b>	
Stop Payment Charges	Rs. 50 for a particular cheque; Rs. 100 for a range of cheques
<b>Account Statement Charges</b>	
Monthly (Physical copy)	Free
Daily (through e-mail)	Free
Through Fax (Daily/Weekly/Fortnightly/Monthly)	Rs. 5/- per page; min. Rs. 200/- per month

<b>Standing Instruction</b>	
Setting Up	Rs. 50/-
Execution	Fund transfer charges & out of pocket expenses if any are applicable
Amendment	Rs. 25/-
<b>Account Closure Charges</b>	
Within 6 months	Rs. 1000/-
After 6 months	Rs. 500/-
<b>Speed Clearing charges</b>	
Rs. 150/- per Instrument of value above Rs. 100,000/-	
<b>Cheque Return Charges</b>	
Cheque Return - Deposited by Customer	Rs.100/- per instrument plus Correspondent Bank
Cheque Return - Issued by Customer (Including Fund Transfers)	For first 2 instrument (per month) – 1) If MAB maintained:Rs. 350/- per instrument and, 2) If MAB not maintained:Rs. 500/- per instrument From 3rd instrument onwards (per month) – Rs.750/- per instrument
ECS Debit Return	Rs. 350/- per instrument
<b>Variant Changes</b>	
Changes to Trade RCA Schemes or to other Current Account Schemes of ICICI Bank	FREE; scheme change request (written) can be made anytime. Scheme change will be effected from start of the next month.

This schedule is produced to keep customers informed of a broad range of services. For any services or charges not covered under this brochure, please contact any of our branches or write to: [corporatecare@icicibank.com](mailto:corporatecare@icicibank.com). The service charges are subject to change without any prior intimation to customers. However, the prevailing charges would be hosted on [www.icicibank.com](http://www.icicibank.com). All charges are exclusive of service tax (as applicable).

DD/PO – For single DD/PO Issuance, the number of transactions will count as 2 transactions

Salary payment to multiple accounts through cheque – Transaction count will be considered equivalent to number of multiple accounts credited