

Schedule of Charges

Effective from February 1, 2016



Schedule of Charges

General Account Charges

The following charges are applicable to both, Current and Savings Accounts

Item	Charge
Early Account Closure (Within 6 months of A/c Opening)	S\$20
Issue of Duplicate Account Statement from branch	S\$10 per copy for current calendar year, S\$50 per copy beyond current calendar year.
Letter of Reference	S\$20
Certificate of Balance/Certificate on account	S\$20
Coins Deposit	S\$2 (per 100 pieces)

Cheque/Collection Charges

Item	Charge
Cheque book issuance* (1st book is free, charges from subsequent issuance)	S\$10
Outward Cheque return	S\$40
Direct Mark	S\$100
Retrieval of physical cheque	S\$50
Retrieval of cheque image -within 1 year of clearing date	S\$20
Retrieval of cheque image - between 1 and 3 years of clearing date	S\$30
Retrieval of cheque image - over 3 years of clearing date	S\$50
Stop Payment - Through Branch	S\$30 per cheque (Max. S\$60**)
Stop Payment - Through Phone Banking	S\$15 per cheque (Max. S\$30**)
Reissue of IRD - Same as retrieval of cheque image	S\$20

*Cheque books in Singapore Dollars are issued only for Current Accounts. A 30 leaves cheque book will be issued for both personal and non-personal current accounts. (Applicable from October 17, 2013.)

** The maximum amount of stop payment charges referred above pertain to a scenario where a continuous series of cheques are required to be stopped. In case of a break in the series, charges will be levied per cheque, as applicable.

Demand Draft payable in Indian Rupees

Issuance	S\$10
Revalidation	S\$10
Cancellation/Refund	S\$20
Amendment	S\$20
Duplicate Issuance	S\$20

This service is available only for account holders.

Cashier's Order /Bankers cheque

Issuance	Free (Self payee), S\$5 (Third party)
Cancellation/Stop Payment	S\$10
Amendment/Re-issuance	S\$15

NRI Facilitation

Document Attestation	S\$10 per request
NRI Account Opening	S\$20 per request
Service request	S\$10 per request

Transaction Signing

Replacement of OneKey device	S\$20
Replacement of pinmailer	S\$7

Charges mentioned above are for delivery in Singapore only.

Courier charges

Local	S\$10
Foreign	S\$20

Money Transfers

Remittance to India

Channel	Charges
Branch based transfers	Remittances upto 2000 currency units: 8 current units Remittances over 2000 currency units: FREE
Call and Remit	FREE upto March 31, 2016
Online Transfer	FREE upto March 31, 2016
24/7 Kiosk	S\$ 3

Swift/ Telegraphic Transfer Charges.

Individual Remittances

Type	Fee
India	10 currency units
Singapore	10 currency units
Other locations/destinations	20 currency units

Business Remittances

Type	Category	Fee
India	With Conversion	10 currency units
India	Without Conversion	20 currency units
Singapore	NA	10 currency units
Other locations/destinations	With Conversion	20 currency units
Other locations/destinations	Without Conversion	40 currency units

Other Telegraphic Transfer Charges

Type	Fee
Amendment	Amendment Cost S\$25 + Cable and Agent Bank charges (where applicable) per transaction
Cancellation	Cancellation/Stop payment charges 15 Flat fee

All fees are in currency of underlying transaction.

The outward SWIFT/Telegraphic Transfer charges quoted here are not inclusive of the overseas paying bank's charges.

Inward Remittances

Item	Charge
Telegraphic Transfer - Credit to account	Free (Unless otherwise specified by remitter)
FCY DD Handling Commission	0.125% handling commission (Min S\$10, Max S\$100)
FCY Cheque Collection	0.125% handling commission (Min S\$10, Max S\$100)
Inward Remittances (For Non-Personal accounts only)	10 currency units

Account Minimum Balance Requirements and Charges

Affinity Current Account

There are no minimum balance requirements to operate your account.

However, if the total monthly balance of all your accounts with us, such as Current Account, Savings Account and Fixed Deposit Account falls below 250 currency units, administration charges may apply. Monthly Average Balance calculation is done on the Customer ID level.

The administration charge is calculated by adding the daily closing balance of all your accounts with us for the month and dividing it by the total number of days for that month. The following administration charges are applied to your account on the basis of your monthly average balance:

Total Monthly Average Balance (Currency Units)	Administrative charge for the respective month (Currency Units)
250 and above	0
250 - 0	3

These charges will be levied on the Affinity Current Account.

Non-Individual Current Account

There are no minimum balance requirements to operate your account.

However, if the total monthly balance of all your accounts with us, such as Current Account, Savings Account and Fixed Deposit Account falls below 1,000 currency units, administration charges may apply. Monthly Average Balance calculation is done on the Customer ID level.

The administration charge is calculated by adding the daily closing balance of all your accounts with us for the month and dividing it by the total number of days for that month. The following administration charges are applied to your account on the basis of your monthly average balance:

Total Monthly Average Balance (Currency Units)	Administrative charge for the respective month (Currency Units)
1,000 and above	0
500 - 1,000	3
Upto 500	5

These charges will be levied on the Current Account.

Fixed Deposits

With Premature Withdrawal option:

In case a deposit is withdrawn prematurely, interest on the deposit will be calculated at the rate applicable for deposits for relevant tenure (as existing at the time of opening of the deposit sought to be broken), less the premature withdrawal fee of 1% flat on the principal and interest, subject to protection of the principal.

Without Premature Withdrawal option:

The Fixed Deposit cannot be closed by the depositor before expiry of the term of such deposit. However, the Bank may allow premature withdrawal of these deposits in following exceptional circumstances: in the event of any direction from any statutory and/or regulatory authority or deceased claim settlement cases. In the event of premature withdrawal of these deposits under abovementioned exceptional circumstances, the Bank will not pay any interest on the principal amount of the deposit. Any interest credited or paid upto the date of such premature closure will be recovered from the deposit amount.

For more information:

 Visit our Singapore branches at: 6 Raffles Quay, #01-02, Singapore - 048580 (Monday to Friday, 0930 - 1530 hrs)
190 Serangoon Road, Singapore - 218064 (Monday, Wednesday to Friday, 1430 hrs - 2000 hrs), Saturday to Sunday (1200 - 2000 hrs), Tuesday - Closed.

 8001012553 (7 days a week, 0800 - 1800 hrs, IVR option 1- Singapore Retail)

 sg.service@icicibank.com

 www.icicibank.com.sg

 (65) 67239009 from overseas (call charges may apply)

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Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Please check the full terms and conditions pertaining to your Singapore dollar deposit(s) placed with ICICI Bank. ICICI Bank reserves the right to modify the schedule of charges and levy any additional charges at any time. The information contained herein is not intended to nor should it be construed as an offer or solicitation or advice to buy or sell any products/services by ICICI Bank. "ICICI Bank" and the "I man" logo are trademarks and property of ICICI Bank Limited. Misuse of any intellectual property or such other ancillary or related content with respect to these products/services is strictly prohibited.