






# ICICI Bank

## Bahrain Branch

# SCHEDULE OF CHARGES

## FOR BAHRAINI CORPORATES

w.e.f. May 1, 2018

<b>Withdrawal</b>		<b>Account Maintenance (Current Account)</b>		
By Telegraphic transfer (Outside Bahrain, within GCC and outside GCC)	BHD 5 (or equivalent) + Correspondent Bank charges, if any	*Non-Maintenance of Average Monthly Balance of BHD 200		BHD 5
By Personalized Cheque Book (BHD Current Accounts only)	NIL	Closure of Current Account		NIL
Manager Cheque/ Pay order/ Demand draft	BHD 3 (or equivalent)	<b>Reissue of Password</b>		
Cancellation of Manager Cheque/ Pay order/ Demand draft	NIL	For Internet Banking	NIL	
<b>Miscellaneous</b>		<b>EFTS Transaction Charges</b>		
Bank Statement (per page)	NIL	Service	Fee	
Balance confirmation /banker /relationship letter (per copy)	BHD 2			
Standing Instruction setup and modification (per instruction)	BHD 2	 <b>Fawri +</b>	Direct Credit Up to BD 100	Nil
<b>Cheque Book</b>			Direct Credit BD 100.1 to BD 1000	Up to 100 fils per transaction
First Cheque Book	Free	 <b>Fawri</b>	Direct Credit Salaries any amount	Up to 5 fils per transaction
Second Cheque Book (25 Leaves)	BHD 2		Direct Credit other than salaries any amount	Up to 100 fils per transaction
Inward Cheque Return charges	BHD 10	 <b>Fawateer</b>	EBPP payment	No fee
Outward Cheque Return charges	BHD 5	<i>All EFTS services are being offered free of charge by ICICI Bank for a limited period.</i>  The EFTS charges mentioned above are for outward transactions from your account, there are no charges for any inward transactions in your account.		
Stop payment of cheque	BHD 2			
Foreign Currency Cheque Collection Charges	USD 10 + courier charges, if any.			
"In case the customer requests for any additional services not listed above, the Bank reserves the right to charge appropriate service fees. Any such fees would be informed to the customer in advance for their consent."				

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) <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.

### Foreclosure/Partial repayment charges for credit facility against deposit.

#### Foreclosure

Premature repayment of the credit facility would be allowed subject to payment of 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 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% 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.

### Premature Withdrawal of Deposit - Fixed Deposits

Where a deposit is held for a period less than 15 days:

If a deposit is withdrawn before the expiry of 15 days of opening of deposit, no interest would be payable.

Where a deposit is held for a period greater than 15 days:

The interest paid on the deposit will 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 of 1% flat on the applicable rate of interest;

1% flat premature withdrawal fee on the rate of interest, subject to protection of the principal, would be levied.

In cases where interest has been paid out, this is adjusted against any payments due to the depositor after applicable penalties consequent to the effecting of premature withdrawal. This would mean that even in cases where the principal is protected, the amount returned could be less than the principal, after adjusting for interest already paid out to the depositor.

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#### 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.

### Deposit Protection:

"Deposits held with Bahrain office of ICICI Bank Limited 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."

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 BD20,000 (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.

Full details of the scheme are given in Compensation Module (CP module) of CBB Rule Book – Volume 1: Deposit and Unrestricted Investment Accounts Protection Scheme.

If you have any queries, please call our toll free number between 8:00 a.m. to 8:00 p.m. on all week days at 80004877.

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](http://www.icicibankbahrain.com), hard copy of the same can be obtained from our Bahrain Branch.