



ICICI bank Ltd.  
ICICI Bank Towers  
Bandra-Kurla Complex  
Bandra (E) Mumbai - 400051

## GENERAL CONDITIONS FOR BASIC SAVINGS BANK ACCOUNT

The account is available for Indian Residents above the age of 18 years only.  
The account is not available to individuals in the capacity of HUF Kartas. NRIs and foreign nationals will not be offered this product.

The Customer confirms that he/she does not have any BSBD account with ICICI Bank or any other Bank. The customer also agrees and confirms that he/she does not have any existing savings bank account with ICICI Bank prior to opening of BSBD Account and is aware that an existing BSBD account customer cannot open another BSBD account or regular savings account with ICICI Bank . **In case another savings account is identified for existing BSBD account customer, then ICICI Bank shall close the latest opened savings account without any further notice, due to the incorrect/false declaration provided by the Customer.** For Eg. If existing BSBD account customer has opened a regular savings account subsequently, Regular savings account will be closed and if regular savings account holder has opened BSBD account subsequently, BSBD account will be closed.

All general terms and conditions applicable to savings bank account as published on the ICICI Bank website at [www.icicibank.com](http://www.icicibank.com) for the establishment of a relationship and the opening and operating of accounts are applicable to this account.

In addition, the terms and conditions specific to this account are as follows:

### 1. Fees and Charges:

- The monthly average balance requirement for this account is nil.
- Free ICICI Bank Debit Card
- Free Internet Banking facility

### 2. Transaction Charges:

- All banking transactions like issuance/ revalidation/ cancellation of DD/ PO, outstation cheque clearing etc. are subject to charges.

The Bank may charge the customer such service charges as decided by the Bank from time to time, for any or all of the facilities provided by the Bank at the Bank branches, with intimation to the customer.

Any government charges, duties or taxes devolving from the provision of any of the facilities shall, if imposed upon the Bank (either directly or indirectly), be debited from the customer's account.

The Bank, at its absolute discretion, may revise the fees/charges from time to time. The revised fee/charges will be published on the Bank's website [www.icicibank.com](http://www.icicibank.com). The Bank will not provide any individual intimation/communication in this regard to the customer. In case of any inconsistency between these terms and conditions and the general terms and Conditions applicable to savings bank accounts in connection with the "Basic Savings Bank Account", these terms and conditions will be applicable.

## **SMALL DEPOSIT ACCOUNT**

Small Deposit Account is a variant of Basic Savings Bank Account, which can be opened by customer who does not have valid KYC documents at the time of account opening. However, Customer has to provide evidence to have applied for KYC document, within 12 months of account opening and valid KYC documents within 24 months of account opening.

All the features, fees and charges for small deposit account will be same as that of basic savings account.

Following additional controls are applicable for small deposit accounts:

- Account is frozen if the total withdrawals in a month exceed Rs. 10,000
- Account is frozen if account balance exceeds Rs. 50,000 or total credits in a year exceed Rs. 1 lakh.
- Account is credit frozen if a customer does not provide 'evidence to have applied for KYC document' within 12 months of account opening.
- Account is frozen if 'valid KYC documents' are not provided within 24 months of account opening.

### **Disclaimer:**

\*ICICI Bank may, at its sole discretion, utilise the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products. The products, services and offers referred to herein are subject to the terms and conditions governing them as specified by ICICI Bank from time to time at [www.icicibank.com](http://www.icicibank.com). Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of ICICI Bank. "ICICI" and "I-man" logos are trademark and property of ICICI Bank Ltd. Misuse of any intellectual property, or any other content displayed herein is strictly prohibited.