



ICICI Bank

Bahrain Branch

“Licensed and regulated as an conventional retail bank by the Central Bank of Bahrain”

SCHEDULE OF CHARGES FOR INDIVIDUALS

w.e.f. May 1, 2018

Transactions

Charges

Withdrawals

By Telegraphic fund transfer (outside Bahrain)	BHD 5.000 (or equivalent) + Correspondent bank charges, if any
Through RTGS (within Bahrain)	100 Fils
By personalized/non - personalized withdrawal slips for an amount above equal to BHD 500 (BHD accounts only)	NIL
By personalized/non - personalized withdrawal slips for an amount below BHD 500 (BHD accounts only)	BHD 1.000
By Personalised Cheque Book (BHD Current Accounts only)	Free
Manager Cheque/ Pay order/ Demand draft	BHD 3.000 (or equivalent)
Cancellation of Manager Cheque/ Pay order/ Demand draft	NIL

Remittance (BHD/ INR)

Through Branch (ICICI Bank account)	500 Fils
Through Branch (Non-ICICI Bank account)	BHD 1.000
Through Internet Banking	BHD 1.000
Through Call n Remit	250 Fils
Through KIOSK	250 Fils

Credit facility Against deposit/s

Processing Fee	BHD 50.000 (or equivalent)
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New Password / Pin Issuance

For Internet Banking / Debit Card	BHD 2.000
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Account Maintenance

Savings Account

*Non-Maintenance of Average Monthly Balance of BHD 20	BHD 1.000
Closure of account	NIL

Current Account

*Non-Maintenance of Average Monthly Balance of BHD 100	BHD 3.000
Closure of account	NIL

Miscellaneous

Bank Statement	NIL
Balance confirmation/banker/ relationship letter (per copy)	BHD 2.000
SI (Standing Instructions) set up and modification - per instruction	BHD 2.000
* Not applicable to orphan, widow, pensioner, student	
* Not applicable to person receiving social subsidy from Ministry of Labour and Social Affairs.	
* Not applicable to Bahraini national earning less than BD 250 per month.	

Cheque Book

First Cheque Book	Free
Second Cheque Book (25 Leaves)	BHD 2.000
Inward cheque return charges	BHD 10.000
Outward cheque return charges	NIL
Stop payment of cheque	BHD 2.000
Foreign currency cheque collection - per cheque	USD 10.00 + courier charges, if any

Debit Card

Annual fee for debit card	NIL
Transaction charge at ICICI Bank ATMs in Bahrain	NIL
Benefit Charges (Cash Withdrawal / Balance Inquiry on non-ICICI-Bank ATMs in Bahrain)	NIL
Benefit Charges (Cash Withdrawal / Balance Inquiry on non-ICICI-Bank ATMs outside Bahrain but within GCC)	BHD 1.000
International usage of debit card	2% (all inclusive) of the transaction amount
Card Re-issuance	BHD 5.000
Additional Card issuance fee	BHD 5.000

Premature Withdrawal of Deposit - Fixed Deposits

If deposit is withdrawn before expiry of 1 month of opening of deposit: No interest would be payable, no charges will be levied.

Where deposit is held for a period more than 1 month: 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 1%, as premature withdrawal charge; 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 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 1%, as premature withdrawal charge. It might happen that the contracted interest rate at the time of opening the deposit for the applicable tenure might be less than 1%, in such a case no interest will be paid only principal will be paid back.

Please Note:

- 1) Premature withdrawal would be allowed only if the deposit holder(s) provides a written application for the withdrawal. This application can also be sent through fax, provided the depositor has completed the Fax Indemnity form (in original) before sending the application.
- 2) In the case of partial withdrawal of any deposit, the penalties are levied only on and to the extent of the deposit amount withdrawn and not on the entire deposit.

The information on latest schedule of charges is accessible by:

- (i) Calling our Helpline at (+973) 80004877; OR
- (ii) Visiting our website at http://www.icicibankbahrain.com/bh_charges.htm; OR
- (iii) Visiting our branch, from Sunday to Thursday, between 8:00 a.m. to 1:30 p.m. and 2:30 p.m. to 4:30 p.m. and on Saturday, between 8:30 a.m. to 1:30 p.m. and from 2:30 p.m. to 4:30 p.m. Our branch will remain closed on the second and fourth Saturdays of every month.

Foreclosure/Partial repayment charges for Credit Facility against deposit

Foreclosure

Premature repayment of the credit facility would be allowed subject to payment of penalty/charges, applicable only for fund based facilities.

1) Charges calculation for bullet payments:

[The contracted loan rate minus the prevailing rate for a loan for the outstanding tenor at the time of foreclosure] * [outstanding tenor] * [loan amount].
The minimum loan foreclosure penalty shall be 1% flat of the principal amount.

2) Charges calculation for EMI payments:

2% * [outstanding loan amount]

Partial Prepayment

Partial repayment of the credit facility would be allowed subject to payment of penalty/charges, applicable only for fund based facilities.

1) Charges calculation for bullet payments:

[The contracted loan rate minus the prevailing rate for a loan for the outstanding tenor at the time of foreclosure] * [outstanding tenor] * [prepayment amount].
The minimum loan foreclosure penalty shall be 1% flat of the pre-payment amount.

2) Charges calculation for EMI payments:

2% * [Prepayment loan amount].

Late payment charges for Credit Facility against deposits

In case of delay in repayment of the credit facility or EMI or interest servicing or any amount drawn beyond the sanction amount the customer will be charged 3.0% p. a. above the contracted rate of the credit facility for the number of days the repayment or EMI or interest servicing or any amount drawn beyond the sanction amount is delayed by the customer.

Deposit Protection:

Deposits held with ICICI Bank Limited, Bahrain branch in the Kingdom of Bahrain are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No.(34) of 2010.

The body established to operate and administer the compensation scheme is the Deposits and Unrestricted Investment Accounts Protection Board.

The Board consists of eleven persons appointed by the Governor of the CBB.

The Scheme will apply to Eligible Accounts held with the Bahrain offices of conventional retail bank licensees which are licensed by the CBB. For the avoidance of doubt, “Eligible Accounts” do not include any unrestricted Investment Accounts that may be held with conventional retail banks.

Each Eligible Depositor shall be entitled under the Regulation to claim an amount equivalent to the amount deposited by him in an Eligible Account save that no Eligible Depositor shall be entitled to receive more than BD 20,000 (Twenty Thousand Bahraini Dinars) from the total amount of his Eligible Account held with the defaulting bank regardless of the number of Deposits and their currency. Other currencies shall be converted into Bahraini Dinars at the exchange rate on the date on which the CBB determines that the conventional retail bank licensee is a defaulting bank.

If you have any queries, please call our call centre on 80004877 (available 24 X 7)

Your relationship with us continues to be governed by the General Terms and Conditions Governing Accounts. An updated copy of the General Terms and Conditions Governing Accounts is available at the website of our Bahrain branch: www.icicibankbahrain.com, hard copy of the same can be obtained from our Bahrain Branch.

EFTS Transaction Charges:

The charges mentioned below are for outward transactions from your account, there are no charges for any Inward transactions received in your account.

All EFTS services are being offered free of charge by ICICI Bank for a limited period.

Service	Fee
Fawri + Direct Credit Up to BD 100	NIL
Fawri + Direct Credit BD 100.1 to BD 1000	Up to 100 fils per transaction
Fawri Direct Credit Salaries any amount	Up to 5 fils per transaction
Fawri Direct Credit other than salaries any amount	Up to 100 fils per transaction
Fawateer EBPP payment	No fee

ICICI Bank Limited is incorporated in India and regulated by the Reserve Bank of India (“RBI”) and maintains its corporate office in Mumbai, India with ICICI Bank Limited Manama Centre, Manama (“ICICI Bank Bahrain”) as one of the international branches. ICICI Bank Limited Bahrain Branch, located at Manama Centre, Manama, P.O. Box-1494, Bahrain, is licensed and regulated as a conventional retail bank by the Central Bank of Bahrain (“CBB”). ICICI Bank Bahrain based products and services are subject to CBB guidelines. All India based products and services are being regulated as per RBI guidelines/regulations and other applicable laws. The products and services mentioned above are also subject to product/service specific terms and conditions. The details of such terms and conditions are available on www.icicibankbahrain.com <http://www.icicibankbahrain.com/>. However, products which are subject to a contract/ agreement would be governed by the terms of such agreement. Further, terms and conditions for India based products shall be available on the website dealing with such products. The information contained in this document is not intended to nor should it be construed to represent that ICICI Bank provides any products or services in any jurisdiction where it is not licensed or registered or authorized to do so. The information provided herein is not intended for distribution to, or use by, any person in any jurisdiction where such distribution to, use by any person in any jurisdiction where such distribution or use would be contrary to law or regulation. ICICI Bank and the “I man” logo are the trademarks and property of ICICI bank. Deposits held with ICICI Bank, Bahrain in the Kingdom are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No (34) of 2010.