

Family 360° Banking – Service Charges

Available to	All Cities
Minimum monthly average balance (MAB)	Zero
Eligibility	Net monthly Salary > 50K
Service Charges	
Debit card charges	Nil
Cheque Books	Nil for 25 cheque leaves in a year. Rs. 4 per leaf thereafter
Free Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Unlimited
Free ATM Interchange (Non ICICI Bank ATMs)	Unlimited
Issue of DD drawn on ICICI Bank by cheque/transfer	Nil for D.D. up to Rs 100,000. Above that Rs. 5 per 1000 or part thereof maximum of Rs.15000
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.)	1) Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction post 3 free cash transactions per month. 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 Limits are inclusive of both Home and Non-home branch transactions (Self and Third party)
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
NEFT/RTGS/IMPS through Online Channels	Free
Penal Charges	
Charges for non-maintenance of Minimum MAB	Nil

Note:

- Service charges for other products in Family 360° Banking can be checked through this [link](#).
- Common service charges applicable to all [Savings Account](#) variants except for Wealth Management / ICICI Bank Private Banking and the ones mentioned above. [Click here](#).
- 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.

*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 notifications.