



Gold Savings Account

Incremental sourcing for this product has been discontinued

	Non-Senior Citizens	Senior Citizens
Available to	All cities	All cities
Eligibility	Resident Indian, >18yrs	Resident Indian, >60yrs
Minimum monthly average balance (MAB)*	Rs. 50,000 MAB requirement waived subject to FD of min Rs.2.5 lacs under the same Cust ID (not applicable for Gold Plus Savings Account)	Rs. 50,000 MAB requirement waived subject to FD of min Rs.2.5 lacs under the same Cust ID (not applicable for Gold Plus Savings Account)
Service Charges		
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.) (With effect from 1st May 2024)	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 1 lakh, per month or Rs 150, whichever is higher. Limits are inclusive of both Home and Non home branch transactions. (Self and Third party)	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 1 lakh, per month or Rs 150, whichever is higher. Limits are inclusive of both Home and Non home branch transactions. (Self and Third party)
ATM Interchange (Transactions at Non ICICI Bank ATMs)	6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 21 per financial transactions, Rs 8.5 per non- financial transaction, post 3 transactions (inclusive of financial and nonfinancial transactions). Other than 6 metro locations: Rs 21 per financial transaction and Rs 8.5 per non- financial transaction, post 5 transactions (inclusive of financial and nonfinancial transactions). Maximum of 5 transactions free in a month, across locations, with a cap of 3 transactions at 6 metro locations ATM withdrawal at other bank (outside India)- Rs	Nil

	125/transaction+ 3.5% currency conversion charge. Nonfinancial 25/transaction	
Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Nil	Nil
Issue of DD drawn on ICICI Bank by cheque/transfer	Nil for D.D. up to Rs.150,000, above that Rs 5 per thousand or part thereof maximum of Rs 15000	Nil up to for D.D. up to Rs.150,000. Above that Rs 5 per thousand or part thereof maximum of Rs 15000
Debit Card Fees annual fees (With effect from 1st May 2024)	Nil	Nil
Cheque Books (With effect from 1st May 2024)	Nil	Nil
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	Nil
Penal Charges		
Charges for non - maintenance of minimum monthly average balance (NMAB)	3% of the shortfall in required MAB or Rs. 500 whichever is lower	3% of the shortfall in required MAB or Rs. 500 whichever is lower

Note - Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking / Basic Savings Bank Account and unless specified product-wise.

Common Service Charges

Service Charges	
Statement	Free Quarterly Statement Free monthly e-mail statement on request Passbook facility available at base branch View and download statement facility available on the website

Issue of Duplicate Statement	Rs. 100 per statement at branch or Customer Care (non-IVR), Rs. 50 per statement through Customer Care (IVR), ATM and Net banking
Issue of pass book	Nil
Issue of duplicate pass book	Rs. 100 for issuance and Rs. 25 per page for Updation
DD / PO – Issue Issue by deposit of cash/cheque/transfer	Rs. 50 per D.D/PO up to Rs.10,000;Rs. 5 per thousand rupees or part thereof for DD/PO of more than Rs. 10,000, subject to a minimum of Rs. 75 and maximum of Rs. 15,000 For Senior Citizen, Student & Rural locations: For amounts up to Rs. 10,000 – Rs. 40, For amounts above Rs. 10,000 till Rs. 50,000 – Rs. 60, For amounts above Rs. 50,000 – Rs. 5 per thousand rupees or part thereof (maximum of Rs. 15,000)
DD / PO - Cancellation / Duplicate / Revalidation (With effect from 1st May 2024)	Rs. 100 per instance
NEFT Charges - Outward	Through Online Channel – Nil Through Branch Channel - Up to Rs. 10,000 – Rs. 2.25 per transaction Rs. 10,001 to Rs. 1 lakh – Rs. 4.75 per transaction Above Rs. 1 lakh to Rs. 2 lakh – Rs. 14.75 per transaction Above Rs. 2 lakh and up to Rs. 10 lakh – Rs. 24.75 per transaction
NEFT Charges - Inward	Nil
RTGS - Outward	Through Online Channel – Nil Through Branch Channel – Rs. 2 lakh to Rs. 5 lakh – Rs. 20 per transaction Above Rs. 5 lakh – Rs. 45 per transaction
RTGS - Inward	Nil
IMPS – Outward (With effect from 1st May 2024)	Amount up to Rs. 1 thousand – Rs. 2.50 per transaction Amount above Rs. 1 thousand to Rs. 25 thousand – Rs. 5 per transaction Amount above Rs. 25 thousand to Rs. 5 lakhs – Rs. 15 per transaction
IMPS - Inward	Nil
UPI transaction charges	Nil
Inter-branch funds transfer charges	Nil
Bill Pay Charges	Nil
Charges for certifying or verifying customer ECS mandates	Nil
Cheque Collection Local	Nil
Cheque Collection Outstation	Nil
Account closure (With effect from 1st May 2024)	Nil
Debit Card	
Debit Card Issuing Fee	Nil
Enrolment fee	For Titanium Debit Card Joining Fee is Nil Annual fee is Rs. 200

	For Gramin locations - Rs. 99
Late Payment Charges	N.A.
Replacement Card fees (Lost / Damaged card)	Rs. 200 per card
ATM Balance Enquiry charges from ATMs outside India	Rs. 25
Cross-currency mark-up charges on foreign currency transactions	3.5% of transaction amount
Surcharge on Fuel purchases	Fuel Surcharge Waiver is applicable when both the below mentioned conditions are fulfilled 1. ICICI Debit card is used on ICICI Bank terminal (On-Us transaction) 2. Transaction is done on select government petrol pumps. Please note, the Acquirer/Fuel pump may levy surcharge at its own discretion
Surcharge on railway bookings	1.8% of bookings as per Visa regulations
Debit Card PIN re- generation Charges (With effect from 1st May 2024)	Nil
Debit Card de – hotlisting (With effect from 1st May 2024)	Nil
Balance Certificate (With effect from 1st May 2024)	Nil
Interest Certificate (With effect from 1st May 2024)	Nil
Retrieval of old transactional documents / Enquiries related to old records (With effect from 1st May 2024)	Nil
Photo attestation	Rs. 100 per application/letter
Signature attestation (With effect from 1st May 2024)	Rs. 100 per application/letter
Address confirmation (With effect from 1st May 2024)	Nil
Inoperative account	Nil
Stop Payment charges (With effect from 1st May 2024)	Particular cheque - Rs.100 (Free through customer care IVR & Net banking)
Stop Payment Charges - ECS	For ECS is not present as customer is required to maintain requisite balances to honour the EMI txns
Lien marking and unmarking of savings	Nil

account (With effect from 1 st May 2024)						
Locker Rent	Annual Locker rentals starting from					
	Location	Rural	Semi - Urban	Urban	Metro	Metro +
	Small	1,200	2,000	3,000	3,500	4,000
	Medium	2,500	5,000	6,000	7,500	9,000
	Large	4,000	7,000	10,000	13,000	15,000
	Extra Large	10,000	15,000	16,000	20,000	22,000
	<ul style="list-style-type: none">• Rentals may vary between branches under same location• Locker rentals vary based on locker size and branch location• Locker rent is charged annually and is collected in advance					
Reissue of Internet user id or password (Branch or non IVR Customer Care) (With effect from 1 st May 2024)	Nil					
Standing Instructions - Setting-up-charge (With effect from 1 st May 2024)	Nil					
Address change request at branches (With effect from 1 st May 2024)	Nil					
ECS/NACH setup charges	Nil					
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical) (With effect from 1 st May 2024)	Nil					
Cash deposit charges - Cash Acceptor/Recycler machines	Charges of Rs. 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 06:00 p.m. and 08:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 6 pm and 8 am on working days exceeds Rs. 10,000 per month either as a single transaction or multiple transactions Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jan Dhan Accounts, Accounts held by incapacitated and visually impaired persons, Student Accounts or any other Accounts identified by ICICI Bank					
Penal Charges						
ECS / NACH Debit Returns (With effect from 1 st May 2024)	Rs. 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate					

Cheque return outward (cheque deposited by customer)	Rs. 200 per instance for financial reasons
Cheque return inward (cheque issued by customer)	Rs. 500 per instance for financial reasons. Rs. 50 for non-financial reasons except for signature verification
Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 25 per transaction
Standing Instructions Rejection	Rs. 200 per instance for financial reasons
Deliverable returned by courier	Any deliverable returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) – Rs. 50 per instance
Deliverables destroyed at Branches	Any deliverable not picked up (within the stipulated time) – Rs. 50 per instance

1. Locker rates vary for different branches, hence customers are requested to get in touch with respective branch.
2. 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.
3. *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, nonmaintenance 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).