



ICICI Bank Limited – Hong Kong Branch  
**Service Charges**  
with effect from December 15, 2009

## GENERAL, DEPOSIT ACCOUNT & REMITTANCE SERVICES

<b>GENERAL SERVICES</b>	
<b>Banker's Endorsement</b> a. Each endorsement b. Each supplementary copy if more than 1 endorsement issued at same time	HKD150 HKD20
<b>Company Search</b> a. To conduct a local search at Business Registration Office or Companies Registry in Hong Kong b. To perform company search for companies incorporated overseas	HKD100 HKD2,000 or at cost whichever is higher
<b>Request for Banker's Report / Documents Copies</b> a. Account History of Savings and Time Deposit Accounts <ul style="list-style-type: none"> <li>- within one year from date of request</li> <li>- within two years from date of request</li> <li>- within three years from date of request</li> <li>- each additional year over three years (up to 7 years)</li> </ul> b. Bank Confirmation of information for audit purpose <ul style="list-style-type: none"> <li>- each confirmation</li> </ul> c. Bank Reference Letter <ul style="list-style-type: none"> <li>- each letter</li> <li>- each supplementary copy if more than one endorsement issued at same time</li> <li>- certificate of account balance</li> </ul>	HKD200 per account HKD400 per account HKD1,000 per account HKD1,000 per account HKD150 per account (minimum HKD300, maximum HKD800) HKD200 HKD20 HKD100 per account
<b>FIXED DEPOSITS, CALL ACCOUNTS &amp; CURRENT ACCOUNTS</b>	
<b>Cheque Books</b>	HKD25 for each cheque book (by registered mail). Free for ordinary post.
<b>Returned Cheque</b> a. Technical reasons except post-dated cheque b. Insufficient funds c. Postage of returned cheques	HKD50 per cheque HKD100 per cheque At cost (by registered mail) or HKD20 per cheque if within Hong Kong
<b>Drawing against Uncleared Items</b>	HKD100 per item
<b>Stop Payment</b> a. Each cheque b. A consecutive range of cheques comprising not more than 10 cheques c. Cancel each stop payment order	HKD60 HKD100 HKD60
<b>Cheque marked Good for Payment</b> a. Presented by Bank b. Presented by Customer	HKD150 + drawee bank charges HKD150 + drawee bank charges
<b>Current Accounts (Personal Banking) – Minimum Average Balance (MAB)</b>	HKD100 if the average balance of HKD10,000 is not maintained per month USD20 if the average balance of USD1,500 is not maintained per month

<b>Auto Debits returned for Insufficient Funds</b>	HKD100 per item
<b>Standing Instruction</b> <ul style="list-style-type: none"> <li>a. Debit/Credit ICICI Bank accounts <ul style="list-style-type: none"> <li>- Initial set-up charge (periodical)</li> <li>- Amendment</li> </ul> </li> <li>b. Per rejected item due to insufficieint funds</li> </ul>	HKD50 HKD50 HKD120
<b>Account Closed within 3 months of its Opening</b>	HKD100 and no interest shall be paid
<b>Account that has been inactive for more than 2 years</b>	HKD30 quarterly, payable at the end of March, June, September and December of each year
<b>Early Uplift of Time Deposit prior to Maturity Date</b>	<p><b>Personal Banking Customers</b></p> <ul style="list-style-type: none"> <li>• If deposit is withdrawn before 30 days of opening of deposit, no interest would be payable.</li> <li>• Where deposit is held for a period greater than 30 days: <ul style="list-style-type: none"> <li>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 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 principal and interest, subject to protection of the principal.</li> <li>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 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), less the premature withdrawal fee of 1% flat on the principal and interest, subject to protection of the principal.</li> </ul> </li> </ul> <p><b>Corporate Banking Customers</b></p> <p>Fixed Rate Deposits:</p> <p>Premature withdrawal is allowed at the sole discretion of the Bank and the penalty would be based on the funding loss calculation (cost of borrowing from inter-bank market by Bank's Treasury) and early breakage charge (fixed handling charge of HKD250 or its equivalent).</p>

## REMITTANCES

<b>Inward Remittances</b>	
<ul style="list-style-type: none"> <li>a. Proceeds credited to an account with ICICI Bank</li> <li>b. Proceeds paid to a beneficiary account with another bank in Hong Kong / outside Hong Kong via CHATS or telegraphic</li> </ul>	HKD55 / USD7  HKD200 / USD25

transfer	
c. Unable to apply funds and return money to remitter	HKD200 / USD25
d. Investigations / Enquiries	HKD400 / USD50 for each message
<b>Outward Remittances</b>	
a. Issuance of telegraphic transfer (for payment details without Chinese characters)	HKD200 / USD25
- additional fee for special payment routing instructions (including the sending of direct instructions to beneficiary bank))	HKD100 / USD13
b. Amendment to telegraphic transfer	HKD200 / USD25
c. Cancellation of telegraphic transfer	HKD200 / USD25
d. CHATS payment to another bank in Hong Kong	HKD200 / USD25
e. Investigations / Enquiries	HKD400 / USD50
<b>INR Remittance to India – Branch Based</b>	
	HKD100 / USD15
<b>Interbank Funds Transfers within Hong Kong</b>	
a. Each outward HKD / USD CHATS payment	HKD150 / USD20

## TRADE FINANCE SERVICES

IMPORT DOCUMENTARY CREDITS	
<b>Opening Commission</b>	
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
<b>Amendment Commission</b>	
a. Flat per amendment	HKD300 / USD40
b. For increase of amount or extension of validity	Same as Opening
<b>Payment Commission</b>	
a. Foreign currency bills settled in Hong Kong Dollars	
- Sight Bills	At spot or contracted rate of exchange
- Usance Bills	At spot or contracted rate of exchange, plus
<i>Per month acceptance commission:</i>	
First USD50,000	1/16%
Balance exceeding USD50,000	1/32%
Minimum	HKD300 / USD40
b. Foreign currency bills settled in foreign currency	
- Sight Bills	
<i>Commission in lieu of exchange:</i>	
First USD50,000	1/4%
Balance exceeding USD50,000	1/8%
Minimum	HKD300 / USD40
- Usance Bills	
<i>Subject to above scale of sight bills, plus per month acceptance</i>	

	<i>commission:</i> First USD50,000 Balance exceeding USD50,000 Minimum	1/16% 1/32% HKD300 / USD40
c. Hong Kong Dollar Bills		
- Sight Bills		
	<i>Payment Commission:</i> First HKD390,000 Balance exceeding HKD390,000 Minimum	1/4% 1/8% HKD300 / USD40
- Usance Bills		
	<i>Subject to above scale of sight bills, plus per month acceptance commission:</i> First HKD390,000 Balance exceeding HKD390,000 Minimum	1/16% 1/32% HKD300 / USD40

<b>INWARD BILLS COLLECTION</b>	
<b>Clean and Documentary Collections (D/A or D/P)</b>	At spot rate of exchange, or commission in lieu of exchange, if proceeds are collected in foreign currency plus collection commission.
a. Lieu of Exchange	
- First USD50,000	1/4%
- Balance exceeding USD50,000	1/8%
- Minimum	HKD300 / USD40
b. Handling Commission	
- First USD50,000	1/8%
- Balance exceeding USD50,000	1/16%
- Minimum	HKD300 / USD40
<b>Additional Commission for collection bills outstanding per month or part thereof</b>	
- over 3 months	HKD300 / USD40

<b>TRUST RECEIPT LOANS</b>	
<b>Trust Receipt Loans</b>	As per arrangement

<b>SHIPPING GUARANTEE</b>	
<b>Shipping Guarantee Fee</b>	As per arrangement

<b>EXPORT DOCUMENTARY CREDITS</b>	
<b>Advising Commission</b>	
a. First Advising Bank	HKD350 / USD45
b. Handling Fee – Second Advising Bank	HKD250 / USD30
<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>	
a. Proceeds payable in HKD	As per arrangement
b. Proceeds payable in Foreign Currency	As per arrangement
c. Discrepancy(ies) Fee	HKD200 / USD25
d. Checking Fee	HKD300 / USD40
<b>Negotiation / Purchase of Export Bills drawn in HKD</b>	As per arrangement

<b>OUTWARD BILLS COLLECTION</b>	
<b>Clean and Documentary Collections (D/A or D/P)</b>	

a. Handling Commission <ul style="list-style-type: none"> <li>- First USD50,000</li> <li>- Balance exceeding USD50,000</li> <li>- Minimum</li> </ul>	1/8% 1/16% HKD300 / USD40
b. Plus Lieu of Exchange, if proceeds are payable in foreign currency <ul style="list-style-type: none"> <li>- First USD50,000</li> <li>- Balance exceeding USD50,000</li> <li>- Minimum</li> </ul>	1/4% 1/8% HKD300 / USD40
<b>Additional commission for collection bills outstanding per month or part thereof</b> - over 3 months	HKD300 / USD40

<b>LC REIMBURSEMENT</b>	
<b>Reimbursement Commission</b>	HKD975 / USD125

<b>TRANSFER DOCUMENTARY CREDITS</b>	
<b>Fully Transfer</b>	As per arrangement
<b>Partial Transfer / Transfer requiring alteration of terms</b>	As per arrangement

<b>OTHER CHARGES</b>	
<b>Incidental Charges</b>	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.

<b>DISCLAIMER</b>
<p>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 "<b>Bank</b>") 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.</p> <p>Additional charges and/or fees applicable for premature withdrawal of fund. For more details, please see general Terms &amp; Conditions Governing accounts and secured facilities or contact our customer representatives.</p> <p>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.</p> <p>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.</p> <p>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.</p>