



# SCHEDULE OF CHARGES

Withdrawal		Amendment and Replacement		
By outward wire transfer / telegraphic transfer	20 USD (or equivalent)	Draft (Overseas payments)	BHD 5	
By Personalized Cheque Book (BHD Current Accounts only)	NIL	Draft (INR)	BHD 1	
By issue of BHD pay order (first two pay orders per month).	NIL	BHD Pay Order	BHD 1	
For subsequent BHD pay orders in same month.	BHD 0.5 (each)	<b>Account Maintenance (Current Account)</b>		
By Draft (Overseas payments)	BHD 2	*Non-Maintenance of Average Monthly Balance of BHD 200	BHD 50	
By Draft (INR)	BHD 1	Closure of Current Account (within 1 year of opening)	BHD 10	
By RTGS	BHD 0.4			
<b>Cancellation / Refund of Lost Instrument</b>		<b>Reissue of Password</b>		
Draft (overseas payments)	NIL	For Internet Banking	BHD 3	
Draft (INR)	NIL	<b>Loan Against Deposits</b>		
BHD Pay Order	NIL	Processing Fee	BHD 50 (or Equivalent in other Currency)	
<b>Miscellaneous</b>		<b>EFTS Transaction Charges</b>		
Bank Statement (per page) /Balance confirmation /banker /relationship letter (per copy)	BHD 2	<b>Service</b>	<b>Fee</b>	
Standing Instruction setup and modification (per instruction)	BHD 2	Fawri +	Direct Credit Up to BD 100	Nil
<b>Cheque Book</b>			Fawri	Direct Credit BD 100.1 to BD 1000
First Cheque Book	Free	Fawri		Direct Credit Salaries any amount
Second Cheque Book (25 Leaves)	BHD 2		Fawateer	Direct Credit other than salaries any amount
Inward Cheque Return charges	BHD 10	Fawateer		EBPP payment
Outward Cheque Return charges	BHD 5		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.			

## 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.