

Changes in service charges of NRI Savings Accounts with effect from Dec 01, 2026:

| Charges                                                                                         | Account Type                  | Existing Charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Revised Charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| Cash Transactions (Deposits and withdrawals at Branches and deposits in Cash Recycler Machines) | NRI Private Banking Programme | <p>Number Limit:</p> <ul style="list-style-type: none"> <li>3 complimentary transactions per month, each for deposits &amp; withdrawals.</li> <li>Thereafter, ₹150 per transaction.</li> </ul> <p>Value Limit:</p> <ul style="list-style-type: none"> <li>Complimentary up to ₹1 lakh per month each for deposits and withdrawals.</li> <li>Thereafter, ₹3.5 per ₹1,000 or ₹150, whichever is higher. GST shall be applicable on all the mentioned charges.</li> </ul> <p>For Private Banking Programme Accounts who meet the following minimum relationship criteria:</p> <ul style="list-style-type: none"> <li>Relationship Value<sup>#</sup> of ₹1 crore</li> <li>or</li> <li>Deposits &amp; Balances<sup>^</sup> of ₹25 lakh</li> </ul> <p>1) Number Limit:</p> <p>15 complimentary transactions (cumulative of deposits &amp; withdrawals) per month.</p> <ul style="list-style-type: none"> <li>Thereafter, ₹150 per transaction.</li> </ul> <p>2) Value Limit:</p> <ul style="list-style-type: none"> <li>Complimentary up to ₹15 lakh per month each for deposits and withdrawals.</li> </ul> | <p>Number Limit:</p> <ul style="list-style-type: none"> <li>3 complimentary transactions per month each for deposits &amp; withdrawals.</li> <li>Thereafter, ₹150 per transaction.</li> </ul> <p>Value Limit:</p> <ul style="list-style-type: none"> <li>Complimentary up to ₹1 lakh per month each for deposits and withdrawals.</li> <li>Thereafter, ₹4 per ₹1,000 or ₹150, whichever is higher. GST shall be applicable on all the mentioned charges.</li> </ul> <p>For Private Banking Programme who meet the following minimum relationship criteria:</p> <ul style="list-style-type: none"> <li>Relationship Value<sup>#</sup> of ₹1 crore</li> <li>or</li> <li>Deposits &amp; Balances<sup>1</sup> of ₹25 lakh</li> </ul> <p>1) Number Limit:</p> <p>15 complimentary transactions (cumulative of deposits &amp; withdrawals) per month.</p> <ul style="list-style-type: none"> <li>Thereafter, ₹150 per transaction.</li> </ul> <p>2) Value Limit:</p> <ul style="list-style-type: none"> <li>Complimentary up to ₹15 lakh per month each for</li> </ul> |

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|  |  | <ul style="list-style-type: none"> <li>• Thereafter, ₹3.5 per ₹1,000 or ₹150, whichever is higher.</li> </ul> <p>Note: If the threshold of both number and value limit is crossed for the same transaction, the higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Third party cash transaction limit for non-programme customers is capped at ₹25,000 per instance.</p> <p>#Relationship Value: Deposits &amp; Balances<sup>^</sup> + Mutual Fund Value + Demat Holdings Value</p> <p><sup>^</sup>Deposits &amp; Balance = Balance in Savings Account(s) + Balance in Current Account(s) + Fixed Deposit(s) + Recurring Deposit(s)</p> <p>Note: For cash transaction charges for NRI Premium and Private Banking, the customer will be eligible for the higher limit if the criteria are met in any one of the last 3 months including the month of transaction.</p> | <p>deposits and withdrawals.</p> <ul style="list-style-type: none"> <li>• Thereafter, ₹4 per ₹1,000 or ₹150, whichever is higher.</li> </ul> <p>Note: If the threshold of both the number and value limit is crossed for the same transaction, the higher of the charges mentioned above pertaining to the number limit or value limit will apply.</p> <p>Third party cash transaction limit for non-programme customers is capped at ₹25,000 per instance.</p> <p>#Relationship Value: Includes Deposits (Fixed Deposits/Recurring Deposits) + Account Balance + Mutual funds AUM<sup>^</sup> + Demat holdings + Investment (India + International Private Banking*) held with ICICI Bank</p> <p><sup>1</sup>Deposits &amp; Balance: Includes Fixed Deposits/Recurring Deposits + Account Balance</p> <p><sup>^</sup>AUM - Assets under Management</p> <p>*Investment done by NRI Private banking customers in ICICI Bank IBU at Gift City, ICICI Bank Limited, Bahrain Branch, and ICICI Bank Limited, Singapore Branch.</p> <p>Note: For cash transaction charges for NRI Premium and Private Banking, the customer will be eligible for the higher limit if the criteria are met in any one of the last</p> |
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| Cash Transactions (Deposits and withdrawals at Branches and deposits in Cash Recycler Machines) | NRI Premium Programme | <p>Number Limit:</p> <ul style="list-style-type: none"> <li>3 complimentary transactions per month, each for deposits &amp; withdrawals.</li> <li>Thereafter, ₹150 per transaction.</li> </ul> <p>Value Limit:</p> <ul style="list-style-type: none"> <li>Complimentary up to ₹1 lakh per month each for deposits and withdrawals.</li> <li>Thereafter, ₹3.5 per ₹1,000 or ₹150, whichever is higher. GST shall be applicable on all the mentioned charges.</li> </ul> <p>For Premium Banking Programme Accounts who meet the following minimum relationship criteria:</p> <ul style="list-style-type: none"> <li>Relationship Value<sup>#</sup> of ₹1 crore</li> <li>or</li> <li>Deposits &amp; Balances<sup>^</sup> of ₹25 lakh</li> </ul> <p>1) Number Limit:</p> <p>15 complimentary transactions (cumulative of deposits &amp; withdrawals) per month.</p> <ul style="list-style-type: none"> <li>Thereafter, ₹150 per transaction.</li> </ul> <p>2) Value Limit:</p> <ul style="list-style-type: none"> <li>Complimentary up to ₹15 lakh per month each for deposits and withdrawals.</li> <li>Thereafter, ₹3.5 per ₹1,000 or ₹150, whichever is higher.</li> </ul> | <p>Number Limit:</p> <ul style="list-style-type: none"> <li>3 complimentary transactions per month each for deposits &amp; withdrawals.</li> <li>Thereafter, ₹150 per transaction.</li> </ul> <p>Value Limit:</p> <ul style="list-style-type: none"> <li>Complimentary up to ₹1 lakh per month each for deposits and withdrawals.</li> <li>Thereafter, ₹4 per ₹1,000 or ₹150, whichever is higher. GST shall be applicable on all the mentioned charges.</li> </ul> <p>For Premium Banking Programme Accounts who meet the following minimum relationship criteria:</p> <ul style="list-style-type: none"> <li>Relationship Value<sup>#</sup> of ₹1 crore</li> <li>or</li> <li>Deposits &amp; Balances<sup>1</sup> of ₹25 lakh</li> </ul> <p>1) Number Limit:</p> <p>15 complimentary transactions (cumulative of deposits &amp; withdrawals) per month.</p> <ul style="list-style-type: none"> <li>Thereafter, ₹150 per transaction.</li> </ul> <p>2) Value Limit:</p> <ul style="list-style-type: none"> <li>Complimentary up to ₹15 lakh per month each for deposits and withdrawals.</li> <li>Thereafter, ₹4 per ₹1,000 or ₹150, whichever is higher.</li> </ul> |

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|                                                                                                 |                                                                                                                                                                                                                                                      | <p>Note: If the threshold of both number and value limit is crossed for the same transaction, the higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Third party cash transaction limit for non-programme customers is capped at ₹25,000 per instance.</p> <p>#Relationship Value: Deposits &amp; Balances<sup>^</sup> + Mutual Fund Value + Demat Holdings' Value</p> <p><sup>^</sup>Deposits &amp; Balance = Balance in Savings Account(s) + Balance in Current Account(s) + Fixed Deposit(s) + Recurring Deposit(s)</p> <p>Note: For cash transaction charges for NRI Premium and Private Banking, the customer will be eligible for the higher limit if the criteria are met in any one of the last 3 months including the month of transaction.</p> | <p>Note: If the threshold of both the number and value limit is crossed for the same transaction, the higher of the charges mentioned above pertaining to the number limit or value limit will apply.</p> <p>Third party cash transaction limit for non-programme customers is capped at ₹25,000 per instance.</p> <p>#Relationship Value: Includes Deposits (Fixed Deposits/Recurring Deposits) + Account Balance + Mutual funds AUM<sup>^</sup> + Demat holdings</p> <p><sup>1</sup>Deposits &amp; Balance : Includes Fixed Deposits/Recurring Deposits + Account Balance</p> <p><sup>^</sup>AUM - Assets under Management</p> <p>Note: For cash transaction charges for NRI Premium and Private Banking, the customer will be eligible for the higher limit if the criteria are met in any one of the last 3 months including the month of transaction.</p> |
| Cash Transactions (Deposits and withdrawals at Branches and deposits in Cash Recycler Machines) | <p>NRI Select Programme</p> <p>NRI Savings Account</p> <p>NRI Private Banking~</p> <p>NRI Premia and Seafarer Premia and Virtu Premia~</p> <p>NRI Pro and Seafarer Pro and Virtu Pro~</p> <p>NRI Regular and Seafarer Regular and Virtu Regular~</p> | <p>Number Limit:</p> <ul style="list-style-type: none"> <li>• 3 complimentary transactions per month, each for deposits &amp; withdrawals.</li> <li>• Thereafter, ₹150 per transaction.</li> </ul> <p>Value Limit:</p> <ul style="list-style-type: none"> <li>• Complimentary up to ₹1 lakh per month each for deposits and withdrawals.</li> <li>• Thereafter, ₹3.5 per ₹1,000 or ₹150, whichever is higher. GST shall be applicable on all the mentioned charges.</li> </ul>                                                                                                                                                                                                                                                                                                                           | <p>Number Limit:</p> <ul style="list-style-type: none"> <li>• 3 complimentary transactions per month, each for deposits &amp; withdrawals.</li> <li>• Thereafter, ₹150 per transaction.</li> </ul> <p>Value Limit:</p> <ul style="list-style-type: none"> <li>• Complimentary up to ₹1 lakh per month each for deposits and withdrawals.</li> <li>• Thereafter, ₹4 per ₹1,000 or ₹150, whichever is higher. GST shall be applicable on all the mentioned charges.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                   |

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|                   | NRI Sparsh Account~                                                                                                                                                                                                                                                                                        | <p>Note: If the threshold of both number and value limit is crossed for the same transaction, the higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Third party cash transaction limit for non-programme customers is capped at ₹25,000 per instance.</p> | <p>Note: If the threshold of both number and value limit is crossed for the same transaction, the higher of the charges mentioned above pertaining to number limit or value limit will apply.</p> <p>Third party cash transaction limit for non-programme customers is capped at ₹25,000 per instance.</p> |
| ECS Debit Returns | NRI Private Banking Programme<br>NRI Premium Programme<br>NRI Select Programme<br>NRI Savings Account<br>NRI Private Banking~<br>NRI Premia and Seafarer Premia and Virtu Premia~<br>NRI Pro and Seafarer Pro and Virtu Pro~<br>NRI Regular and Seafarer Regular and Virtu Regular~<br>NRI Sparsh Account~ | <p>₹500 per instance for financial reasons.</p> <p>(Maximum recovery will be applicable for 3 instances per month for the same mandate)</p>                                                                                                                                                                | <p>For financial reasons:</p> <p>1st return: ₹500</p> <p>2<sup>nd</sup> and 3<sup>rd</sup> return - ₹550 each</p> <p>(Maximum recovery will be applicable for 3 instances per month for the same mandate)</p>                                                                                              |

~Accounts opened prior to 4<sup>th</sup> August 2025

Note:

- Taxes at prevailing rates as per government rules shall be applicable over and above the mentioned charges
- The detailed Schedule of Charges can be viewed on our website: [click here](#)