

## CHANGES IN SCHEDULE OF CHARGES — ICICI BANK SAVINGS ACCOUNTS

The detailed schedule applicable to the various types of savings accounts is available on our website [www.icicibank.com](http://www.icicibank.com)

### Regular Savings variants –

Product type	Minimum Monthly Average Balance requirement (MAB)	Existing Non-maintenance of MAB charges	Non-maintenance of MAB charges (effective February 01, 2022)
Regular Savings account	Metro / Urban locations - ₹ 10,000	All locations – 5% of the shortfall in required MAB.	All locations – 6% of the shortfall in required MAB or ₹ 500 whichever is lower
	Semi Urban locations - ₹ 5,000		
	Rural locations - ₹ 2,000		
Asset Linked Savings Account (ALSA) / Easy Receive Account	Metro / Urban locations - ₹ 10,000 Semi Urban / Rural locations - ₹ 5,000	5% of the shortfall in required MAB.	6% of the shortfall in required MAB or ₹ 500 whichever is lower.
Freedom Savings Account/ Advantage Women Account	₹ 10,000	5% of the shortfall in required MAB.	6% of the shortfall in required MAB or ₹ 500 whichever is lower.
Chargeable Salary Account (if applicable as per product offering)	₹ 10,000 / ₹ 5,000 / ₹ 2,000	5% of the shortfall in required MAB.	6% of the shortfall in required MAB or ₹ 500 whichever is lower.
Broker Accounts	₹ 5,000	5% of the shortfall in required MAB.	6% of the shortfall in required MAB.
Young Stars	₹ 2500	5% of the shortfall in required MAB.	6% of the shortfall in required MAB.
Bank@Campus / Accounts with 500 MAB and 1000 MAB requirement	₹ 500/ ₹ 1000	5% of the shortfall in required MAB.	6% of the shortfall in required MAB.
Life Plus Senior Citizen Accounts / Illiterate Account	₹ 4,500	5% of the shortfall in required MAB or ₹ 100 whichever is lower	5% of the shortfall in required MAB or ₹ 100 whichever is lower
Basic Banking Account / Self Help Group / Blind Account / Incapacitated Account / Pension Account / Retiral Account / Defence Account	Nil	Nil	Nil
Silver Savings account	₹ 25,000	5% of the shortfall in required MAB or ₹ 500 whichever is lower	6% of the shortfall in required MAB or ₹ 500 whichever is lower

### Privilege Banking variants –

Product type	Minimum Monthly Average Balance requirement (MAB)	Existing Non-maintenance of MAB charges	Non-maintenance of MAB charges (effective February 01, 2022)
Gold / Magnum / Titanium Savings Account	₹ 50,000 / ₹ 100,000 / ₹ 125,000 / ₹ 200,000	2% of the shortfall in required MAB or ₹ 500 whichever is lower	3% of the shortfall in required MAB or ₹ 500 whichever is lower

### Family Banking variants –

Product type	Minimum Monthly Average Balance requirement (MAB)	Existing Non-maintenance of MAB charges	Non-maintenance of MAB charges (effective February 01, 2022)
Regular Family	Metro / Urban locations - ₹ 30,000 Semi Urban / Rural locations - ₹ 20,000	5% of in required MAB or ₹ 500 whichever is lower	6% of the shortfall in required MAB or ₹ 500 whichever is lower
Silver / Gold / Magnum / Titanium Family	₹ 50,000 / ₹ 100,000 / ₹ 200,000	2% of the shortfall in required MAB or ₹ 500 whichever is lower	3% of the shortfall in required MAB or ₹ 500 whichever is lower

Taxes at prevailing rates as per Govt rules shall be applicable over and above the mentioned charges.

#### **Important Notes:**

- Non-maintenance charges exemption based on product features/FD maintenance as per respective product offering to continue
- If the shortfall observed in actual balance maintained and required MAB is less than ₹ 100 then penal charges for non-maintenance of MAB shall be not be applicable
- In the event of non-maintenance of minimum MAB, the Bank will notify the customer by sending an E-mail / SMS/ Letter 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).