



ICICI Bank Limited – Hong Kong Branch

Service Charges

with effect from November 7, 2011

GENERAL, DEPOSIT ACCOUNT & REMITTANCE SERVICES

GENERAL SERVICES

Banker's Endorsement	
a. Each endorsement	HKD 150
b. Each supplementary copy if more than 1 endorsement issued at same time	HKD 20
Company Search	
a. To conduct a local search at Business Registration Office or Companies Registry in Hong Kong	HKD 100
b. To perform company search for companies incorporated overseas	HKD 2,000 or at cost whichever is higher
Request for Banker's Report / Documents Copies	
a. Account History of Current and Time Deposit Accounts	
- within one year from date of request	HKD 200 per account
- within two years from date of request	HKD 400 per account
- within three years from date of request	HKD 1,000 per account
- each additional year over three years (up to 7 years)	HKD 1,000 per account
b. Bank Confirmation of information for audit purpose	HKD 300 per request
c. Bank Reference Letter	
- each letter	HKD 200
- each supplementary copy if more than one endorsement issued at same time	HKD 20
- certificate of account balance	HKD 300 per account

FIXED DEPOSITS, CALL ACCOUNTS & CURRENT ACCOUNTS

Cheque Books	HKD 25 for each cheque book (by registered mail). Free for ordinary post.
Returned Cheque	
a. Technical reasons except post-dated cheque	HKD 50 per cheque
b. Insufficient funds	HKD 100 per cheque
c. Postage of returned cheques	At cost (by registered mail) or HKD 20 per cheque if within Hong Kong
Drawing against Uncleared Items	HKD 100 per item
Stop Payment	
a. Each cheque	HKD 60
b. A consecutive range of cheques comprising not more than 10 cheques	HKD 100
c. Cancel each stop payment order	HKD 60
Cheque marked Good for Payment	
a. Presented by Bank	HKD 150 + drawee bank charges
b. Presented by Customer	HKD 150 + drawee bank charges
Current Accounts Minimum Balance (MB)	HKD 100 per month if the minimum balance of HKD 10,000 is not maintained per month USD 20 per month if the minimum balance of USD 1,500 is not maintained per month
Auto Debits returned for Insufficient Funds	HKD 100 per item

Standing Instruction a. Debit/Credit ICICI Bank accounts <ul style="list-style-type: none"> - Initial set-up charge (periodical) - Amendment b. Per rejected item due to insufficient funds	HKD 50 HKD 50 HKD 120
Cashier's Order a. Issue b. Stop payment & re issue c. Stop payment & Cancellation	HKD 50 / USD 7 HKD 150 / USD 21 HKD 100 / USD 14
Account Closed within 3 months of its Opening	HKD 100 and no interest shall be paid
Account that has been inactive for more than 18 months	HKD 10 monthly, payable at the end of the month
Early Uplift of Time Deposit prior to Maturity Date	<ul style="list-style-type: none"> • If deposit is withdrawn within 1 month of opening of deposit, no interest would be payable. • In case where the interest has been paid out, the penalty is adjusted against any payment due to the customer. This would mean that even in cases where principal is protected, the amount returned could be less than the principal to the extent of interest already paid out to the customer. Fixed Rate Deposits <ul style="list-style-type: none"> • Where deposit is withdrawn after 1 month of opening of deposit: <ol style="list-style-type: none"> a. In case the deposit sought to be broken is held for a period equivalent to a tenure for which deposits are offered by the Bank, the interest on the deposit would be the rate applicable for deposits of such tenure (as existing at the time of opening of the deposit sought to be broken) less 1% b. In case the deposit sought to be broken is held for a period that falls between two tenures for which deposits are offered by the Bank, the interest on the deposit would be 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% c. In case the interest rate applicable to the deposit is less than 1%, no interest is payable on such deposit. However the principal will be protected. Floating Rate Deposits For Corporate Banking Customers <ul style="list-style-type: none"> • Where deposit is held for a period greater than 1 month but less than 12 months: <ol style="list-style-type: none"> a. For 3 months Libor Based deposits, following rates will apply on deposits <ul style="list-style-type: none"> - Greater than 1 month & less than 3 months – 1 month Libor - Greater than 3 month & less than 12 months – 3 months Libor + x bps

	<p>b. For 6 month and 12 month Libor Based deposits, following rates will apply on deposits</p> <ul style="list-style-type: none"> - Greater than 1 month & less than 3 months – 1 month Libor - Greater than 3 month & less than 6 months – 3 months Libor + X bps - Greater than 6 month & less than 12 months – 6 months Libor + Y bps - X bps & Y bps will be decided by ICICI Bank Treasury team from time to time. <p>• Where deposit is held for a period greater than 1 year:</p> <p>a. In case the deposit sought to be withdrawn is held for a period equivalent to a tenure for which deposits are offered by Hong Kong 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)</p> <p>b. 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 Hong Kong 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)</p>
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REMITTANCES	
Inward Remittances	
a. Proceeds credited to an account with ICICI Bank	HKD 55 / USD 7
b. Proceeds paid to a beneficiary account with another bank in Hong Kong / outside Hong Kong via CHATS or telegraphic transfer	HKD 200 / USD 25
c. Unable to apply funds and return money to remitter	HKD 200 / USD 25
d. Investigations / Enquiries	HKD 400 / USD 50 for each message
Outward Remittances	
a. Issuance of telegraphic transfer (for payment details without Chinese characters)	
- Remitter pays local & Beneficiary pays overseas charges (SHA)	HKD 200 / USD 25
- Local and overseas charges to be deducted from amount remitted (BEN)	HKD 200 / USD 25
- Remitter pays local & overseas charges (OUR)	HKD 400 / USD 50
- Additional fee for special payment routing instructions (including the sending of direct instructions to beneficiary bank)	HKD 100 / USD 13
b. Amendment to telegraphic transfer	HKD 200 / USD 25
c. Cancellation of telegraphic transfer	HKD 200 / USD 25
d. Investigations / Enquiries	HKD 200 / USD 25

INR Remittance to India – Branch Based/Call and Remit	
a. Credit to ICICI Bank Limited, India Account (T+1)	HKD 100 / USD 15
b. Insta credit to ICICI Bank Limited, India Account	HKD 100 / USD 15
c. Credit to Non ICICI Bank Limited, India Account – NEFT	HKD 100 / USD 15
d. Credit to Non ICICI Bank Limited, India Account – RTGS	HKD 100 / USD 15
e. Draft to Beneficiary	HKD 100 / USD 15
Interbank Funds Transfers within Hong Kong	
a. Each outward HKD / USD CHATS payment	HKD 150 / USD 20

TRADE FINANCE SERVICES

IMPORT DOCUMENTARY CREDITS

Opening Commission	
a. Sight Documentary Credit	As per arrangement
b. Usance / Deferred Payment Documentary Credit	As per arrangement
c. Back to Back Documentary Credit	As per arrangement
d. Revolving Documentary Credit	As per arrangement
e. Standby Letter of Credit / Guarantee	As per arrangement
Amendment Commission	
a. Flat per amendment	HKD 300 / USD 40
b. For increase of amount or extension of validity	Same as Opening
Payment Commission	
a. Foreign currency bills settled in Hong Kong Dollars	At spot or contracted rate of exchange
- Sight Bills	At spot or contracted rate of exchange, plus
- Usance Bills	
Per month acceptance commission:	
First USD 50,000	1/16%
- Balance exceeding USD 50,000	1/32%
Minimum	HKD 300 / USD 40
b. Foreign currency bills settled in foreign currency	
- Sight Bills	
Commission in lieu of exchange:	
First USD 50,000	1/4%
Balance exceeding USD 50,000	1/8%
Minimum	HKD 300 / USD 40
- Usance Bills	
Subject to above scale of sight bills, plus per month acceptance commission:	
First USD 50,000	1/16%
Balance exceeding USD 50,000	1/32%
Minimum	HKD 300 / USD 40
c. Hong Kong Dollar Bills	
- Sight Bills	
Payment Commission:	
First HKD 390,000	1/4%
Balance exceeding HKD 390,000	1/8%
Minimum	HKD 300 / USD 40
- Usance Bills	
Subject to above scale of sight bills, plus per month acceptance commission:	
First HKD 390,000	1/16%
Balance exceeding HKD 390,000	1/32%
Minimum	HKD 300 / USD 40

INWARD BILLS COLLECTION	
Clean and Documentary Collections (D/A or D/P) a. Lieu of Exchange - First USD 50,000 - Balance exceeding USD 50,000 - Minimum b. Handling Commission - First USD 50,000 - Balance exceeding USD 50,000 - Minimum	At spot rate of exchange, or commission in lieu of exchange, if proceeds are collected in foreign currency plus collection commission. 1/4% 1/8% HKD 300 / USD 40 1/8% 1/16% HKD 300 / USD 40
Additional Commission for collection bills outstanding per month or part thereof - over 3 months	HKD 300 / USD 40

TRUST RECEIPT LOANS	
Trust Receipt Loans	As per arrangement

SHIPPING GUARANTEE	
Shipping Guarantee Fee	As per arrangement

EXPORT DOCUMENTARY CREDITS	
Advising Commission a. First Advising Bank b. Handling Fee – Second Advising Bank	HKD 350 / USD 45 HKD 250 / USD 30
LC Confirmation Commission	As per arrangement
Acceptance Commission	As per arrangement
Negotiation / Purchase of Export Bills drawn in Foreign Currency a. Proceeds payable in HKD b. Proceeds payable in Foreign Currency c. Discrepancy(ies) Fee d. Checking Fee	As per arrangement As per arrangement HKD 200 / USD 25 HKD 300 / USD 40
Negotiation / Purchase of Export Bills drawn in HKD	As per arrangement

OUTWARD BILLS COLLECTION	
Clean and Documentary Collections (D/A or D/P) a. Handling Commission - First USD 50,000 - Balance exceeding USD 50,000 - Minimum b. Plus Lieu of Exchange, if proceeds are payable in foreign currency - First USD50,000 - Balance exceeding USD50,000 - Minimum	1/8% 1/16% HKD 300 / USD 40 1/4% 1/8% HKD 300 / USD 40
Additional commission for collection bills outstanding per month or part thereof - over 3 months	HKD 300 / USD 40

LC REIMBURSEMENT

Reimbursement Commission	HKD 975 / USD 125
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TRANSFER DOCUMENTARY CREDITS

Fully Transfer	As per arrangement
Partial Transfer / Transfer requiring alteration of terms	As per arrangement

OTHER CHARGES

Incidental Charges	Postage, Courier, SWIFT / TELEX / FAX charges, Correspondents' charges and other out-of-pocket expenses to be charged in addition to the above quoted charges at our discretion.
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DISCLAIMER

ICICI Bank Limited is incorporated in India, the liability of its members is limited. These service charges are subject to change. ICICI Bank Limited, Hong Kong Branch (the "Bank") reserves the right to introduce service charges not included in this leaflet. Details of service charges not shown in this leaflet are contained in our relevant product leaflets or are available on request at our branch.

Additional charges and/or fees applicable for premature withdrawal of fund. For more details, please see General Terms & Conditions Governing accounts and secured facilities or contact our customer representatives.

This leaflet has been prepared for general information purposes only and the information contained herein should not be relied upon with respect to services at a later date without first confirming its accuracy with the Bank.

The information in this leaflet should not be regarded as an offer or solicitation to any person in relation to the services listed herein. Services in this leaflet may be offered at the discretion of the Bank.

If you have any queries about any of the service charges mentioned in this leaflet, please contact our Customer Service Officers at (852) 2234 2651 and (852) 2234 2655.