

Wealth Management & Private Banking Service Charges

Available to	All Cities
Eligibility	Resident Indian. Refer Annexure 1 for detailed eligibility
Minimum average monthly balance (MAB is the simple average of day-end balances for a calendar month)	Nil
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 (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. Nil for Senior Citizen 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
Issue of DD drawn on ICICI Bank by cheque/transfer	Nil
Debit Card Fees annual fees	Nil
Cheque Books	Nil
Value Added SMS Alert	Nil
Penal Charges	
Charges for non - maintenance of minimum monthly average balance	Nil

Note:

1. This Tariff Guide applies to the ICICI Bank Wealth Management & Private Banking.
2. Taxes at prevailing rates shall be applicable over and above the mentioned charges.
The Charges indicated above are subject to periodic revision.

Annexure 1

Wealth Management/Private Banking Qualification Criteria

Wealth Management/ Private Banking services are offered to customers maintaining a Customer Relationship Value* (CRV) of minimum Rs 50 Lakh/ Rs 5 Crore and to Salary Account holders with a minimum net salary of Rs 3 Lakh/ Rs 8 Lakhs per month.

*Customer Relationship Value for Wealth Management includes:

- Savings Account and Current Account balances
- Fixed Deposits
- Mutual Fund holdings value
- ULIP holdings value
- 70% of Demat holdings
- 30% of Home Loan disbursed

*Customer Relationship Value for Private Banking includes:

- Savings Account and Current Account balances
- Fixed Deposits
- Mutual Fund holdings value
- 100% of Demat holdings

Note that the definition of CRV can be changed at any time at the discretion of ICICI Bank.

If a Wealth Account/ Private Banking Account is opened, the applicant will be required to maintain a Customer Relationship Value (CRV) of Rs 50 lakh/ Rs. 5 Crore within a period of six months from the date of Account opening.

If the CRV maintained by the applicant falls below Rs 50 lakh for Wealth Account or Rs. 5 Cr for Private Banking Account, ICICI Bank at its sole and absolute discretion reserves the right to migrate the Wealth Management/ Private Banking Account to any other type of Account as per the CRV maintained. In such cases, all product benefits, minimum balance requirement, fees & charges of the variant to which the Account has been migrated, will apply.

Common Service Charges ICICI Bank: Wealth Management – Private Banking

Service Charges	
Statement	Free Quarterly Statement Free monthly e-mail statement on request Passbook facility available at base branch free of cost View and download statement facility available on the website
Issue of Duplicate Statement	Nil
Issue of pass book	Nil
Issue of duplicate pass book	Nil
Issue of loose cheque leaves	Nil
DD / PO - Issue	Nil
DD - Issue by deposit of cash	Nil
PO - Issue by deposit of cash	Nil
DD / PO - Cancellation / Duplicate / Revalidation (With effect from 1 st May 2024)	Rs. 100 per instance
NEFT Charges - Outward	Nil
NEFT Charges - Inward	Nil
RTGS - Outward	Nil
RTGS - Inward	Nil
IMPS - Outward	Nil
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
Debit Card	
Issuing Fee	Nil
Enrolment fee	Nil
Late Payment Charges	N.A.
Replacement Card fees	Nil
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	For more details, please check Important Notice section on Debit Card
Surcharge on railway bookings	1.8% of bookings as per Visa regulations
Debit Card PIN re-generation Charges	Nil
Debit Card de – hotlisting (With effect from 1st May 2024)	Nil
Balance Certificate	Nil
Interest Certificate	Nil
Account closure (With effect from 1st May 2024)	Nil
Retrieval of old transactional documents / Enquiries related to old records	Up to 1 year old Rs. 50/- per record; More than 1 year old Rs. 100/- per record
Photo attestation	Rs. 100 per application/letter
Signature attestation	Rs. 100 per application/letter
Address confirmation	Nil
Inoperative account	Nil
Stop Payment charges	Nil
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
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	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/online). (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

Note: 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.