

## **Terms & Conditions for Privilege Banking Savings Account**

These Terms and Conditions (the "Terms") apply to and regulate the operation of the "Privilege Banking Savings Account" (the "Account") offered by ICICI Bank in addition to the Terms and Conditions of the standard "Savings Account" (the "Primary Terms and Conditions") as available on [www.icicibank.com](http://www.icicibank.com). To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail. All capitalized terms used herein but not defined shall have the same meaning as specified under Primary Terms and Conditions.

a. The minimum quarterly average balance (hereinafter referred to as "QAB") requirement are as follows:

i. Blue Privilege savings account : QAB of Rs.10,000 to be maintained in the account . Non-maintenance of the required QAB in the account in any quarter attracts a penalty charge of Rs.750 per quarter;

ii. Silver Privilege account: QAB of Rs.25, 000 to be maintained in the account. Non-maintenance of the required QAB in the account in any quarter will attract a penalty charge as per the following guidelines:

- If QAB is between Rs.25,000 and Rs.10,000, charge of Rs.500\* will be levied
- If QAB falls below Rs.10,000, charge of Rs.750\* will be levied

\* QAB Charges for non-maintenance of specified QAB for the Silver Privilege account shall be waived off provided the account holder maintains a Fixed Deposit of minimum Rs.1.25 lacs under the same Customer ID which he holds with ICICI Bank.

iii. Gold Privilege account: QAB of Rs.50,000 to be maintained in the account . Non-maintenance of the required QAB in the account, in any quarter will attract a penalty charge as per the following guidelines:

- If QAB is between Rs.50,000 and Rs.25,000, penalty charge of Rs.250\* will be levied
- If QAB is between Rs.25,000 and Rs.10,000, penalty charge of Rs.500\* will be levied
- If QAB falls below Rs.10,000, penalty charge of Rs.750\* will be levied

\* QAB Charges for non-maintenance of specified QAB for the Gold Privilege account shall be waived off provided the account holder maintains a Fixed Deposit of minimum Rs.2.50 lacs under the same customer ID which he holds with ICICI Bank.

iv. Titanium Privilege account: QAB of Rs.75,000 to be maintained in the account . Non-maintenance of the required QAB in the account, in any quarter will attract a penalty charge as per the following guidelines:

- If QAB is between Rs.75,000 and Rs.50,000, penalty charge of Rs.150\* will be levied
- If QAB is between Rs.50,000 and Rs.25,000, penalty charge of Rs.250\* will be levied
- If QAB is between Rs.25,000 and Rs.10,000, penalty charge of Rs.500\* will be levied
- If QAB falls below Rs.10,000, penalty charge of Rs.750\* will be levied

\* QAB Charges for non-maintenance of specified QAB for the Titanium Privilege account shall be waived off provided the account holder maintains a Fixed Deposit of minimum Rs.3.75lacs under the same customer Id which he holds with ICICI Bank.

- b. For ICICI Bank's Salary savings account non-maintenance of QAB will not attract any penalty charges.
- c. There will be no additional charges levied on Gold Privilege & Titanium Privilege customers for Multicity cheque payment.
- d. Silver Privilege customers, shall not levied any charges for Multicity cheque payment upto Rs.100,000 per month.
- e. There will be complete waiver of Anywhere Banking charges levied on Gold & Titanium Privilege customers.
- f. There will be complete waiver of Annual fee levied on Debit card for Gold & Titanium Privilege customers.
- g. There will be no charges levied for withdrawal of cash and balance enquiry through any bank's ATM for Titanium, Gold & Silver Privilege customers.
- h. There will be complete waiver of charges on DD/PO for Titanium Privilege customers. No charges on DD/PO upto 1,00,000 per day for Gold Privilege and upto Rs.50,000 per day for Silver Privilege customers.
- i. Accounts having a joint mode of operation shall not be eligible for upgradation through ICICI Bank's mobile, internet and phone banking services (Alternate Channels).
- j. By applying through any of the Alternate Channels, the customer accepts that he has read, understood and accepted the Terms and Conditions applicable to Privilege Banking Savings Account and terms applicable to the specific Alternate Channels through which the request has been made.
- k. ICICI Bank reserves the right to make changes to the Terms after giving prior due intimation .

**Disclaimer:**

"ICICI Bank may, at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products/services."