



ICICI Bank, Bahrain Branch,
P. O. Box 1494, Manama
Kingdom of Bahrain.

ICICI Bank Bahrain Branch Schedule of Charges

Inward Wire Transfer / Telegraphic Transfer	**Free
Foreign currency drafts and cheques drawn on overseas banks for collection (per cheque/draft)	*Actuals
Foreign currency drafts/cheques drawn on banks in Bahrain for collection (per cheque/draft)	*Actuals
**Any charges imposed by the client's bank (remitting bank) would be passed on to the client	
*Any charges levied by the collecting bank would be passed on to the client as per actuals.	
WITHDRAWALS	
By Outward Wire Transfer/ Telegraphic Transfer	Free
By Personalised Withdrawal Slips (BHD Savings Accounts only)	Free
By Non-Personalised Withdrawal Slips (BHD Savings Accounts only)	Free
By Issue of BHD Pay Order (First two Pay Orders per month)	Free
Subsequent BHD Pay Orders in same month (each)	BHD 0.5
By Draft (Overseas payments)	BHD 2
By Draft (INR)	BHD 1
REMITTANCE	
From branch	BHD 1
Through Internet banking	BHD 1
STOP PAYMENT	
For Withdrawal Slip	BHD 1
AMENDMENT & REPLACEMENT	
Draft (Overseas payments)	BHD 5
Draft (INR)	BHD 1
BHD Pay Order	BHD 1
CANCELLATION / REFUND OF LOST INSTRUMENT	
Draft (overseas payments)	BHD 5
Draft (INR)	BHD 2
BHD Pay Order	BHD 1
NEW PASSWORD/PIN ISSUANCE	
For Internet Banking	Free
For Cash Withdrawal Card	Free
ACCOUNT MAINTENANCE (Savings Account only)	
Non-Maintenance of Average Monthly Balance of BHD 50	BHD 1
Closure of Savings Account (within 1 year of opening)	BHD 1

PREMATURE WITHDRAWAL OF DEPOSIT-FIXED DEPOSITS

<p>Deposits with original maturity upto 2 years</p>	<ul style="list-style-type: none"> ▪ If deposit is withdrawn before expiry of 1 month of opening of deposit, no interest would be payable. ▪ Where deposit is held for a period greater than 1 month: <ol style="list-style-type: none"> i. in case the deposit sought to be withdrawn is held for a period equivalent to a tenure for which deposits are offered by Bahrain Branch, the interest on the deposit would be calculated at the rate applicable for deposits of such tenure (as existing at the time of opening of the deposit sought to be broken), less the premature withdrawal fee as mentioned below; ii. in case the deposit sought to be withdrawn is held for a period that falls between two tenures for which deposits are offered by the Bahrain Branch, the interest on the deposit would be calculated at the rate applicable for deposits of the shorter of the two tenures (as existing at the time of opening of the deposit sought to be broken), less the premature withdrawal fee as mentioned below. ▪ a 1% flat premature withdrawal fee on the principal and interest, subject to protection of the principal, would be levied.
<p>Deposits with original maturity above 2 years</p>	<ul style="list-style-type: none"> ▪ The premature withdrawal fee would depend on the market condition and cost of replacing the deposit and shall be as stipulated by the Bahrain Branch at the time of the premature withdrawal. ▪ NO PRINCIPAL PROTECTION would be provided on such deposits if the deposits are withdrawn within 2 years of the deposit being placed. ▪ In case the deposits are prematurely withdrawn after 2 years of the deposit being placed, a premature withdrawal fee, as stipulated by the Bahrain Branch at the time of the withdrawal, shall be levied, subject to protection of the principal.

PREMATURE WITHDRAWAL OF DEPOSIT – FLOATING RATE DEPOSITS

<p>All deposits</p>	<ul style="list-style-type: none"> ▪ If deposit is withdrawn before expiry of 1 month of opening of deposit, no interest would be payable. ▪ If deposit is withdrawn after 1 month and less than 12 months, the following rates will apply on the deposit. <p>For 3 month LIBOR based deposits:</p> <table border="1" data-bbox="571 1816 1315 1960"> <tr> <td>Greater than 1 month and less than 3 months</td> <td>1 month LIBOR – 10 bps</td> </tr> <tr> <td>Greater than 3 months and less than 12 months</td> <td>3 month LIBOR – 10 bps</td> </tr> </table> <p>(3 month LIBOR for respective period will be taken for calculation)</p>	Greater than 1 month and less than 3 months	1 month LIBOR – 10 bps	Greater than 3 months and less than 12 months	3 month LIBOR – 10 bps
Greater than 1 month and less than 3 months	1 month LIBOR – 10 bps				
Greater than 3 months and less than 12 months	3 month LIBOR – 10 bps				

For 6 month LIBOR based deposits:

Greater than 1 month and less than 3 months	1 month LIBOR – 10 bps
Greater than 3 months and less than 6 months	3 month LIBOR – 10 bps
Greater than 6 months and less than 12 months	6 month LIBOR – 10 bps

(6 month LIBOR for respective period will be taken for calculation)

- Where deposit is held for a period greater than 1 year:
 - i. in case the deposit sought to be withdrawn is held for a period equivalent to a tenure for which deposits are offered by Bahrain Branch, the interest on the deposit would be calculated at the rate applicable for deposits of such tenure (as existing at the time of opening of the deposit sought to be broken);
 - ii. in case the deposit sought to be withdrawn is held for a period that falls between two tenures for which deposits are offered by the Bahrain Branch, the interest on the deposit would be calculated at the rate applicable for deposits of the shorter of the two tenures (as existing at the time of opening of the deposit sought to be broken).

- In cases where interest has been paid out, this is adjusted against any payments due to the customer after applicable penalties once premature withdrawal is effected. This would mean that even in cases where principal is protected, **the amount returned could be less than principal, after adjusting for interest already paid out to customer.**
- Premature withdrawals would be allowed only if the deposit holder(s) provide a written application for the same. This application can also be provided through fax, provided the customer has completed the Fax Indemnity form prior to that (in original).
- In case of partial withdrawal of any deposit, the penalties are levied only to the extent of the deposit amount withdrawn and not on the entire deposit.

ICICI Bank Limited Bahrain Branch reserves the right to modify the Schedule of Charges and levy additional charges for other services without giving prior notice.

ICICI Bank Limited
Company Incorporated in India
Regd Off: "Landmark"
Race Course Circle,
Vadodara 390 007, India.