

# Here's How You Can Get ICICI Bank Coral Credit Card Against a Fixed Deposit

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## In brief

ICICI bank provides coral credit cards against their fixed deposit for all the customers who do not qualify for an unsecured credit card. It is a combination of benefits of credit cards by which a customer can earn interest on the fixed deposit at the same time.

ICICI bank provides coral credit cards against their fixed deposit for all the customers who do not qualify for an unsecured credit card. It is a combination of benefits of credit cards by which a customer can earn interest on the fixed deposit at the same time. The customers who have a fixed deposit account with a bank or are willing to open one can avail the coral credit card. It is a low budget card which offers some great benefits to the customers.

## Eligibility criteria for ICICI bank coral credit card against fixed deposit:

The customers have to satisfy the following rules and norms :

- The applicant must be at least 18 years old.
- They must be a resident of India.
- The customers need to have at least a valid fixed deposit account with ICICI Bank for a minimum amount of Rs. 20,000. The minimum tenure should be at least 180 days.
- The fixed deposit should not be Linked/Section 80C /Quantum/Non-Resident External (NRE)/Non Resident Ordinary (NRO).

## Benefits of ICICI bank coral credit card against fixed deposit:

Some advantages of getting a coral credit card are:

- The beneficiary can book two tickets at the price of one by booking it online on Bookmyshow. They can get a maximum of two free tickets a month of an amount up to Rs. 250.
- Culinary treat program under ICICI bank provides the cardholder with a discount of dining at any of the 2,500 associated restaurants across 12 major cities in India.
- The cardholder will get a 1% additional discount on refuelling at any fuel station across India. The expense on fuel has to be maximum Rs. 4000.
- ICICI Bank Coral Credit Card Against Fixed Deposit is readily available for customers who have an FD account in the bank. There will not be any need for income-related documents.
- The annual fee and joining fee collectively is only Rs. 500 excluding applicable taxes. These fees can be exempted if the cardholder spends Rs 1.25 lakhs in the previous year.

## Total fee structure for ICICI Bank Coral Credit Card Against Fixed Deposit

- The Joining fee is Rs. 500 plus GST
- The annual fee is Rs. 500 plus GST
- The financial charges are 3.40% per month

- The cost of requesting a duplicate statement is Rs. 100
- The customers can withdraw 85% of the total credit limit in which Rs. 300 or 2.5% of the withdrawal amount has to be paid as a cash advance fee.
- There is a charge of 2.5% or a minimum of Rs. 500 on the total over-limit amount.
- There is a charge of Rs. 100 to Rs. 750 on paying late, which is based on the amount.

## **Features of ICICI Bank Coral Credit Card Against Fixed Deposit**

- The coral credit card is a very secure medium of transaction. The customers having a fixed deposit of minimum Rs. 20,000 in ICICI Bank can get immediate access to the card.
- There is a PAYBACK reward on every transaction. On every Rs. 100 spent on utilities and insurance category, and the cardholder will get 1 PAYBACK point credited. On every Rs. 100 spent on all other purchases, except on fuel, 2 points will be credited.
- There is a chip in the card that guarantees security in any transaction made by this card authorized by a PIN only known to the cardholder.
- The card offers excellent discounts on accommodation, dining, lifestyle stores and spas.
- The primary cardholder can enjoy one complimentary domestic airport lounge access every quarter of the year.
- The card is recognized all around the world, and emergency assistance is available worldwide.

The coral credit card is ideal for all the consumers who either believe in savings or enjoy extra benefits or the rewards of using the card. Every ICICI bank customer should have this card. The most they would require is an ID proof and a fixed deposit account. They can avail it by visiting the ICICI bank branch situated at their nearest place or call customer care for further assistance.

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## **References**

1. [blog.cred.club - uncategorized / icici-coral-credit-card - https://blog.cred.club/uncategorized/icici-coral-credit-card/](https://blog.cred.club/uncategorized/icici-coral-credit-card/)