

Fixed Deposit (Non-Withdrawable) Opening Form (for existing current account holders)

Name of the account holder(s):

Customer Identification Number (CIF Number) (if existing)

Existing Current Account Number (if existing)

I/We request ICICI Bank UK PLC ("The Bank") to open a Fixed Deposit (Non-Withdrawable) for a sum of £ _____, for a period of _____, with the following frequency of interest payment

Monthly Quarterly Annually

Payment Instructions

Cheque

If cheque, details: Amount £ _____ Cheque Number

Cheque Drawn On: Date on the Cheque: Amount £ _____

Debit

Debit my/our ICICI BANK current account number _____ with the sum of £ _____

Closure Instructions

The account balance will be transferred to your linked account upon maturity.

Eligibility

For customers who are 18 years or older	For customers who are below 18 years
<ol style="list-style-type: none">1. You should have a linked Personal Current Account with ICICI Bank UK plc2. You should submit a valid proof of identity and address and undergo successful checks as per ICICI Bank UK plc's policies viz. Anti-Money Laundering Policy	<ol style="list-style-type: none">1. Parent / Legal Guardian should hold Personal Current Account with ICICI Bank UK plc2. You should submit a valid proof of identity and address and undergo successful checks as per ICICI Bank UK plc's policies viz. Anti-Money Laundering Policy

I/we confirm that I/we have received, read and understood the:

- Fixed Deposit (Non-Withdrawable) Summary of Information
- Personal Banking Terms and Conditions
- UK Bank Account Rates and Charges

Signature of individual applicant

Signature of all applicants

Date:

Date:

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Interest rate	<ul style="list-style-type: none">• Rates are fixed during the term of the deposit. The rate applicable on your deposit will be as prevalent on the date of account opening.• Rates are periodically updated. Please visit our website for the latest rates: http://www.icicibank.co.uk/interest_rates.html
Tax	<ul style="list-style-type: none">• Interest is paid gross. If you are a UK tax payer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance, please refer to the HMRC website.
Conditions for bonus	<ul style="list-style-type: none">• No bonus payment.
Withdrawal arrangement	<ul style="list-style-type: none">• No withdrawals permitted during the term, deposits can be withdrawn only under exceptional circumstances like the death of the account holder
Standing charges	<ul style="list-style-type: none">• Nil
Minimum balance	<ul style="list-style-type: none">• Minimum balance of £1,000 required to open the deposit.
Access	<ul style="list-style-type: none">• Branch
Other charges	<ul style="list-style-type: none">• No charges.

Key questions

1. Who regulates us?

ICICI Bank UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Registration Number: 223268). Its registered office is One Thomas More Square, London E1W 1YN.

2. What should you do if you have a complaint?

If you want to make a complaint please contact us at:

Customer Relations, ICICI Bank UK, 2nd Floor, One Thomas More Square, London E1W 1YN.

Or

Call our Customer Service Centre number at 0344 412 4444

(calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls)

Or

Email us at ukcustomerrelations@icicibank.com

We will then arrange for a member of the complaints team to investigate and respond to you accordingly.

3. Important information about Financial Service Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a Bank is unable to meet its financial obligations. Most depositors - including most individuals and businesses - are covered by the scheme. In respect of deposits, from 30th January 2017, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with us including their share of any joint account, and not to each separate account. For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim), please ask at your local branch, refer to the FSCS website, www.fscs.org.uk or call the FSCS on 0800 678 1100 or 020 7741 4100. Please note only compensation related queries should be directed to the FSCS.

For your own benefit, please ensure that you have read the following information carefully before applying to open your Fixed Deposit (Non- Withdrawable) Account:

- Key features
- Rates and charges
- Personal Banking Terms and Conditions

Please contact us for any queries you may have, or if you do not understand any of the Terms and Conditions.

I confirm that I have read and understood the above mentioned documents for a Fixed Deposit (Non-Withdrawable) account.

Customer's Name _____

Staff Name _____

Customer's Signature _____

Staff Signature _____

Date:

Place: _____