

Merchant Current Account Schedule of Charges w.e.f February 1,2015

Product	MAB ¹	Cash services free limits		Non-cash services free limits		Number of total ⁴ free transactions	NMMAB charges Rs
		Deposit base ² branch and non-base branch	Withdrawal base location Rs	Withdrawal non-base location Rs	Non-cash ³ transaction Rs		
Merchant	1,00,000	Value - Free upto 15 times of MAB maintained during transaction month OR 5 times of swipe amount on ICICI Bank EDC which ever is higher. (No free limit if MAB maintained is less than 50% of committed MAB) Transaction - 25 cash transactions free at base branch per month. NIL free limit at non-base branch	Unlimited free on value ⁶	Rs. 50,000 free per day. Allowed only for self cheques.	Free upto 70 times of MAB maintained during transaction month	100 cheque leaves free per month. First cheque book of 50 leaves free.	Rs 1000 per month

Other Free Services

Transactions done through internet / phone / mobile banking / E mail and ICICI Bank ATM
Local cheque collection at base location, Local cheque payments, Fund transfers within ICICI Bank
Transaction charges as applicable beyond free limits.
RTGS payments and collections. NEFT payments and collections.
Variant change to any ICICI Bank Current Account scheme

Charges beyond free limits

Charges beyond free limits	Cash Service		Non-cash service			
	Cash deposit base location	Cash deposit non-base location ⁶	Cash Withdrawal non-base location	Non-cash transaction	Cheque leaves	Penal charges for accounts not maintaining MAB
	0 Rs 40 per 100 notes of same denomination OR Rs 0.50 per note if in parts; Min Rs 50 per transaction for base and Min Rs 100 per transaction for non-base	Rs 6 per 1000 OR Rs 0.50 per instrument less than Rs. 10,000; Rs 100 for 10,001 to 1,00,000; Rs 150 for instrument greater than 1,00,001	Rs 2 per 1000; Min Rs 50	Rs 0.50 per 1000 subject to min Rs. 50 per txn. Only for UCC. Rs 50 per instrument less than Rs. 10,000; Rs 100 for 10,001 to 1,00,000; Rs 150 for instrument greater than 1,00,001	Rs. 2 per leaf	Rs. 25 per transaction
						Rs 25 per transaction from first transaction. Not applicable on cash deposit transaction.

¹ Mode of calculation of Monthly Average Balance - Average of daily closing positive balances of each day spread over a period of one month

²Base Location refers to all the Branches which belong to the same clearing zone in which the account is opened

³Non Cash Transactions include Demand Drafts, Pay Order, Multicity cheque payments, Local Cheque collection Non base & Upcountry Cheque Collections

⁴Total includes all cash & clearing transactions except payments / collections through RTGS & NEFT, Upcountry Cheque Collection and transactions

done through Internet / Phone / Mobile / ATM

⁵Maximum Rs 50,000 per transaction for 3rd party payment at base branch

⁶Non base cash deposit charges shall be collected at the point of transaction. Benefits of free limits shall be given during monthly billing.

All Cash transactions of Rs 10 Lacs & above on a single day would require prior intimation & approval of the Branch at least one working day in advance

Debit Card Related

Debit card charges	Rs. 250 per year
ATM transactions at other bank ATM (India)	Balance Enquiry – Rs. 8.5/- per transaction, Withdrawal Rs. 20/- per transaction.
ATM transaction at other bank ATM (Outside India)	Withdrawal Rs. 125/- per transaction + applicable Service tax
De-hotlisting of Debit Card	Free
Replacement of lost / stolen debit card, Replacement of PIN	Rs. 200 per instance.

Other Common Charges

Account closure charges	Rs. 1000 if closed within 6 months; else Rs. 500
Mobile alerts	Free
Account statement through Fax (Daily/ Weekly / Fortnightly / Monthly)	Rs 5 per page; min Rs 200 per month
Speed Clearing	Rs. 150/- plus service tax for instruments of value above Rs. 100,000/-
ECS Debit Return	Rs. 350/- per instrument
Cheque return – Issued by Customer	For first 2 instrument (per month) – 1) If MAB maintained:Rs. 350/- per instrument and, 2) If MAB not maintained:Rs. 500/- per instrument From 3rd instrument onwards (per month) – Rs.750/- per instrument
Cheque return – Deposited by Customer	Rs. 100
Cheque return – Fund Transfers	Rs. 350 for first 2 cheques. Rs. 750 from 3 rd cheque onwards.
Branch Based transactions including Stop Payment, Standing Instruction, DD Cancellation, DD Duplicate, DD revalidation, Duplicate Statement, Bankers' Report, Certificate of Balance for Previous Year, Old Record Retrieval, Signature Verification	Rs. 100 per instance

Doorstep Banking

Cash Pick up Cash Delivery Cheque Pick up Trade Documents Pick up	Please contact the nearest ICICI Bank Branch/ your Relationship Manager for details.
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This schedule is produced to keep the customer informed of broad range of services. For any services or charges not covered under this brochure, please contact any of our branches or write to corporatecare@icicibank.com

The service charges are subject to change without any prior intimation to customer. However, the prevailing charges would be hosted on www.icicibank.com. Charge cycle period shall be from 1st to 30th / 31st of every month.

All charges are exclusive of service tax as applicable. For detail Terms and Conditions, please refer to www.icicibank.com.

In case Merchant current account is closed, then transaction charges for the month in which the account is closed would be calculated as per the MAB of Rs.1,00,000 and not on the basis of MAB actually maintained during the month.

This product will be offered only at specific selected locations. The selection of locations will be at the sole discretion of ICICI Bank Ltd. Only.

I / We have chosen to open a Merchant current account with ICICI Bank and hereby undertake that I / We are a retail establishment. I / We have understood the facilities and charges applicable for the said product.

Customer Signature