



**ICICI Bank Limited – Hong Kong Branch**

## **Service Charges**

with effect from November 01, 2013

## GENERAL, DEPOSIT ACCOUNT & REMITTANCE SERVICES

### GENERAL SERVICES

#### Banker's Endorsement

- Each endorsement
- Each supplementary copy if more than 1 endorsement issued at same time

HKD 150  
HKD 20

#### Company Search

- To conduct a local search at Business Registration Office or Companies Registry in Hong Kong
- To perform company search for companies incorporated overseas

HKD 100  
HKD 2,000 or at cost whichever is higher

#### Request for Banker's Report / Documents Copies

- Account History of Current Accounts and Time Deposit Accounts
  - within one year from date of request
  - within two years from date of request
  - within three years from date of request
  - each additional year over three years (up to 7 years)
- Bank Confirmation of information for audit purpose
- Bank Reference Letter
  - each letter
  - each supplementary copy if more than one endorsement issued at same time
  - certificate of account balance

HKD 200 per account  
HKD 400 per account  
HKD 1,000 per account  
HKD 1,000 per account  
HKD 100 per request  
  
HKD 100 for retail clients  
HKD 200 for corporate clients  
HKD 20  
  
HKD 100 per account

### FIXED DEPOSITS, CALL ACCOUNTS & CURRENT ACCOUNTS

#### Bulk Cash Deposit (per customer per day)

- Up to 200 pieces of notes
- Over 200 pieces of notes

Waived  
0.25% of the full amount (minimum HKD 50)

#### Cheque Books

HKD 25 for each cheque book (by registered mail).  
Free for ordinary post.

#### Returned Cheque

- Technical reasons except post-dated cheque
- Insufficient funds
- Postage of returned cheques

HKD 50 per cheque  
HKD 100 per cheque  
At cost (by registered mail) or HKD 20 per cheque if within Hong Kong

#### Drawing against Uncleared Items

HKD 100 per item

#### Stop Payment

- Each cheque
- A consecutive range of cheques comprising not more than 10 cheques
- Cancel each stop payment order

HKD 60  
HKD 100  
  
HKD 60

#### Cheque marked Good for Payment

- Presented by Bank
- Presented by Customer

HKD 150 + drawee bank charges  
HKD 150 + drawee bank charges

#### Current Accounts Minimum Balance (MB)

- For HKD Account
- For USD Account
- For RMB Account

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  
RMB 100 per month if the minimum balance of RMB 10,000 is not maintained per month

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| <b>Auto Debits returned for Insufficient Funds</b>   | HKD 100 per item   |
| <b>Standing Instruction</b><br>a. Debit/Credit ICICI Bank accounts <ul style="list-style-type: none"> <li>- Initial set-up charge</li> <li>- Amendment</li> </ul> b. Per rejected item due to insufficient funds | HKD 50<br>HKD 50<br>HKD 120  |
| <b>Cashier's Order</b><br>a. Issue<br>b. Stop payment & re issue<br>c. Stop payment & Cancellation   | HKD 50 / USD 7 / RMB 50<br>HKD 150 / USD 21 / RMB 150<br>HKD 100 / USD 14 / RMB 100  |
| <b>SMS Alerts (available only for Hong Kong Mobile Numbers)</b><br>a. All credit / debit transactions above a threshold as set in HKD / USD / RMB current account  | HKD 20 / USD 2.50 / RMB 20 per month   |
| <b>Account Closed within 3 months of its Opening</b>   | HKD 100 and no interest shall be paid  |
| <b>Account that has been inactive for more than 18 months</b>  | HKD 10 monthly, payable at the end of the month  |
| <b>Early Uplift of Time Deposit prior to Maturity Date</b>   | <ul style="list-style-type: none"> <li>• If deposit is withdrawn before 1 month of opening of deposit, no interest would be payable.</li> <li>• 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.</li> </ul> <b>Fixed Rate Deposits</b> <ul style="list-style-type: none"> <li>• Where deposit is held for a period greater than 1 month: <ul style="list-style-type: none"> <li>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%</li> <li>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%</li> <li>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.</li> </ul> </li> </ul> |

### Floating Rate Deposits for Corporates

- Where deposit is held for a period greater than 1 month but less than 12 months:
  - a. For 3 months Libor Based deposits, following rates will apply on deposits
    - Greater than 1 month & less than 3 months – 1 month Libor
    - Greater than 3 month & less than 12 months – 3 months Libor + x bps
  - b. For 6 month and 12 month Libor Based deposits, following rates will apply on deposits
    - 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.
- Where deposit is held for a period greater than 1 year:
  - 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)
  - 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)

### REMITTANCES

#### Inward Remittances

- a. Proceeds credited to an account with ICICI Bank
- b. Proceeds paid to a beneficiary account with another bank in Hong Kong / outside Hong Kong via CHATS or telegraphic transfer
- c. Unable to apply funds and return money to remitter
- d. Investigations / Enquiries

HKD 50 / USD 7 / RMB 50

HKD 200 / USD 25 / RMB 200

HKD 200 / USD 25 / RMB 200

HKD 400 / USD 50 / RMB 400 for each message

|   |  |
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| <b>Outward Remittances</b><br>a. Issuance of telegraphic transfer (for payment details without Chinese characters) <ul style="list-style-type: none"> <li>- Remitter pays local &amp; Beneficiary pays overseas charges (SHA)</li> <li>- Local and overseas charges to be deducted from amount remitted (BEN)</li> <li>- Remitter pays local &amp; overseas charges (OUR)</li> <li>- Additional fee for special payment routing instructions (including the sending of direct instructions to beneficiary bank)</li> </ul> b. Amendment to telegraphic transfer<br>c. Cancellation of telegraphic transfer<br>d. Investigations / Enquiries | HKD 200 / USD 25 / RMB 200<br><br>HKD 200 / USD 25 / RMB 200<br><br>HKD 400 / USD 50 / RMB 400<br>HKD 100 / USD 13 / RMB 100<br><br>HKD 200 / USD 25 / RMB 200<br>HKD 200 / USD 25 / RMB 200<br>HKD 200 / USD 25 / RMB 200 |
| <b>INR Remittance to India – Branch Based</b><br>a. Credit to ICICI Bank Limited, India Account<br>b. Credit to Non ICICI Bank Limited, India Account – NEFT<br>c. Credit to Non ICICI Bank Limited, India Account – RTGS<br>d. Draft to Beneficiary  | HKD 100 / USD 15<br>HKD 100 / USD 15<br>HKD 100 / USD 15<br>HKD 100 / USD 15   |
| <b>INR Remittances to India – Call &amp; Remit / Internet Based</b><br>a. Credit to ICICI Bank Limited, India Account<br>b. Credit to Non ICICI Bank Limited, India Account – NEFT  | HKD 100 / USD 15<br>HKD 100 / USD 15   |
| <b>Interbank Funds Transfers within Hong Kong</b><br>a. Each outward HKD / USD / RMB CHATS payment<br>b. Each outward HKD / USD CHATS payment using Retail Internet Banking / Corporate Internet Banking  | HKD 50 / USD 7 / RMB 50<br>HKD 40 / USD 5  |
| <b>Setup Standing Instructions for INR remittance to any account in India</b>   | Free   |

## TRADE FINANCE SERVICES

|   |  |
|---|--|
| <b>IMPORT DOCUMENTARY CREDITS</b>   |  |
| <b>Opening Commission</b><br>a. Sight Documentary Credit<br>b. Usance / Deferred Payment Documentary Credit<br>c. Back to Back Documentary Credit<br>d. Revolving Documentary Credit<br>e. Standby Letter of Credit / Guarantee   | As per arrangement<br>As per arrangement<br>As per arrangement<br>As per arrangement<br>As per arrangement   |
| <b>Amendment Commission</b><br>a. Flat per amendment<br>b. For increase of amount or extension of validity  | HKD 300 / USD 40<br>Same as Opening  |
| <b>Payment Commission</b><br>a. Foreign currency bills settled in Hong Kong Dollars <ul style="list-style-type: none"> <li>- Sight Bills</li> <li>- Usance Bills</li> </ul> Per month acceptance commission: <ul style="list-style-type: none"> <li>- First USD 50,000</li> <li>- Balance exceeding USD 50,000</li> <li>- Minimum</li> </ul> b. Foreign currency bills settled in foreign currency<br>Sight Bills:<br>Commission in lieu of exchange: <ul style="list-style-type: none"> <li>- First USD 50,000</li> <li>- Balance exceeding USD 50,000</li> <li>- Minimum</li> </ul> | At spot or contracted rate of exchange<br>At spot or contracted rate of exchange, plus<br><br>1/16%<br>1/32%<br>HKD 300 / USD 40<br><br><br><br><br><br><br><br><br><br>1/4%<br>1/8%<br>HKD 300 / USD 40 |

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|--|------------------------------------|
| Usance Bills:<br>Subject to above scale of sight bills, plus<br>per month acceptance commission: <ul style="list-style-type: none"> <li>- First USD 50,000</li> <li>- Balance exceeding USD 50,000</li> <li>- Minimum</li> </ul>   | 1/16%<br>1/32%<br>HKD 300 / USD 40 |
| c. Hong Kong Dollar Bills<br>Sight Bills:<br>Payment Commission: <ul style="list-style-type: none"> <li>- First HKD 390,000</li> <li>- Balance exceeding HKD 390,000</li> <li>- Minimum</li> </ul>                                 | 1/4%<br>1/8%<br>HKD 300 / USD 40   |
| Usance Bills:<br>Subject to above scale of sight bills, plus<br>per month acceptance commission: <ul style="list-style-type: none"> <li>- First HKD 390,000</li> <li>- Balance exceeding HKD 390,000</li> <li>- Minimum</li> </ul> | 1/16%<br>1/32%<br>HKD 300 / USD 40 |

| INWARD BILLS COLLECTION   |   |
|---|---|
| <b>Clean and Documentary Collections (D/A or D/P)</b><br><br>a. Lieu of Exchange <ul style="list-style-type: none"> <li>- First USD 50,000</li> <li>- Balance exceeding USD 50,000</li> <li>- Minimum</li> </ul> b. Handling Commission <ul style="list-style-type: none"> <li>- First USD 50,000</li> <li>- Balance exceeding USD 50,000</li> <li>- Minimum</li> </ul> | At spot rate of exchange, or commission in lieu of exchange, if proceeds are collected in foreign currency plus collection commission.<br><br>1/4%<br>1/8%<br>HKD 300 / USD 40<br><br>1/8%<br>1/16%<br>HKD 300 / USD 40 |
| <b>Additional Commission for collection bills outstanding per month or part thereof</b> <ul style="list-style-type: none"> <li>- over 3 months</li> </ul>   | HKD 300 / USD 40  |

| TRUST RECEIPT LOANS |                    |
|---------------------|--------------------|
| Trust Receipt Loans | As per arrangement |

| SHIPPING GUARANTEE     |                    |
|------------------------|--------------------|
| Shipping Guarantee Fee | As per arrangement |

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

## OUTWARD BILLS COLLECTION

### Clean and Documentary Collections (D/A or D/P)

|   |                  |
|---|------------------|
| a. Handling Commission  |                  |
| - First USD 50,000  | 1/8%             |
| - Balance exceeding USD 50,000  | 1/16%            |
| - Minimum   | HKD 300 / USD 40 |
| b. Plus Lieu of Exchange, if proceeds are payable in foreign currency |                  |
| - First USD50,000   | 1/4%             |
| - Balance exceeding USD50,000   | 1/8%             |
| - Minimum   | 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 |
|--------------------------|-------------------|

## 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 booklet 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.