

SAFETY DEPOSIT BOX SERVICES

Please note that fees for safety deposit boxes are tax deductible. Rent is paid annually and in advance. GST is applicable.

BOX SIZE	ANNUAL FEE
1-1/2 x 5 x 24"	\$40.00
2-1/2 x 5 x 24"	\$50.00
3-1/4 x 5 x 24"	\$65.00
2-1/2 x 10 x 24"	\$65.00
5 x 5 x 24"	\$80.00
3-1/4 x 10 x 24"	\$80.00
5 x 10 x 24"	\$120.00
10 x 10 x 24"	\$250.00

If your box is closed within one year after it is opened:

ICICI Bank will pay you a rebate on your pre-paid rent equal to 1/12 of the annual rent for each full month remaining in the term, up to one half of the annual rent.

If your box is closed after the first full year:

ICICI Bank will pay you a rebate on your pre-paid rent equal to 1/12 of the annual rent for each full month remaining in the term.

ICICI BANK MASTERCARD®**

Annual Interest Rates

Standard MasterCard... 18.40%

Standard Low Rate... 7.90% (cash advances)[†]

Interest is charged on the cash advance from the transaction date, with non grace period... 12.90% (cash advances)[†]

Annual Fee

Standard MasterCard... Free

Standard Low Rate... \$15

Additional card annual fee... \$5/card

Plus AIR MILES^{®†} reward miles 1/\$20*... \$35

Grace period for purchases on standard rate MasterCard accounts minimum of... 19 days from statement date

Replacement copy charges

• Previous statement... \$2.00

• Sales slip... \$2.00

Transaction Fee - For wire transfers, money orders, travellers cheques, foreign currency, bets and purchases of lottery tickets or casino gaming chips... \$2.75

Overlimit Fee... \$20.00

Charge for Dishonoured Payment... \$22.00

Foreign Currency Markup... 2.50%

Cash Advance Fee

Automated Banking Machine (ABM) Network

• INTERAC[®] Network in Canada... \$2.00

• Cirrus^{**} Network in the U.S. ... \$3.50

• Cirrus^{**} Network Worldwide^{**} ... \$3.50

Over-the-Counter

• MasterCard financial institution in Canada\$2.00

• MasterCard financial institution in the U.S.\$5.00

• MasterCard financial institution Worldwide^{**}\$5.00

The above rates and service fees are subject to change.

[®] MasterCard is a registered trademark of MasterCard International Inc., the registered trademark of Interac Inc., and the registered trademark of Cirrus Systems Inc.

^{®†} Registered trademark of AIR MILES International trading B.V. used under license by Loyalty Management Group Inc. and Altema Bank.

The AIR MILES Reward Program is operated by an independent firm, subject to the terms and conditions in the AIR MILES Collector kit.

1. Award of AIR MILES reward miles is subject to the terms and conditions in your MasterCard Cardholder Agreement.

2. Limit of one award per individual.

3. Insurance benefits provided by Allianz Insurance Company of Canada.

[†] Subject to credit availability and verification of identity. Cash advance fees will apply.

* Collector must pay applicable taxes, related transportation fees, governmental fees, excess baggage and other non-tickets costs. Collectors must redeem sufficient AIR MILES reward miles for every Reward. Purchases required to accumulate sufficient AIR MILES reward miles. Sponsor offers and participating locations will vary and minimum purchases may be required. Some transactions may not be eligible. See the current AIR MILES and Conditions for details.

** Worldwide is outside Canada and the U.S.

Disclosure Statement

At ICICI Bank Canada,
we are committed to offering
the best value and the highest level
of service for our customers.



In this brochure, we have outlined our schedule of charges effective December 1, 2004. Notice of future changes in our service charges and Hold Funds Policy will be available on our website prior to any change. If you have any questions, please call our Customer Contact Centre at 1-888-ICICI-CA (1-888-424-2422). Unless otherwise stated, all prices are in Canadian dollars. Fees for US dollar accounts are payable in US dollars.

All transaction charges and payments are to be in the funds of that account. Personal accounts include Canadian and US Dollar Savings and Chequing Accounts.

MONTHLY ADMINISTRATION FEES

Canadian and US Dollar Personal Savings Accounts... Free

Canadian and US Dollar Personal Chequing Accounts

...\$6.00 per month (Free with minimum monthly balance of \$2,500.00 or more).

Canadian and US Dollar Business Chequing Accounts

...\$6.00 per month with an additional \$10.00 for internet and telephone banking.

TRANSACTION FEES

APPLICABLE TO ALL PERSONAL ACCOUNTS

- In-branch Debit Transactions... \$1.50
- Electronic Transactions (excluding account inquiries), telephone banking and Interac® direct payment (POS)... \$0.75
- Preauthorized/Electronic debit... Free
- ABM Card is provided for Canadian dollars denominated accounts, no charges for providing the same.
- ICICI Bank Canada ABMs...Free
- Other Canadian, US or International ABMs... \$0.75
- In-branch bill payments... \$1.35
- Bill payments or account transfers done with a telephone banking representative... \$0.75
- Bill payments through internet... Free
- Cheques written against your account are subject to a \$2.00 fee. This fee is waived for the first two cheques every month.
- No cheques provided on Savings Accounts

APPLICABLE TO ALL BUSINESS ACCOUNTS

Canadian Dollar Savings Accounts

Canadian and US Dollar Chequing Accounts

- Monthly Administration Fee... Nil
- Minimum balance... \$10,000
- Interest calculated on... Daily closing balance
- Interest fee paid... Monthly
- ABM... Not included
- Notes: Deposited per \$1,000.00... \$2.00
Supplied per \$1,000.00... \$1.25
- Coins: Deposited per roll...\$0.10
Supplied per roll... \$0.12
- Debit entries are subject to a \$2.00 fee. This fee is waived for the first two entries every month.
- Fund transfers (between own accounts in the bank, if requested at the branch)... \$1.00
- Bill payments through the internet... Free
- In-branch bill payments - applicable only for Canadian Chequing Accounts... \$1.35

CREDIT REPORTS FOR BUSINESS CUSTOMERS

- Enquiry in Canada, written... \$40.00/hour (min. of \$18.50)
- Enquiry outside Canada, written... \$40.00/hour (min. of \$23.00)

APPLICABLE TO ALL ACCOUNTS

Account Handling

- Account closed within 180 days of opening (except transfer within ICICI Bank Canada)... \$25.00
- Personal Savings Account... free annual statement
- Personal Chequing Account... free monthly statement
- Each duplicate statement... \$10.00
- Interim statement... \$10.00
- Audit/Bank confirmation... \$25.00
- Certificate of balance... \$25.00
- Transfer/Payment sent by mail... Draft price plus postage
- Transfer confirmation by mail or fax... \$2.00
- Account balance transferred to another financial institution... \$25.00

Overdraft Protection

- 18% per annum interest charged monthly.

N.S.F. Items

- Items returned (cheques, pre-authorized payments, postdated bill payments, etc.)... \$30.00
- N.S.F. items paid... \$5.00 plus overdraft interest charges.

Cheque Handling

- Certification of cheques... Customer \$10.00
- Certification of cheques... Non Customer \$15.00
- Stop payments... \$10.00
- Returned items (including mail advice to payee)... \$5.00
- Travellers Cheques (selling)... 1% commission

Searches/Notices

- Searches (eg. cheque copy)... \$40.00/hour – Min. of \$10.00
- Dormant account charges
 - Personal Savings - CAD and USD... \$10.00
 - Personal Chequing - CAD and USD... \$40.00
- Business CAD and USD - inactive, dormant and unclaimed deposit notices
 - 2 year notice... \$20.00
 - 5 year notice... \$30.00
 - 9 year remittance... \$35.00

Collection Items*

- Canadian or U.S. cheque sent for re-presentment in Canada... \$30.00
 - Outgoing cheque collection CAD, USD, or foreign currency cheques payable outside Canada... 0.20% (min. \$30.00 and max. \$150.00)
 - Collection item returned unpaid... \$15.00
- *Other bank charges/correspondent bank charges may apply.

Drafts*

- Any Canadian, U.S., Foreign International Draft... \$5.00
 - Request for refund or replacement of lost or stolen draft ... \$10.00
- *Other bank charges/correspondent bank charges may apply.

Account Enquiries

- Account information in branch by telephone or in person ... \$5.00
- Call made to Customer Contact Centre... Free
- Internet... Free

MONEY TRANSFERS PERSONAL CUSTOMERS

Outgoing Money Transfers to India

Sums not exceeding \$10,000

- ICICI Bank Customer at both ends... \$10
- ICICI Bank Canada Customer... \$15
- Non-ICICI Bank Canada Customer... \$25

Sums between \$10,000 - \$250,000

- ICICI Bank Customer at both ends... 0.10% of the amount (max. of \$50)
- ICICI Bank Canada Customer... 0.10% of the amount (Min. \$15 & Max. \$75)
- Non-ICICI Bank Canada Customer... 0.10% of the amount (Min. of \$50)

Sums exceeding \$250,000

- ICICI Bank Customer at both ends... Min. of \$200
- ICICI Bank Canada Customer... Min. of \$225
- Non-ICICI Bank Canada Customer... Min. of \$250

Outgoing Money Transfers to any other Country

Sums not exceeding \$10,000

- ICICI Bank Canada Customer... \$15
- Non-ICICI Bank Canada Customer... \$25

Sums between \$10,000 - \$250,000

- ICICI Bank Canada Customer... 0.10% of the amount (Min. \$15 & Max. \$75)
- Non-ICICI Bank Customer... 0.10% of the amount (Min. of \$50)

Sums exceeding \$250,000

- ICICI Bank Canada Customer... Min. of \$225
- Non-ICICI Bank Canada Customer... Min. of \$250

Incoming Money Transfers

- Incoming Money Transfers... \$10

BUSINESS CUSTOMERS

Outgoing Money Transfers to India

Sums not exceeding \$10,000... \$30

Sums between \$10,000 - \$250,000... \$50

Sums exceeding \$250,000... \$80

Incoming Money Transfers

- Incoming Money Transfers... \$10
- Wire investigations fee for non-bank errors... \$40.00/hour

HOLD FUNDS POLICY

About Our “Hold Funds” Policy

When you deposit a cheque into your account, either through an ABM, by mail or at any of our offices, some or all the funds may be “held”. This deposit may not be accepted until we have taken steps to verify its authenticity and details. You will not have access to these funds until the hold period expires.

A HOLD MAY BE PLACED ON YOUR ACCOUNT FOR THE TOTAL AMOUNT OF THE DEPOSIT AS FOLLOWS:

- A cheque deposit by mail or in person drawn on ICICI Bank Canada within Canada will not be subject to a hold period.
- A cheque deposit by mail or in person drawn on another financial institution within Canada will be subject to a maximum five-day hold period.
- A cheque or cash deposit through an ABM drawn on another financial institution within Canada will be subject to a maximum five-day hold period.
- A cheque deposit by mail or in person drawn on a financial institution within the United States will be subject to a maximum of forty-day hold period.
- A cheque deposit by mail or in person drawn on a financial institution outside Canada or the United States will be subject to a maximum of forty-day hold period.
- Bank drafts or certified cheques deposited by mail or in person drawn on another Canadian financial institution within Canada will not be subject to a hold period.
- Recurring direct electronic deposits drawn on any financial institution, anywhere, will not be subject to a hold period.
- Non-recurring preauthorized payments drawn on any financial institution, anywhere, will be subject to a five-day hold period.

Hold Fund decisions vary for each customer. The following circumstances will be taken into account:

1. The length of time you have been a customer
2. Your account history
3. The amount of funds available in your account
4. The amount of the cheque
5. Whether or not the item is properly or fully encoded
6. The financial institution on which the cheque has been drawn
7. The cheque issuer

Should you have any questions, please contact our Customer Contact Centre, toll free at 1-888-ICICI-CA (1-888-424-2422).