

Gold Savings Account

Incremental sourcing for this product has been discontinued

	Non-Senior Citizens	Senior Citizens
Available to	All cities	All cities
Eligibility	Resident Indian, >18yrs	Resident Indian, >60yrs
Minimum monthly average balance (MAB)*	Rs. 50,000 MAB requirement waived subject to FD of min Rs.2.5 lacs under the same Cust ID (not applicable for Gold Plus Savings Account)	Rs. 50,000 MAB requirement waived subject to FD of min Rs.2.5 lacs under the same Cust ID (not applicable for Gold Plus Savings Account)
Service Charges		
Cash Transaction Charges (With effect from 1st July 2025)	Cash Deposits at Branches and Cash Recycler Machines 1) Number Limit - Complimentary 3 cash transaction per month, thereafter Rs 150 per transaction 2) Value Limit - Complimentary up to Rs. 1 lakh per month. Thereafter, Rs 3.5 per Rs 1,000 or Rs 150 whichever is higher. If the threshold of both number and value limit has been crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply. Third party cash transactions limit of Rs.25,000 per transaction applicable for Regular Savings Accounts.	
	Cash Withdrawal at Branches 1) Number Limit - Complimentary 3 cash transaction per month, thereafter Rs 150 per transaction 2) Value Limit - Complimentary up to Rs. 1 lakh per month. Thereafter, Rs 3.5 per Rs 1,000 or Rs 150, whichever is higher. If the threshold of both number and value limit has been crossed for the same transaction, higher of the charges mentioned above pertaining to number limit or value limit will apply. Third party cash transactions limit of Rs.25,000 per transaction applicable for Regular Savings Accounts.	
ATM Interchange (Transactions at Non ICICI Bank ATMs)	6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 23 per financial transaction & Rs 8.5 per non-financial transaction, post 3 transactions	

(With effect from 1st July 2025)	(inclusive of financial and non-financial transactions). Other than 6 metro locations: Rs 23 per financial transaction and Rs 8.5 per non-financial transaction, post 5 transactions (inclusive of financial and non-financial transactions). Maximum of 5 transactions free in a month, across locations, with a cap of 3 transactions at 6 metro locations. ATM withdrawal at other bank (outside India)- Rs 125/transaction+3.5% currency conversion charge. Non-financial Rs 25/transaction	
Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)	Nil	Nil
DD - Issue by deposit of cash/cheque/transfer PO - Issue by deposit of cash/cheque/transfer (With effect from 1st July 2025)	Rs 2/1000; Subject to a minimum of Rs 50 and maximum of Rs. 15,000	
Debit Card Fees annual fees (With effect from 1st May 2024)	Nil	Nil
Cheque Books (With effect from 1st May 2024)	Nil	Nil
Value Added SMS Alerts	Nil	Nil
Penal Charges		
Charges for non - maintenance of minimum monthly average balance (NMAB)	3% of the shortfall in required MAB or Rs. 500 whichever is lower	3% of the shortfall in required MAB or Rs. 500 whichever is lower

Note - Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking / Basic Savings Bank Account and unless specified product-wise.

Common Service Charges

Service Charges	
Statement	Free Quarterly Statement Free monthly e-mail statement on request Passbook facility available at base branch View and download statement facility available on the website
Issue of Duplicate Statement	Rs. 100 per statement at branch or Customer Care (non-IVR), Rs. 50 per statement through Customer Care (IVR), ATM and Net banking
Issue of pass book	Nil
Issue of duplicate passbook	Rs. 100 for issuance and Rs. 25 per page for Updation
DD - Issue by deposit of cash/cheque/transfer PO - Issue by deposit of cash/cheque/transfer (With effect from 1st July 2025)	Rs 2/1000; Subject to a minimum of Rs 50 and maximum of Rs. 15,000
DD / PO - Cancellation / Duplicate / Revalidation (With effect from 1st May 2024)	Rs. 100 per instance
NEFT Charges - Outward	Through Online Channel – Nil Through Branch Channel - Up to Rs. 10,000 – Rs. 2.25 per transaction Rs. 10,001 to Rs. 1 lakh – Rs. 4.75 per transaction Above Rs. 1 lakh to Rs. 2 lakh – Rs. 14.75 per transaction Above Rs. 2 lakh and up to Rs. 10 lakh – Rs. 24.75 per transaction
NEFT Charges - Inward	Nil
RTGS - Outward	Through Online Channel – Nil Through Branch Channel – Rs. 2 lakh to Rs. 5 lakh – Rs. 20 per transaction Above Rs. 5 lakh – Rs. 45 per transaction
RTGS - Inward	Nil
IMPS Outward (With effect from 1st July 2025)	Amount up to Rs 1,000 - Rs 2.50/- per transaction Amount above Rs 1,000 to Rs 1,00,000 - Rs 5/- per transaction Amount above Rs 1,00,000 to Rs 5,00,000- Rs 15/- per transaction
IMPS - Inward	Nil
UPI transaction charges	Nil
Inter-branch funds transfer charges	Nil
Bill Pay Charges	Nil
Charges for certifying or verifying customer ECS mandates	Nil
Cheque Collection Local	Nil
Cheque Collection Outstation	Nil

Account closure (With effect from 1 st May 2024)	Nil
Debit Card	
Debit Card Issuing Fee	Nil
Enrolment fee	Nil
Late Payment Charges	N.A.
Replacement Card fees (With effect from 1 st July 2025)	Rs. 300 per card
ATM Balance Enquiry charges from ATMs outside India	Rs. 25
Cross-currency mark-up charges on foreign currency transactions	3.5% of transaction amount
Surcharge on Fuel purchases	Fuel Surcharge Waiver is applicable when both the below mentioned conditions are fulfilled 1. ICICI Debit card is used on ICICI Bank terminal (On-Us transaction) 2. Transaction is done on select government petrol pumps. Please note, the Acquirer/Fuel pump may levy surcharge at its own discretion
Surcharge on railway bookings	1.8% of bookings as per Visa regulations
Debit Card PIN re-generation Charges (With effect from 1 st May 2024)	Nil
Debit Card de – hotlisting (With effect from 1 st May 2024)	Nil
Balance Certificate (With effect from 1 st May 2024)	Nil
Interest Certificate (With effect from 1 st May 2024)	Nil
Retrieval of old transactional documents / Enquiries related to old records (With effect from 1 st May 2024)	Nil
Photo attestation	Rs. 100 per application/letter
Signature attestation (With effect from 1 st May 2024)	Rs. 100 per application/letter
Address confirmation (With effect from 1 st May 2024)	Nil

Inoperative account	Nil																																				
Stop Payment charges (With effect from 1st May 2024)	Particular cheque - Rs.100 (Free through customer care IVR & Net banking)																																				
Stop Payment Charges - ECS	For ECS is not present as customer is required to maintain requisite balances to honour the EMI txns																																				
Lien marking and unmarking of savings account (With effect from 1st May 2024)	Nil																																				
Locker Rent	<table><tr><th colspan="6">Annual Locker rentals starting from</th></tr><tr><th>Location</th><th>Rural</th><th>Semi - Urban</th><th>Urban</th><th>Metro</th><th>Metro +</th></tr><tr><td>Small</td><td>1,200</td><td>2,000</td><td>3,000</td><td>3,500</td><td>4,000</td></tr><tr><td>Medium</td><td>2,500</td><td>5,000</td><td>6,000</td><td>7,500</td><td>9,000</td></tr><tr><td>Large</td><td>4,000</td><td>7,000</td><td>10,000</td><td>13,000</td><td>15,000</td></tr><tr><td>Extra Large</td><td>10,000</td><td>15,000</td><td>16,000</td><td>20,000</td><td>22,000</td></tr></table> • Rentals may vary between branches under same location • Locker rentals vary based on locker size and branch location • Locker rent is charged annually and is collected in advance	Annual Locker rentals starting from						Location	Rural	Semi - Urban	Urban	Metro	Metro +	Small	1,200	2,000	3,000	3,500	4,000	Medium	2,500	5,000	6,000	7,500	9,000	Large	4,000	7,000	10,000	13,000	15,000	Extra Large	10,000	15,000	16,000	20,000	22,000
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Reissue of Internet user id or password (Branch or non IVR Customer Care) (With effect from 1st May 2024)	Nil																																				
Standing Instructions - Setting-up-charge (With effect from 1st May 2024)	Nil																																				
Address change request at branches (With effect from 1st May 2024)	Nil																																				
ECS/NACH setup charges	Nil																																				
National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical) (With effect from 1st May 2024)	Nil																																				
Cash deposit charges - Cash Acceptor/Recycler machines	Charges of Rs. 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 04:30 p.m. and 09:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 04:30p.m. and 09:00 a.m. on working days exceeds Rs. 10,000																																				

	per month either as a single transaction or multiple transactions Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jan Dhan Accounts, Accounts held by incapacitated and visually impaired persons or any other Accounts identified by ICICI Bank
Penal Charges	
ECS / NACH Debit Returns (With effect from 1st May 2024)	Rs. 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate
Cheque return outward (cheque deposited by customer)	Rs. 200 per instance for financial reasons
Cheque return inward (cheque issued by customer)	Rs. 500 per instance for financial reasons. Rs. 50 for non-financial reasons except for signature verification
Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account	Rs. 25 per transaction
Standing Instructions Rejection	Rs. 200 per instance for financial reasons
Deliverable returned by courier	Any deliverable returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) – Rs. 50 per instance
Deliverables destroyed at Branches	Any deliverable not picked up (within the stipulated time) – Rs. 50 per instance

1. Locker rates vary for different branches, hence customers are requested to get in touch with respective branch.
2. Taxes at prevailing rates as per Govt rules shall be applicable over and above the mentioned charges. The charges indicated above are subject to periodic revision.
3. *With effect from April 1, 2015: In the event of non-maintenance of minimum MAB, the bank will notify the customer by SMS/e-mail/ letter etc. that in the event of the minimum balance not being restored in the account in the subsequent month, non-maintenance of MAB charges will be applicable.
In case the customer has not maintained MAB for any consecutive month, nonmaintenance of MAB charges shall be applicable for all consecutive months. The Bank will notify the customer in the initial month only in case of non-maintenance of MAB in consecutive months. It will be the responsibility of the customer to have a valid e-mail ID, mobile number and address updated with the Bank at all times, failing which, customer may not receive the notification(s).