



### NRI Premia/Seafarer Premia/Virtu Premia

Incremental sourcing for these products has been discontinued. Current applicable charges till Jun 30, 2025 are as below.

There has been a revision in the charges for certain services effective Jul 1, 2025. Please refer to Annexure 1 for the updated charges.

Particulars	Requirement
Minimum Monthly Average Balance (MAB)	For Premia Program (w.e.f. Nov 2022): INR 5 lakh in Current Account/ Savings Account or
	INR 25 lakh in Current Account/ Savings Account + Fixed Deposits or
	INR 50 lakh in Current Account/ Savings Account + Fixed Deposits + Loans* + Demat** + Credit Card Spends*** or
	Home Loan of INR 1 crore~

Account level: Minimum Monthly Average Balance maintained in each Savings/Non-interest bearing Account under the same Customer ID.

Current Account/Savings Account level: Cumulative minimum Monthly Average Balance in all Savings/Non-interest bearing Accounts under the same Customer ID.

Customer ID level: Monthly Average Balance in NRE Savings Account/Non-interest Bearing Account + Monthly Average Balance in NRO Savings Account/Non-interest Bearing Account + Month end Balance in Fixed Deposits and Recurring Deposits within the same Customer ID.

Charges mentioned under 'NRI Premia' Program shall be applicable for Remittance Premia and Seafarer Premia Accounts.

#### Program Conditions (Pro & Premia)

\*Disbursement value of Auto Loans, Education Loans, Personal Loans, Loan Against Securities, Loan Against Mutual Funds, Business Loans

\*\*Only Equity portfolio

\*\*\*Average spends of Credit Cards for the last 12 months

~Disbursement value of Home Loans

## Service Charges Debit/ATM Card

Particulars	Charges
Annual Debit Card fee (For primary account holder/ joint account holder)	Silver: Nil Platinum: Nil World: Nil
Replacement Card fee (Lost/Damaged Card)	Nil
Debit Card PIN regeneration charges <sup>^</sup>	Nil
ATM Interchange (Transactions at non-ICICI Bank ATMs)	Nil
Transactions at ICICI Bank ATMs in India	INR 21 per financial transaction post 5 transactions. All non-financial transactions are free. (Financial transactions include – Cash withdrawal; non-financial transactions include - Balance inquiry, mini statement & PIN change)
Transactions at ICICI Bank ATMs overseas	INR 125 per financial transaction + 3.5% currency conversion charges
	INR 25 per non-financial transaction
For purchases and ATM transactions outside India at all Visa-enabled POS machines and ATMs (Forex conversion charges)	Conversion charges of 3.5%

**Locker**

Particulars	Charges
Lockers (Customers are entitled to a discount only for the first year)	50% discount on annual fee

**Cheque**

Particulars	Charges
Issuance of chequebook	Nil
Collection of outstation cheques	Nil
Stop payment charges^	Nil

**NEFT/RTGS/IMPS**

Particulars	Charges
NEFT - Outward	Nil
RTGS - Outward	Nil
IMPS - Outward^	Nil

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#### Demand Draft (DD)/ Purchase Order (PO)

Particulars	Charges
DD/PO - Issued by depositing cash, cheque or via bank transfer	Nil
DD/PO - Cancellation/Duplicate/Revalidation^	INR 100 per instance

#### National Automated Clearing House (NACH)

Particulars	Charges
One time NACH mandate authorisation charges (physical)^	Nil

#### Standing Instructions

Particulars	Charges
Standing Instructions - Set-up	Nil

#### Statements

Particulars	Charges
Issuance of duplicate statement	Nil

#### Cash Transactions

Particulars	Charges

Cash deposit charges - Cash Acceptor/Recycler machines	Nil
Cash Transaction Charges (Cumulative of Deposits and Withdrawals)^	<p>1) Number Limit (Total of Deposits and Withdrawals): INR 150 per transaction, post 5 free cash transactions per month</p> <p>2) Value Limit (Total of Deposits and Withdrawals): INR 5 per INR 1,000, post free limit of INR 15 lakh or INR 150, whichever is higher.</p> <p>(Not applicable for incapacitated and visually impaired persons)</p>

#### Miscellaneous Charges

Particulars	Charges
Balance Certificate^	Nil
Interest Certificate^	Nil
Account closure^	Nil
Retrieval of old transaction documents/ Enquiries related to old records^	Nil
Photo attestation	INR 100 per application/letter
Signature attestation^	INR 100 per application/letter
Address confirmation^	Nil
Lien marking and unmarking of Savings Account^	Nil
Issuance of duplicate passbook	Nil

Address change request at branches^	Nil
Value added SMS alert facility	Nil
Reissue of Internet Banking User ID or Password (Branch or Non IVR Customer Care)^	Nil

#### Penal Charges

Particulars	Charges
Charges for non-maintenance of minimum Monthly Average Balance (MAB)	2% of the shortfall in required MAB or INR 500, whichever is lower
	Premia Family level MAB up to INR 30 lakh - 2% of shortfall in required MAB or INR 500, whichever is lower

#### Overdraft

Particulars	Charges
Penal Charges for late payment of Overdraft against Fixed Deposits	Penal Charges applicable for late payment will be 5%, which shall be charged on the overdue amount and/or overdrawn amount from the due date till the date of actual payment. Upon levy of such Penal Charges, the borrower shall pay the said Penal Charges along with the applicable Goods and Services Tax (GST).

Particulars	Charges
Decline of transaction at ATMs or Point of Sale (POS) machines due to insufficient balance in the account	INR 25 per transaction
Cheque return - Outward (cheque deposited by customer)	INR 200 per instance for financial reasons
Cheque return - Inward (cheque issued by customer)	INR 500 per instance for financial reasons. INR 50 per instance for non-financial reasons except for signature verification

ECS Debit Returns^	INR 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate.
Standing Instructions - Non acceptance	INR 200 per instance for financial reasons
Deliverables returned by courier	Any deliverables returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) - INR 50 per instance
Deliverables destroyed at Branches	Any deliverables not picked up (within the stipulated time) - INR 50 per instance

#### Portfolio Investment Scheme (PIS)

Sr. No.	Fee Type	Fee*
1	PIS Approval Issuance/ NRO Ledger Creation	INR 1,000 (one-time fee)
2	Annual Account Maintenance Fee	INR 1,000
3	Transaction & Reporting Fee	INR 100 (per contract note)
4	15CA/15CB Certificate Issuance for Long Term/ Short Term Capital Gains	INR 200 (per Certificate)

\*GST will be applicable on all the above charges.

^Charges w.e.f. May 1, 2024

Note:

- With effect from Jul 1, 2017, GST will be applicable on all transactions involving currency conversion. All other charges will also attract GST, as applicable.

- With effect from Apr 1, 2015: In the event of non-maintenance of minimum MAB, the Bank will notify the customer by e-mail/letter etc. that in the event of minimum balance not being restored in the account in the subsequent month, charges for non-maintenance of MAB will be applicable.

- In case the customer has not maintained MAB for any consecutive month, charges for non-maintenance of MAB 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 the consecutive months. It will be the responsibility of the customer to have a valid e-mail ID and address updated with the Bank at all times, failing which, the customer may not receive the notifications.

## Annexure 1

Notice: Change in the Schedule of Charges for NRI Savings Account effective Jul 01, 2025

### Service Charges

Service Charges	Revised Charges
Demand Draft/Purchase Order - Issued by depositing cash, cheque or via bank transfer (With effect from Jul 1, 2025)	INR 2 per INR 1,000, subject to a minimum of INR 50 and a maximum of INR 15,000
ATM Interchange (Transactions at Non-ICICI Bank ATMs) (With effect from Jul 01, 2025)	<p>6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): INR 23 per financial transaction &amp; INR 8.5 per non-financial transaction, post 3 transactions (inclusive of financial and non-financial transactions).</p> <p>Other than the above 6 metro locations: INR 23 per financial transaction and INR 8.5 per non-financial transaction, post 5 transactions (inclusive of financial and non-financial transactions).</p> <p>Maximum of 5 free transactions in a month across locations, with a cap of 3 transactions at the above 6 metro locations.</p> <p>ATM withdrawals (other banks) (outside India)- INR 125 per transaction plus 3.5% currency conversion charge.</p> <p>Non-financial transactions - INR 25 per transaction.</p>
Transactions at ICICI Bank ATMs (With effect from Jul 01, 2025)	INR 23 per financial transaction, post 5 transactions. All non-financial transactions are free. (Financial transactions include – Cash withdrawal; non-financial transactions include - Balance inquiry, mini statement & PIN change)
IMPS - Outward (With effect from Jul 01, 2025)	<p>For amount up to INR 1,000 - INR 2.50 per transaction.</p> <p>Above INR 1,000 to INR 1,00,000 - INR 5</p>



	<p>per transaction. Above INR 1,00,000 to INR 5,00,000 - INR 15 per transaction.</p>
Cash Transaction Charges (With effect from Jul 01, 2025)	<p>Revised charges applicable for all Savings Accounts (excluding regulatory accounts)</p> <p>Cash Deposits at Branches and Cash Recycler Machines Number Limit - Complimentary 3 cash transactions per month, thereafter INR 150 per transaction.</p> <p>Value Limit - Complimentary up to INR 1 lakh per month. Thereafter, INR 3.5 per INR 1,000 or INR 150, whichever is higher.</p> <p>If the threshold of both number and value limit has been crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Third party cash transaction limit of INR 25,000 per transaction applicable for Regular Savings Accounts.</p> <p>Applicable for all branches.</p> <p>Cash Withdrawal at Branches Number Limit - Complimentary 3 cash transactions per month, thereafter INR 150 per transaction. Value Limit - Complimentary up to INR 1 lakh per month. Thereafter, INR 3.5 per INR 1,000 or INR 150, whichever is higher.</p> <p>If the threshold of both number and value limit has been crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Third party cash transaction limit of INR 25,000 per transaction applicable for Regular Savings Accounts.</p>

Debit Card annual fee (With effect from Jul 01, 2025)	INR 300 per card
Replacement Card fee (Lost/Damaged Card) (With effect from Jul 01, 2025)	Replacement Card fee of INR 300 per card plus INR 750 for courier charges if the address is international.

Note: GST will be applicable on all charges.