

## KIDE Family Banking Account Service Charges

Particulars	Regular
Eligibility	Resident Indian, Minors < 18 years
Minimum monthly average balance (MAB)* (MAB is the simple average of day-end balances for a calendar month)	NIL
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 1 <sup>st</sup> May 2024)	<p>Number Limit (Sum total of deposits and withdrawals) 3 free cash transactions per month. Charges above free limits: Rs 150 per transaction</p> <p>Value Limit (Sum total of deposits and withdrawals) The value limit is inclusive of both Home and Non home branch transactions</p> <p>a) Home Branch (Branch where account is opened or ported) Rs 1 lakh free per month per account. Above Rs 1 lakh – Rs 5 per Rs 1,000, subject to a minimum of Rs 150 b) non-home branch – No charges for cash transactions value up to Rs 25,000 per day. Above Rs 25,000 – Rs 5 per Rs 1,000 subject to a minimum of Rs 150</p> <p>Third party Cash transaction (Sum total of deposits and withdrawals) - Up to a limit of Rs 25,000 per transaction – Rs 150 per transaction For Senior Citizen customers, Young Star / Smart Star accounts, while the limit of Rs 25,000 per transaction will be applicable, the accounts will not be charged.</p>

ATM Interchange (Transactions at Non ICICI Bank ATMs)	<p>First 3 transactions (financial and non-financial) in 6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad) in a month - Free First 5 transactions (inclusive of financial and non-financial) in all other locations in a month - Free</p> <p>Maximum of 5 txns free in a month with a cap of 3 free txns in 6 metro locations</p> <p>Thereafter, Rs.21 per financial transaction and Rs. 8.50 per non-financial transaction ATM withdrawal at other bank (outside India)- Rs 125/transaction+3.5% currency conversion charge. Non-financial 25/transaction</p>
Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Nil
Issue of DD drawn on ICICI Bank by cheque/transfer	Nil
Debit Card Fees for Account Holder	Nil
Cheque Books (With effect from 1 <sup>st</sup> May 2024)	Nil for 25 payable at-par cheque leaves in a year; Rs. 4 per leaf thereafter
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
Charges for non – maintenance of minimum monthly average balance (NMMAB)	Nil

Note:

- 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.