



There is a change in the terms and conditions for Salary Accounts. For detailed terms and conditions, visit www.icicibank.com/managed-assets/docs/terms-condition/tnc-savings-account.pdf (Clause XV).

For Salary Account (if applicable)

- a. The primary Account holder, in employment with the employer, acknowledges and confirms that the employer has the full right to reverse any instruction given by them to credit the Account for any amount and the Customers, will not dispute or hold the Bank responsible for any such debits in the Account. For this purpose, the entity/ organization from whom the last salary credit has been received shall be considered as the employer.
- b. While there is no MAB requirement for Salary Account. However, in case there are no salary credit(s) for 3 consecutive months, even if other transactions are being conducted, then ICICI Bank may choose to (with or without notice to the Customer):
 - a. not treat such a Salary Account as a salary variant; and/or
 - b. migrate the Salary Account to a variant other than the Salary variant held by the Customer andthe Customer may/may not be required to maintain the MAB as applicable from time to time (Click here for details - <https://www.icicibank.com/servicecharges/regular-savings-account.page?>) on the revised Account variant and shall have to comply with the schedule of charges and the other terms and conditions as applicable to the specific Account variant.

The Customer understands that post conversion of the Salary Account to a non-salary variant (as detailed above), if ICICI Bank identifies that there are salary credits received in the Account for 3 consecutive months, ICICI Bank at its sole discretion has the right with or without prior notice or intimation to convert the said Account back to a Salary Account variant in line with the salary credits received and the Customer shall have to comply with the terms and conditions of the Salary Account as applicable.

In addition to other Account closure rights of ICICI Bank, in the event there are no salary credits for 3 consecutive months, and there are no transactions in the Salary Account/ the Salary Account is not maintained by the Customer in a manner satisfactory to ICICI Bank, ICICI Bank also reserves the right to close the Salary Account and terminate the relationship; or to freeze all operations in the Salary Account.