



## SuperSaver Savings Account, Account Opening Form

Name of the account holder(s)

Type of Account  SuperSaver

Customer Identification Number (CIF Number) (if existing)

Existing Current Account Number (if existing)

Mode of Payment  Cash  Cheque  Debit my Current Account

### If Cash

• Amount: \_\_\_\_\_

### If Cheque, details:

• Cheque Number : \_\_\_\_\_

• Cheque Drawn On : \_\_\_\_\_

• Date on the Cheque : \_\_\_\_\_

• Amount : £ \_\_\_\_\_

Current Account No. from which to Transfer Funds

I/We hereby request you to open a SuperSaver Account. All the information provided by me/us as a part of opening the initial Current Account will apply for the above account, including the operational instructions. Please note that your account will also be governed by the Personal Banking Terms and Conditions as specified by the Bank from time to time. Please read the below terms and conditions carefully:

## 1. Currency, Minimum Balance and Eligibility

SuperSaver Savings Account

Currency-Great British Pounds (GBP) only

Minimum Balance - You will need to maintain a minimum balance of £500 to keep earning the higher rate of interest on your account. You will earn a lower rate of interest on the days when the balance is below £500. Please check our website link [http://www.icicibank.co.uk/savings\\_supersaver.html](http://www.icicibank.co.uk/savings_supersaver.html) to check the interest rates offered on the SuperSaver savings account.

Eligibility-

- You should have a linked Current Account with ICICI Bank UK PLC
- You should be more than 18 yrs of age
- 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

## 2. Interest Rates and Payment of Interest

- Interest Rates are subject to change and may vary from time to time. You may enquire about the prevailing rate in any of our branches or by calling our Customer Service Centre.
- We will keep you informed about changes in the interest rates on your accounts by sending you a personal notice within 30 days of the change.

iii. Interest is accrued daily on day end cleared balances and paid on the last business day of each month in your account. This means that interest is compounded monthly.

### 3. Funds Transfer

- i. You will be able to transfer funds to your Savings Accounts from any Bank Account
- ii. You will be able to transfer funds from your Savings Account only to your linked ICICI BANK UK PLC Current Account

You may withdraw funds from your High Yield Savings Account by providing a written request giving details of where the funds are to be transferred. You may also do it online through the secure channel of internet banking.

### 4. Other Terms and Conditions

- i. You will not be provided with a cheque book or Debit Card in respect of this account. You will not be provided with a pass book. However we will send you periodic statements updating transactions in your account. No overdraft facility shall be available with respect to such deposits. Therefore the terms relating to overdrafts shall not apply here.
- ii. At least once in a year we will send you a summary of all our savings accounts and their current interest rates unless your savings account has a balance of less than £500. This summary will also include:
  - Savings accounts that are no longer available; and
  - Details of how you can find out about the current interest rates those apply to our savings accounts.
- iii. We will also tell you the different interest rates which have been applied to your savings accounts during the year and any changes in the Bank of England base rate (unless we have already told you personally about these or if your savings account has less than £500 in it).
- iv. If you have a variable-rate savings account with £250 or more in it and the interest rate has fallen significantly compared with the Bank of England base rate, we will contact you within a reasonable period of time to:
  - Tell you that this has happened;
  - Tell you about our other savings accounts and offer to help you switch to one of these savings accounts if you want to;
  - Tell you that you can withdraw all the money in your savings account; and
  - Give you a reasonable period of time to switch to another savings account or withdraw the money without any notice period or any charges.

These are our standard terms and conditions upon which we intend to rely for our products and services. For your own benefit and protection you should read these terms and conditions carefully. If you do not understand any terms and conditions, please ask us for further information.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Authorised Person(s)