

FAMILY BANKING (IF APPLICABLE)

SAVINGS FAMILY BANKING (IF APPLICABLE)

These terms and conditions (the “Terms”) shall apply to the customer for availing the Family Banking Programme (“Programme”).

These Terms shall be in addition to, and not in derogation of, the terms and conditions in relation to Select Banking, Wealth Programme, Salary and Private Banking Programme, and other terms and conditions applicable to Savings accounts individually constituting the Family ID, as updated from time to time. In the event of any conflict or inconsistency between these Terms and Savings Account terms and conditions, these Terms shall prevail, as updated from time to time.

I. CREATION AND OPERATION OF FAMILY ID

1. All accounts under Family Banking shall be linked with one Family ID
2. A Family ID can be created by linking savings account of family members held with ICICI Bank to the Family ID sought to be created with ICICI Bank. In Select Family Banking, Wealth Family and Private Family a minimum of two (2) and maximum of ten (10) family member accounts can be linked and added to a Family ID. In Salary Family a minimum of 2 and maximum of 6 family members accounts can be linked and added to Family ID. All account holders linked under a Family ID are collectively called “Family Members” and accounts held by such Family Members (other than that of the Primary Account Holder) are referred to as “Member Accounts”.
3. Each Family ID shall have a designated Primary Account Holder for the Family ID.
4. The Primary Account Holder shall be the first and primary point of contact for ICICI Bank in relation to the Family ID and Programme/s.
5. ICICI Bank may create/modify a Family ID basis consent obtained by the Primary Account Holder on behalf of Family Members. This may impact product variant and charges of all family members
6. The following types of savings account shall **not** be eligible to be linked and/or added to the Family ID.
 1. Basic Savings Bank Deposits Account,
 2. No Frills and
 3. Non-regularised online (Non face to face) accounts
 4. Unfunded Salary accounts.

7. The following types of savings account can be added to Family ID as a Member Account, but not as a Primary Account.
 1. Minor accounts
 2. HUF accounts
 3. NRI accounts.
8. ICICI Bank reserves the right to delete/dissolve/discontinue the Family ID if a minimum 2 accounts are not linked to the Family ID.
9. Post successful creation of Family ID, the benefits offered/accruing under the relevant Programme shall be offered to all the Family Members linked under the Family ID.
10. The accounts linked to the Family ID shall be eligible for certain benefits/privileges, only till such time as the Family ID is active.
11. On linking under Family ID, the benefits of existing product will be forfeited and each account mapped under the Family ID would get facilities/benefits according to the Programme status. However, in case of a Salary account is being linked to a Family ID, it will continue to have benefits of salary account. Salary Account variant will be modified as per the type of family ID.
12. In the event, the Primary Account Holder dies or becomes ineligible, or for whatsoever reason is deemed to be unfit to continue to maintain savings accounts with the Bank, the Family ID shall be dissolved.
13. Upon dissolution of the Family ID, for any reason whatsoever, all future services/benefits/privileges shall cease forthwith, and already availed benefits/privileges (under the Programme) shall be automatically withdrawn from all Family Members.
14. Family Members shall be responsible for the privacy and protection of the data/details/documents/PIN/account numbers of the Family ID and will be responsible for sharing any such data with any third parties.
15. Linking an account to the Family ID does not grant any access, or permit other Family Members to view/make any requests / instructions in that / other linked account/s.
16. It would be the responsibility of the Member Accounts and Primary Account Holder to communicate the death of any Family Members to the Bank.
17. Each of the Family Members further agrees to inform ICICI Bank of any change in the Primary Account linked to the Family ID, in the event of death of Account Holder /account closure/conversion from Resident to Non Resident status of the Primary Account

18. Tax Deduction at Source shall be at the Family Member account level only.

I. ADDITION/MODIFICATION/UPGRADE OF A FAMILY ID

Family Banking Scenario	Channel	Consent
Family id Creation	Physical Form	1- Signature consent required from all members 2- If members don't give signature consent, an opt-out email/sms sent to all Secondary Members. Members can call on Customer care if they wish to opt-out
	Digital Channel	An opt-out email/sms sent to all Secondary Members. Members can call on Customer care if they wish to opt-out
	(iMobile & RIB)	
Family id Delinking	Physical Form	Signature consent required from Primary member & member to be delinked
Family id Closure	Physical Form	Signature consent required from Primary member & all secondary members
Family id Upgrade & Regrade	Physical Form	Signature consent required from Primary member
Delinking of Primary Account Holder**	Physical Form	Signature consent required from Primary member & all secondary members

**In case of delinking of the Primary Account Holder account, the Family ID will be closed.

Upgrading the Family ID:

The Bank at its sole discretion may upgrade the Family ID to a higher variant on the basis of:

1. A prior written request of Primary Member; or
2. eligibility and relationship value of the Family Members,

Upon being upgraded to a higher variant, the following will apply to the Family ID:

1. the Family ID would be required to maintain the operation standards (eg: Program Eligibility Criteria) for such upgraded program
2. existing services/benefits/privileges shall cease and the services/benefits/privileges linked to the upgraded program shall apply.

III. CATEGORIES OF FAMILY BANKING

1. Select Family
2. Wealth Family
3. Private Family
4. Salary Family

IV. ADDITIONAL TERMS AND CONDITIONS FOR SALARY FAMILY BANKING PROGRAMME

1. For Salary Family, Primary Account has to be to be a salary savings account holder and also be part of the corporate salary relationship of ICICI bank. All accounts being added to the Family ID will be upgraded to its equivalent companion/product variant.
2. In case, for whatsoever reason, salary credits are not received for three consecutive months in the Primary Account Holder's account, the Bank reserves the rights to dissolve the Family ID and downgrade the accounts to a base variant post intimating the Family Members.
3. ICICI Bank Staff and Defence Salary account will not be modified during family ID creation

V. PROGRAM ELIGIBILITY CRITERIA

To view the Program Eligibility Criteria that needs to be maintained for the categories of Family Banking, the customer can [click here](#) for Schedule of charges and [click here](#) to view detailed family banking benefits www.icicibank.com

Notes:

1. The Program Eligibility Criteria needs to be maintained collectively at Family ID level only. For clarity, Program Eligibility Criteria (specified herein or on the Website) shall be maintained collectively in all the accounts or in a single account linked to Family ID.
2. In the event, Program Eligibility Criteria is not met at any point in time, the Bank may provide a written notice of 30 days to the Primary Account holder to ensure

the Program Eligibility Criteria is met within the aforementioned period, failing which, the Bank shall have the right to regrade/discontinue/withdraw/revoke the services/benefits/privileges provided under the Programme without any further notice.

3. ICICI Bank may review banking relationship periodically and reserve the right to withdraw partial/full benefits of the Programme.

VI. RIGHT TO OPT-OUT OF FAMILY ID

1. On receipt of request for creation of Family ID, the Bank shall send communication via E-mail and SMS to all the Family Members being linked in the Family ID informing them if they do not wish to link their account, they have a right to opt out by calling our Customer Care or visiting their nearest ICICI Bank branch.
2. In case any Family Member wishes to opt out of the creation of Family ID and/or declines the family linking request, such Family Members shall be duly excluded from such Family ID when created by the Bank. In the event the Primary Account Holder chooses to close his/her relationship with the Bank post creation of Family ID, or ceases to exist/de-links from the Family ID, the Family ID shall stand dissolved and the original obligations of all the linked family members shall revert to base variant of the savings product and be governed as per the terms and conditions applicable to the account variant.
3. In the event any of the Family Member chooses to close his/her relationship with the Bank post creation of Family ID or ceases to exist/de-links from the Family ID, the benefits under the Programme shall be cancelled to the exiting member and the obligations of savings variant account mentioned on the de-linking form and its terms and conditions will be applicable to such account holder.
4. Additionally, prior to linking of accounts to Family ID, i.e, at the stage when the linking request is pending, an account holder can provide a written request to ICICI Bank to not link the account to the Family ID. However, depending upon the stage at which the request is pending, if the account ends up getting linked and benefits become applicable, Account Holder will not hold ICICI Bank liable and ICICI Bank will take steps promptly to delink the account.
5. Any Family Member Account from the Family ID can be de-linked at any point in time by the respective Family Member by giving a prior written request for delinking at nearest ICICI Bank Branch.

VII. INDEMNIFICATION

1. The Family Members agree to indemnify and hold harmless ICICI Bank and its affiliates from and against any and all liability, or any other loss that may occur, if any claims are raised by any Family Members, their representatives/heirs or any third party against the Bank, pursuant to the Family ID creation and linking of the Family Members account to the Family ID under the Programme.
2. Further, Family members agree to indemnify ICICI Bank against any claims/ loss/ damages as may be suffered by ICICI Bank as a result of providing me this Programme and the products and/or services thereto.
3. Family members agree and undertake to hold ICICI Bank, its directors, employees harmless if any claims are raised by any Family Members, their representatives/heirs against the Bank, pursuant to the Family ID creation and linking of the Members to the Family ID.

VIII. LIEN AND SET-OFF

1. I hereby agree and confirm that my instructions herein shall not be construed as a contract to the contrary in respect of the Bank's right of general lien and set off.

IX. DISCONTINUATION OF SERVICE

1. Bank reserves the right to withdraw the Select Banking/Wealth management/Salary/Private banking status if the operation of the account is not as per the terms and conditions governing the accounts and the Family ID.
2. Notwithstanding anything contained herein, ICICI Bank reserves the right to discontinue/withdraw/revoke the services/benefits/privileges provided under the Programme at any time, for whatsoever reasons, with prior notice to the Family Members.

X. REPRESENTATIONS AND WARRANTIES

1. Family members agree and undertake to provide any further information that ICICI Bank may require from time to time.
2. Family members understand and agree to the terms and conditions applicable in relation to the Programme and the accounts held by them. Family members agree and understand that the terms and conditions may undergo changes that maybe updated on the website of ICICI Bank. Family members agree and confirm to review the same from time to time and keep themselves updated.
3. Family members understand and agree that upon delinking of an account from the Family ID, all future services/benefits/privileges shall cease forthwith and

already availed benefits/privileges (under the Programme) shall be automatically withdrawn to the account so delinked.

XI. MISCELLENEOUS

1. If deemed appropriate, ICICI Bank may provide the products/service that the account holders are eligible to avail post revoking and withdrawing the existing services/benefits/privileges under the Programme, with prior intimation to the customer. However, no consent of the Family Member is required for the same.
2. ICICI Bank at its sole discretion, shall have the right to amend any of the services/benefits/privileges and charges applicable to it, from time to time, completely or partially, with or without notice, and introduce any feature with respect to the Programme. Features in respect of the Family ID may vary and depend upon Family Member's continuous compliance to the criteria of the Programme.
3. The Bank may provide any other benefit that is/becomes applicable as per the terms and conditions of the Programme as modified from time to time at the Bank's sole discretion.

Discontinued Services (with effect from 1st August 2025)

- **Family Debit Card**
The Family debit card issued to the primary member of Family 360° Banking family (both Savings & Salary) will be applicable. New Family Debit card will not be issued.