

Unfunded Privilege Salary Account – Service Charges

Account Variant	UNSL3	UNSL1
Minimum Monthly Average Balance (MAB)	Zero	
Eligibility	Salary Accounts will be changed to Unfunded Salary Accounts if salary is not credited for the last 3 months	
Service Charges		
Debit Card charges	Nil	
Chequebook charges	Nil for <25> cheque leaves in a year. ₹ <4> per leaf thereafter	
Free transactions at ICICI Bank ATMs/ Cash Recycler Machines (cash withdrawals)	Unlimited	Unlimited
ATM interchange (Non ICICI Bank ATMs)	Unlimited	6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): ₹ <21> per financial transaction & ₹ <8.5> per non-financial transaction post <3> transactions (inclusive of financial and non-financial transactions). Other than 6 metro locations: ₹ <21> per financial transaction and ₹ <8.5> per non-financial transaction post <5> transactions (inclusive of financial and non-financial transactions). Maximum of <5> free transactions in a month across locations, with a cap of <3> transactions at 6 metro locations
Issue of DD drawn on ICICI Bank by cheque/ transfer	₹ <50> per Demand Draft (DD) up to ₹ <10,000>, ₹ <5> per thousand Rupees or part thereof for DD of more than ₹ <10,000> subject to a minimum of ₹ <75> and a maximum of ₹ <15,000>. For rural locations – For an amount up to ₹ <10,000> - ₹ <40>, Above ₹ <10,000> and till ₹ <50,000> - ₹ <60> Above ₹ <50,000> - ₹ <5> per thousand Rupees or part thereof (maximum of ₹ <15,000>)	

Cash transaction charges for Home Branch (Branch where the account is opened or ported) (Deposits and withdrawals across branches and deposits at Cash Recycler Machines considered)	1) Number limit (Sum total of deposits and withdrawals) ₹ <150> per transaction post <3> free cash transactions per month 2) Value Limit (Sum total of deposits and withdrawals) ₹ <5> per ₹ <1,000> post free limit of ₹ <5> lakh per month or ₹ <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) ₹ <150> per transaction post <3> free cash transactions per month 2) Value Limit (Sum total of deposits and withdrawals) ₹ <5> per ₹ <1,000> post free limit of ₹ <5> lakh per month or ₹ <150> whichever is higher a) Non-Home Branch – ₹ <5> per ₹ <1,000> for transaction value above ₹ <25,000> at Non-Home Branch in a day or ₹ <150> whichever is higher. b) Limits are inclusive of both Home Branch and Non-Home Branch transactions. (Inclusive – Self and Third party)
Value Added SMS alert facility charges (For transactions other than specified by regulatory guidelines, SMS alerts will be sent only if the transaction value is greater than ₹ <5,000>)	Nil	Nil
NEFT/ RTGS charges through online modes	Free	Free
Penal Charges		
Charges for non-maintenance of minimum MAB	Nil	Nil

Note:

- Common service charges will be applicable to all [Savings Account](#) variants except for Wealth Management/ ICICI Bank Private Banking and the ones mentioned above. To know more, [click here](#).
- Taxes at prevailing rates as per the government rules will 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 will 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, the customer may not receive the notifications.

<Unfunded Regular Salary Account – Service Charges>

Available in	All cities
Minimum Monthly Average Balance (MAB)	Metro and Urban locations - ₹ <10,000> Semi-urban locations - ₹ <5,000>
Eligibility	Salary Accounts are downgraded to an Unfunded Salary Account, if the salary is not credited for the last <3> months.
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)	1) Number Limit (Sum total of deposits and withdrawals) ₹ <150> per transaction, post <3> free cash transactions per month. 2) Value Limit (Sum total of deposits and withdrawals) ₹ <5> per ₹ <1,000>, post a free limit of ₹ <1> lakh, per month or ₹ <150>, whichever is higher. a) Non-Home branch – ₹ <5> per ₹ <1,000>, for a transaction value above ₹ <25,000> at a non-home branch in a day or ₹ <150>, whichever is higher. b) Third party cash transactions charged at ₹ <150> per transaction. Per transaction value capped at ₹ <25,000>.
Debit Card charges	₹ <200> per annum
Cheque Books	Nil for <25> cheque leaves in a year ₹ <2> per leaf thereafter
Free transactions at ICICI Bank ATMs/Cash Recycler Machines (cash withdrawals)	₹ <21> per financial transaction, post <5> transactions. All non-financial transactions are free. (Financial transaction includes - Cash Withdrawal; Non-Financial transactions include - Balance Inquiry, Mini Statement and PIN change)
ATM Interchange (Non-ICICI Bank ATMs)	<6> metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): ₹ <21> per financial transaction and ₹ <8.5> per non-financial transaction, post <3> transactions (inclusive of financial and non-financial transactions). Other than <6> metro locations: ₹ <21> per financial transaction and ₹ <8.5> per non-financial transaction, post <5> transactions (inclusive of financial and non-financial transactions). Maximum of <5> transactions free in a month, across

	locations, with a cap of <3> transactions at <6> metro locations.
Issue of Demand Draft (DD) drawn on ICICI Bank by cheque/transfer	₹ <50> per DD up to ₹ <10,000>; ₹ <5> per ₹ <1000> or part thereof for a DD of more than ₹ <10,000>, subject to a minimum of ₹ <75> and a maximum of ₹ <15,000>
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 ₹ <5,000>)	<15>-paise, per SMS
Penal Charges	
Charges for non-maintenance of minimum MAB	<6>% of the shortfall in the required MAB or ₹ <500>, whichever is lower.

<Note>

- Common service charges are 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 Government rules shall be applicable over and above the mentioned charges. The charges indicated above are subject to periodic revision.

*With effect from <Apr 01, 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, the customer might not receive the notifications.