Most Important Terms and Conditions (MITC)

Last updated on Feb 06, 2023

To get the complete version of the Credit Card Terms and Conditions, please visitwww.icicibank.com

Section I: Key Fact Sheet

a) Schedule of fees and Charges:

1. **Joining Fees, Annual Fees and Supplementary Card Fees:**

ICICI Bank Card Variant	Joining Fee (1st year) ₹	Annual Fee (1st year) ₹	Annual Fee (2nd year onwards)₹	Supplementary Card Fee (Annually) ₹	Minimum Spends for Annual fee reversal* ₹
ICICI Bank Emeralde Credit Card	12,000	Nil	12,000	Nil	15,00,000***
ICICI Bank Sapphiro Credit Card	6,500	Nil	3,500	Nil	6,00,000*
ICICI Bank Rubyx Credit Card	3,000	Nil	2,000	Nil	3,00,000*
ICICI Bank Coral Credit Card	500	Nil	500	Nil	1,50,000*
ICICI Bank Platinum Chip Credit Card	Nil	Nil	Nil	Nil	Nil
ICICI Bank Signature Credit Card	25,000	Nil	2,000	Nil	NA
ICICI Bank British Airways Premium Credit Card	Nil	7,000	7,000	Nil	NA
ICICI Bank British Airways Classic Credit Card	Nil	3,500	3,500	Nil	NA
InterMiles ICICI Bank Sapphiro Credit Card	5,000	Nil	5,000	250	NA
InterMiles ICICI Bank Rubyx Credit Card	2,500	Nil	2,500	250	NA
InterMiles ICICI Bank Coral Credit Card	1,250	Nil	1,250	250	NA
ICICI Bank Ascent American Express (R) Credit Card	4,000	Nil	1,000	Nil	NA
ICICI Bank Platinum Identity Credit Card	2,000	Nil	750	Nil	NA
ICICI Bank HPCL Platinum Credit Card / ICICI Bank HPCL Titanium Credit Card / ICICI Bank HPCL Coral Credit Card	199	Nil	199	Nil	50,000*
ICICI Bank HPCL Super Saver Credit Card	500	Nil	500	100	1,50,000*
Manchester United Signature Credit Card	2,499	Nil	2,499	100	2,50,000*
Manchester United Platinum Credit Card	499	Nil	499	100	1,25,000*
Chennai Super Kings ICICI Bank Credit Card	500	Nil	500	Nil	1,50,000*

ICICI Bank Unifare Credit Card	299	Nil	299	299	50,000*
ICICI Bank Coral Credit Card against Fixed Deposit	500	Nil	500	Nil	1,50,000*
ICICI Bank Instant Platinum Credit Card	Nil	Nil	Nil	Nil	NA
Accelero ICICI Bank Credit Card	499	Nil	499	Nil	1,25,000*
MakeMyTrip ICICI Bank Platinum Credit Card	500	Nil	Nil	250	NA
MakeMyTrip ICICI Bank Signature Credit Card	2,500	Nil	Nil	250	NA
Emirates Skywards ICICI Bank Emerald Credit Card	10,000	Nil	10,000	250	NA
Emirates Skywards ICICI Bank Sapphiro Credit Card	5,000	Nil	5,000	250	NA
Emirates Skywards ICICI Bank Rubyx Credit Card	1,000	Nil	1,000	250	NA

ICICI Bank Card Variant	Joining Fee (1styear) ₹	Annual Fee (1styear) ₹	Annual Fee (2nd year onwards) ₹	Supplementary Card Fee (Onetime) ₹	Minimum Spends for Annual fee reversal* ₹
ICICI Bank Expressions Credit Card	499	Nil	499	199	1,50,000*
Amazon Pay ICICI Bank Credit Card	Nil	Nil	Nil	Nil	Nil

The cards will have the same pricing; irrespective of the network variant opted for, unless stated as otherwise. For the Lifetime Free cards, there would be no joining benefits. This applies to all cards, except Accelero ICICIBank Credit Card.

Mine Credit Card by ICICI Bank

Monthly Plan Name	Starter Free Plan	Pro 49 Plan	Premium 149 Plan
Monthly Fee (₹)	Nil	49	149
Spends for Monthly Fee Reversal (₹)	Nil	10000**	20000**
Supplementary Card Fee (₹)	Nil		

*If total spends on the Credit Card is equal to or more than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the subsequent year shall be reversed. If total spends on the Credit Card is less than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the subsequent year shall not get reversed. Spends through EMI transactions on Credit Card are not included in total spends calculation.

**If the total spends on the Mine credit card is equal to or more than this amount during a plan cycle, themonthly fee applicable on such credit card for the same plan cycle shall be reversed. The reversal provided will be in the form of Mine Cash. The selected plan will be applicable for the calendar month and the monthly fee will be charged on or before the 7th of every month. Reversals in the form of Mine Cash shall be provided on or before the 7th of next calendar month.

***If total spends on the Credit Card is equal to or more than this amount during an anniversary year, theAnnual Fee applicable on the Credit Card for the year shall be reversed on card anniversary year completion. If total spends on the Credit Card is less than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the year shall not get reversed. Spends through EMI transactions on Credit Card are not included in total spends calculation.

2. Finance Charges:

ICICI Bank Card Variant	Overdue Interest on Extended Credit		Interest on Cash Advances	
	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate
All Cards except for the cards mentionedbelow	3.40%	40.80%	3.40%	40.80 %
ICICI Bank Instant Platinum Credit Card / ICICI Bank Instant Gold Credit Card Fixed Deposit Instant Credit Card	2.49%	29.88%	2.49%	29.88 %
InterMiles ICICI Bank Credit Cards / MakeMyTrip ICICI Bank Credit Cards/ ICICI Bank HPCL Super Saver Credit Card/ Amazon Pay ICICI Bank Credit Card	3.50%	42%	3.50%	42%
Manchester United Credit Cards ICICI Bank/ Emirates Skywards ICICI BankEmeralde Credit Card/ Emirates SkywardsICICI Bank Sapphiro Credit Card/ Emirates Skywards ICICI Bank Rubyx Credit Card	3.67%	44%	3.67%	44%

3. Other Service Charges and Fees :

InterMiles Uncapping Fee	₹7500
Duplicate statement request (beyond 3months)	₹100
Card replacement fee	₹100 (₹199 for ICICI Bank Expressions Credit Card)
Cheque / Cash pick-up fee	₹100 per pick-up
Charge slip request	₹100 per charge slip
Foreign currency transactions**	Mark-up of 3.50%. A refund initiated by the customer on similar Foreign Currency transactions will also attract a 3.5% Markup fee.
Rent Pay Transactions (w.e.f. Oct 20, 2022)***	1% fee on transaction amount
Cash advance – transaction fee	

Cash advance – transaction fee	Cash advance – transaction fee (w.e.f Feb 10, 2022)
On all Cards - 2.5% on advanced amount , subject to minimum of ₹300 1. 1.99% on advanced amount, subject to minimum of ₹300. 2. Withdrawal fee is Nil. On Easy Deposit Card – Nil for cash withdrawals at ICICI Bank ATMs On Cash Card - ₹151 per transaction.	On all cards – 2.5% on advanced amount , subject to minimum of ₹500

Redemption Handling Fee

A Redemption Handling Fee plus Goods and Services Tax (GST) will be charged towards handling and delivery on every redemption request for reward points earned on ICICI Bank Credit Cards.

Reward Scheme	Reward Handling Fee
Hand-picked Rewards Scheme	₹99
ICICI Bank Rewards Scheme	₹99
Mine Cash Statement Credit Redemptions	₹99
Mine Cash Catalogue Based Redemptions	₹25

For ICICI Bank Rewards powered by ICICI Bank Rewards scheme

Reward Scheme	Reward Handling Fee
Catalogue Based Redemptions	₹99
Online and in-store redemptions at Online Partner Brands	₹25

Dial-a-draft – transaction fee	3% of the draft value amount subject to a minimum fee of ₹300
Over-limit charges* (excluding ICICI Bank Emeralde Credit Card)	2.50% on the over-limit amount (subject to a minimum of ₹550)
Fee on cash payment at branches	₹100 per payment transaction
Outstation cheque processing fee	1% of the cheque value, subject to a minimum of ₹100
Railway booking – surcharge	1.80% of transaction value for Internet transactions and 2.50% for other bookings. Cost of railway tickets will be recovered along with charges and taxes levied if any by the acquiring bank at actual. For cards on American Express network: 1.80% of transaction value or ₹10 whichever is higher.
Fuel surcharge	1% of transaction value or ₹10 whichever is higher. Surcharge waiver of 1% of transaction value on HPCL petrol pumps on select cards (this offer is valid on a maximum transaction of ₹4,000, when the payment is made by swiping the card on ICICI Merchant Services swipe machines). Surcharge waiver of 1% of transaction value on all petrol pumps on select cards. Cost of fuel will be recovered along with charges and taxes levied if any by the acquiring bank at actual. On fuel purchase at Offus terminals and non HPCL outlets, the surcharge reversal will not include Goods and Service tax
Goods and Services Tax (GST)	Effective 01 July 2017, the Goods and Services Tax (GST) will be applicable instead of Service Tax. GST may be applicable from time- to-time; presently the GST rate for banking and financial services is at 18% (applicable on all fees, interest, surcharge and other charges).
Instalment Products ROI & Processing Fee (Instant EMI, EMI on Call)	Following rate of Interest (per annum on reducing balance) on your card would be charged for respective instalment products as may be applicable:

Tenure	ROI %		
	Instant EMI		EMI on Call
	POS	ECOM	
3 months	15.99	14.99	16
6 months	15.99	14.99	16
9 months	15.99	14.99	16
12 months	15.99	14.99	16
18 months	15.99	14.99	16
24 months	15.99	14.99	16

- Processing Fee of Rs.199+GST is applicable on all Instant EMI transactions with effect from 15 September 2021.
- Processing fee of 2% of the transaction value will be applicable on all the EMI on Call transactions
- GST will be charged in the interest component of EMI's on credit card.

Prepayment of Instalment Facility	• If the instalment product is availed on Credit card and is prepaid/ terminated before the stipulated tenure of the product, the outstanding amount at the time of prepayment/termination together with all interest thereon and all other monies in respect of this facility shall become repayable by the Card Member. In addition to this, Card Member is liable to pay pre-closure charges of 3% on the principal outstanding amount at the time of prepayment/termination along with interest of upcoming unbilled EMI. • The Card Member may prepay the Facility at any time by contacting ICICI Bank's 24 Hour customer care. The Card Member shall pay such prepayment charges as may be indicated by ICICI Bank in the communication sent to the Card Member at the time of granting the Facility.

*Over-Limit Fee: Bank may approve certain transactions attempted by the Card Member, which can breach the credit limit, as a service gesture. Please note that if the outstanding amount exceeds the credit limit, an over-limit fee of 2.5% of the over-limit amount (subject to a minimum of ₹550) will be levied, except for ICICI Bank's Emeralde Credit Card. Over-limit status may also happen because of fees or interest charges.

**Charges in foreign currency: If a transaction is made in a currency other than Indian Rupees, that transaction will be converted into Indian Rupees. The conversion will take place on the date the transaction is settled with ICICI Bank, which may not be the same date on which the transaction was made. If the transaction is not in US Dollars, the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees.

***All transactions towards payment of rent on any merchant will be levied 1% fee. All the transactions routed through Merchant Category Code (MCC) 6513 will be considered as rent pay transactions.

Unless a specific rate is required by applicable law, the conversion rate from US Dollar to Indian Rupees will be at the rates provided by VISA, MasterCard or AMEX, as the case may be, on the\settlement date, increased by a Currency Conversion Factor assessment (currently 3.50%) on such transactions. In addition ₹50+GST will be debited from customer's saving bank account.

For InterMiles ICICI Bank Credit Cards (InterMiles ICICI Bank Coral Credit Cards, InterMiles ICICI Bank Rubyx Credit Cards and InterMiles ICICI Bank Sapphiro Credit Cards) the Card Member can earn InterMiles on valid Credit Card spends. Such earnings will be capped at 40,000InterMiles for InterMiles ICICI Bank Coral Credit Cards and InterMiles ICICI Bank Rubyx Credit Cards and at 60,000 InterMiles for InterMiles ICICI Bank Sapphiro Credit Cards every anniversary year. An anniversary year shall mean one year from date on which the first InterMiles ICICI Bank Credit Card is issued to the Card Member.

A InterMiles uncapping fee of ₹7,500 ("Uncapping Fee") will be levied each anniversary year once the InterMiles cap as specified above is reached by the Card member in that year. The Card Member will have to pay this Uncapping Fee before he/she can accumulate further InterMiles in that anniversary year. The InterMiles cap will be reset at the beginning of every anniversary year.

For American Express Cards: 3.5%, out of which 1.5% will be retained by American Express.

4. Penal Charges and Fees:

<table>
<tr><td>Late payment charges (excluding ICICIBank Emeralde Credit Card)</td><td>The Late Payment charges on your card will be a function of the Total Amount Due and will be as follows:
<table>
<tr><th>Total Amount Due</th><th>Late Payment Charges</th><th>Late Payment Charges (w.e.f Feb 10, 2022</th></tr>
<tr><td>Less than ₹100</td><td>None</td><td>None</td></tr>
<tr><td>Between ₹100-₹500</td><td>₹100</td><td>₹100</td></tr>
<tr><td>Between ₹501- ₹5,000</td><td>₹500</td><td>₹500</td></tr>
<tr><td>Between ₹5,001-₹10,000</td><td>₹500</td><td>₹750</td></tr>
<tr><td>Between ₹10,001-₹25,000</td><td>₹750</td><td>₹900</td></tr>
<tr><td>Between ₹25,001- ₹50,000</td><td>₹750</td><td>₹1000</td></tr>
<tr><td>More than ₹50,000</td><td>₹750</td><td>₹1200</td></tr>
</table></td></tr>
<tr><td>Return of cheque</td><td>
<table>
<tr><th>Charges for Return of cheque</th><th>Charges for Return of cheque (w.e.f Feb 10, 2022)</th></tr>
<tr><td>2% of Total Amount Due (Min. ₹450)</td><td>2% of Total Amount Due (Min. ₹500)</td></tr>
</table></td></tr>
<tr><td>Auto-Debit return fee</td><td>
<table>
<tr><th>Charges for Auto-Debit return fee</th><th>Charges for Auto- Debit return fee (w.e.f Feb 10, 2022)</th></tr>
<tr><td>2% of Total Amount Due (Min. ₹450)</td><td>2% of Total Amount Due (Min. ₹500)</td></tr>
</table></td></tr>
</table>

5. Interest Charges:

1) Interest will be charged if the Total Amount Due is not paid by the payment due date. Interest will becharged on the Total Amount Due and on all new transactions (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cashadvances from the date of the transaction until the date of payment.
2) The rate of interest may be changed at the sole discretion of ICICI Bank. It can be as low as 1.25% per month (15% per annum) depending on factors such as, but not limited to, credit history, purchase patterns, payment behavior, loyalty and month-on book.
3) In case of default, interest charges may increase up to a maximum of 3.67% per month (44% per annum).

The following illustration will indicate the method of calculating interest charges:
In the table given below, it has been assumed that the Total Amount Due of the previous month statement has been paid by the payment due date and there is no outstanding amount. The statement date is 15th of every month. Given these assumptions, interest will be calculated as below:

Transaction	₹
Purchase on April 10, 2021	2,000
Total Amount Due on statement dated April 15, 2021	2,000
Minimum Amount Due on statement dated April 15, 2021	100
Payment due date - May 3, 2021	
Purchase on May 7, 2021	800
Payment on May 10, 2021	1,500
On statement dated May 15, 2021, following interest charges will be levied:	
Interest calculations @ 40.80% per annum for Gold Card	
a) Interest on ₹2000 for 30 days (from April 10 to May 9)	67.07
b) Interest on ₹500 for 6 days (from May 10 to May 15)	3.35
c) Interest on ₹800 for 9 days (from May 7 to May 15)	8.05
Total interest charged in the statement dated 15th May	78.47

GST will be applicable on interest charges.

6. Late Payment Charges (LPC):
Late payment charges will be applicable if the Minimum Amount Due is not paid by the payment due date.

Illustrative Example for Calculation of Late Payment Charges:
Payment of at least Minimum Amount Due i.e. ₹100 in the above example, is required to be paid by the payment due date (3rd May), to ensure that no late payment charges are levied. If minimum amount due is not paid, late payment charges would be levied as per the below table:

Total Amount Due	Late Payment Charges	Late Payment Charges (w.e.f Feb 10, 2022)
Less than ₹100	None	None
Between ₹100 - ₹500	₹100	₹100
Between ₹501 - ₹5,000	₹500	₹500
Between ₹5,001 - ₹10,000	₹500	₹750
Between ₹10,001 - ₹25,000	₹750	₹900
Between ₹25,001 - ₹50,000	₹750	₹1000
More than ₹50,000	₹750	₹1200

Thus, in the above example, since the minimum amount due of ₹100 is not paid by the payment due date of May3, 2021 and since Total Amount Due was ₹2000; late payment charges of ₹500will be levied on 4th May 2021. This charge will also be applicable if you make a payment of less than the minimum amount due by the payment due date. GST will be applicable on late payment charges.

7. Interest- Free (Grace) Period:

a) The grace period could range from 18 to 48 days.

Illustrative Example for the calculation of grace period: For a statement for the period from April15, 2021 to May 15, 2021 the payment due date would be June 2, 2021. Assuming that you have paid your Total Amount Due of the previous month statement by the payment due date, the grace period would be:

1. For a purchase dated April 24, 2021, the interest-free grace period is from April 24, 2021 to June 2, 2021, i.e. 40 days.
2. For a purchase dated May 14, 2021, the interest-free grace period is from May 14, 2021 to June 2, 2021, i.e. 20 days.

Thus, the grace period can vary depending upon the date of purchase. However, if the Total Amount Due isnot paid by the payment due date, then there will be no interest free period. For cash advances, interest ischarged from the date of the transaction until the date of payment.

b) **Withdrawal Limits:** The Credit Limit and Cash Withdrawal Limit are communicated at the time of delivery of the Card and are indicated in the monthly statements. Available credit limit is calculated by deducting theutilized limit from the Total Credit Limit. In case the Card Member has availed of any loan within the creditlimit on the card, the outstanding loan amount will also be deducted from the Total Credit Limit to arrive at the Available Credit limit.
Cash limit will be a sub-set of credit limit and will be NIL for the first one hundred and eighty
(180) days from the date of issuance of the Card, on select Cards as may be specified by ICICI Bank. After the expiry of the first 180 days period from the date of issuance of the Card, ICICI Bank will make the cash limit available to the Card Member at its sole discretion and on such terms as may be communicated by ICICI Bank from time-to-time.

In cases where multiple credit cards are mapped to one customer, total spends can be done only up to thecombined aggregate credit limit calculated over all the credit cards cumulatively. It is clarified that the aggregate credit limit has been defined as the maximum limit across all the credit cards held by the customer. Any transactions done in excess of the aggregate credit limit shall be declined.

The Card Member shall be entitled to apply for a review / enhancement / reduction of the credit limit and/or cash limit if provided by ICICI Bank, upon completion of 12 months of his membership. Alterations upon such review, if any, of the credit limit and/or cash limit will be at the sole discretion of ICICI Bank. ICICI Bank shall at its sole discretion be entitled to review (including enhancement or reduction) the credit limit and/or the cash limit assigned on the Card at any time and only enhancements, if any, to the credit limit and/or the cash limit, shall be effected by ICICI Bank along with the consent of the Card Member.

c) **Billing: Billing Statements:** periodicity and mode of sending: All Card Member will be billed on a monthly basis for all charges incurred by the use of the Card and for all charges applicable to the card account. Please note, only transactions done & settled by the merchant before the statement date will reflect in the Current Bill. If a transaction done in the current billing cycle is settled by merchant in subsequent cycle, then the transaction will also be billed to customers account in subsequent statement cycle.

There may be no statement generated for the period in which there has been no outstanding dueand no transaction on the account in the past month. The billing statement will be dispatched on a monthly basis to customers at the mailing address/ Email address as per our records.

1) **Minimum Amount Payable:** Without prejudice to the liability of the Card Member to immediately pay allcharges incurred, the Card Member may exercise the option to pay only the Minimum Amount Due (MAD) indicated in the statement by the due date. The Minimum Amount Due shall be 5% of the outstanding amount orsuch other amount as may be determined by ICICI Bank at its sole discretion. In case of any repayment throughinstallments, the installment amount due during the statement period will be added to the Minimum Amount Due. If the total outstanding is more than the credit or cash limit, then the amount by which the credit or cash limit has been exceeded will also be included in the Minimum Amount Due. Minimum Amount Due shall also include unpaid Minimum Amount Due of the previous statements, if any. Interest will be charged if the Total Amount Due is not paid by the payment due, date even if the Minimum Amount Due has been paid.
If customer has registered for Auto Debit facility towards Credit Card repayment and has selected Minimum Amount Due option then the same will be executed on the due date provided no amount is paid by the customer before due date. If customer has paid an amount less than Minimum Amount Due before due, date then differential amount would be debited. If customer has paid an amount, which is equal to, or more than Minimum Amount Due before due date then no additional amount will be debited from customer's liability account.
If you spend ₹5,000 and pay back exactly the Minimum Amount Due (subject to a minimum payment of ₹100) every month, it will take you up to 6 years and 6 months to pay back the total amount. We therefore suggest that whenever your cash flows allow, pay back an amount substantially more than your Minimum Amount Due. No merchant refund/cashback/credit due to transactions converted to EMI / cancelled transactions / reversals / promotional cashback will be considered as a payment towards the outstanding of the card.

In case card member makes an excess payment compared to the outstanding of the card, there will be credit balance in the card account. This will be adjusted against the subsequent transactions on the card. However, no interest can be claimed on this excess credit amount.

2) **Method of payment:** Payments towards the Card Account may be made in any of the following ways:

- Scan to Pay: Use Scan to Pay for making QR-Code based Unified Payments Interface (UPI) payments
- UPI Payment: Make UPI payment through any UPI-enabled app/ Bharat Interface for Money (BHIM) app to ICICI Bank Virtual Payment Address (VPA) : <ccpay>.<16-digit Credit Card number>@icici (For ICICI Bank American Express Cards, prefix '0' with Credit Card number).
- National Electronic Funds Transfer (NEFT): Pay from your other bank Internet Banking facility, if they have the NEFT facility. Use Transaction Code <52> and Indian Financial System (IFS) Code <ICIC0000004> for ICICI Bankas the destination bank.
- Cash: The Card Member may deposit cash at any of the branches of ICICI Bank towards the Card payment. Such payments at branches would attract a fee of ₹100 per payment transaction. Cheque/Draft: Make a cheque or draft favoring ICICI Bank Credit Card No. XXXXXXXX XXXX XXXX and drop it into the collection box at any ICICI Bank branch / Skypak drop boxes / ATM locations where drop boxes are available. If customer has made the payment towards the Credit Card dues by cheque then Credit limit equal to cheque amount will be released only post realization of the cheque.
- Internet Banking: If the Card Member holds a Savings Account with ICICI Bank, he or she may pay online through the ICICI Bank's website. Just log on to www.icicibank.com.
- Auto-Debit: If the Card Member holds a Savings Account with ICICI Bank, he/she may pay directly through the Savings Account by giving an instruction in writing to debit the payment from such account every month on the payment due date. In case the payment due date falls on a Sunday, the amount would be debited from such account on the next day.
- Click to Pay: Pay your ICICI Bank Credit Card dues from any of your other bank Savings Accounts' net banking using Click To Pay.

3) **Billing Disputes Resolution:** In the event the Card Member disagrees with the charges indicated in the statement, it should be communicated in writing to the correspondence address of ICICI Bank within 60 (sixty) days of receipt of the statement, failing which it would be construed that all charges indicated in the statement are in order.

4) **Contact Details of ICICI Bank Customer Care Centre:** The Card Member may contact ICICI Bank at the below mentioned Customer Care number as may be notified by ICICI Bank from time- to-time. Toll Free Customer Care Number India: 1860 120 7777 and wealth management customer care: 1800 103 8181

5) **Grievances Redressal/Complaints/Escalations:** In the event that you are not satisfied with our services, you may register your grievance by (i) visiting "Complaint Form" at www.icicibank.com or (ii) calling at our Customer Care number or (iii) writing to Mr. Vinayak More, Nodal Officer, ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India. In all your communications with us, please indicate your complete Credit Card number.

6) **Complete Postal Address of the Bank:** ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower,7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India.

7) **Toll-free Number for Grievance Redressal:** In the event you are not satisfied with our services, you may register your grievance by dialing our toll-free number 1800 102 4242 between 9 a.m. to 6 p.m. from Monday to Friday, press 1 and then enter the Service Request Number (numeric digits only) which should not be more than 2 months old.

Section II: Other Information

d) **Default and Circumstances:**

i) If the Card Member fails to pay the Minimum Amount Due by the date indicated in the billing statement, it shall be treated as default. In case of default, the Bank can forward the default report to the CreditInformation Bureaus or to such other agencies as approved by law. The time period between the payment due date and the billing date indicated on the billing statement is considered as the notice period for reporting a Card Member as a defaulter. Terms and Conditions governing Credit Card Facilities shall be applicable to the Supplementary Card Holders as well.

ii) Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues:

*The Bank submits the Card Member's data to CIBIL - Credit Information Bureau (India) Limited every month in the format prescribed by CIBIL. This data includes the repayment status of all Cardholders, bothdefaulters and current, for the previous month. CIBIL uploads the submitted data onto their server in another thirty days.

iii) Recovery of dues in case of death/permanent in capacitance of the Card Member: It shall be in accordance with the applicable laws after giving sufficient notice for payment of dues and all information regarding the outstanding dues, to the successors/nominees /legal heirs of the Card Member.

iv) ICICI Bank offers free insurance cover on certain cards through a tie up with ICICI Lombard General Insurance Company Limited or any other Insurance Company as may be decided by ICICI Bank from time to time. For insurance details, cardholders are advised to go through the brochure in the welcome kit or refer to www.icicibank.com.

e) Termination/Revocation/Surrender of Card membership:

The Card Member may at any time choose to terminate the Card Account with or without giving any prior notice. For avoiding misuse, it is advised to cut the Credit Card into four pieces ensuring that the hologram and magnetic strip are destroyed permanently. The Card Member may terminate the Card membership at any time by writing to "ICICI Bank Limited,

ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India" by indicating the complete Card number. The termination shall only be effective once ICICI Bank receives the payment of all amounts due and outstanding in respect of the said Card Account.

In the event of a credit card program closure or at the time of renewal of credit card, ICICI Bank Limited at its sole discretion reserves the right to provide a card type that is different from the existing card type held by the card member. The credit limits and cash limits on any credit card at any point in time are as per sole discretion of ICICI Bank Limited.

The card application shall continue to be valid for any replacement card provided at the time of closure/renewal.

f) Loss/Theft/Misuse of Card:

In case of loss/theft/misuse of the Card, it must be reported immediately to ICICI Bank either through the Customer Care or through Simply SMS CCBLK <last four digits of your card> to 5676766 from your registered mobile number only. The Bank shall thereupon suspend the Card. The Card Member is advised to file an FIR with the local police station so that the Card Member can produce its copy whenever requested by the Bank. The Card Member shall be primarily responsible for the security of the Card including theft and for the transactions using the Card. The Card Member shall not be liable for any transaction/s made on the Card post reporting its loss/theft/damage. However, in case of any dispute relating to the time of reporting such loss/ theft/damage and/ortransactions made on the Card post reporting of the loss/theft/damage/ misuse, the Bank reserves the right toascertain such time and or the authenticity of the disputed transactions. ICICI Bank reserves the right to block the Credit Card on suspected risk of compromise in order to protect the interest of the Card Member and to avoid misuse in any manner on the Card Account. The Card Member shall not be able to use the blocked Card for any transaction/s and shall receive a replacement Card within 7 (seven) working days. In the event, the Card Member, after being informed by ICICI Bank of the probable fraud risk, still requests to unblock the Card, ICICI Bank shall not stand liable or responsible in any manner for any fraudulent transactions reported to it thereafter on account of fraudulent usage of the Card or otherwise.

Compensation Policy

https://www.icicibank.com/content/dam/icicibank/india/managed-assets/docs/personal/general-links/code-of-commitment/customer-compensation-policy.pdf

icicibank.com -> HELP & CONTACT (Top Right Corner) -> Notice Board -> Customer Compensation Policy

g) RBI Mandate on Standing Instruction:

As per regulatory guidelines, which will be in effect from 1st April 2021, the Standing instructions of recurring merchant bill payments will be disabled from security point of view. To continue using the services, customer needs to re-register their utility bill through bill payment section in internet banking or iMobile. For all Standing Instructions other than utility bills, customer needsto re-register the biller at merchant's end. Any charges due to SI failure are not a liability of Bank.

h) Disclosure:

The Bank shall part with all available information about the Card Member, repayment history etc.to Credit Information Bureaus or to such other agencies approved by law. ICICI Bank/Group Companies reserve the right to retain the application forms and documents provided therewith, including photographs, and will not return the same.

i) With reference to the financial assistance/credit facility in the form of Credit Card being availed by me/us on the date hereof from ICICI Bank Limited ("ICICI Bank") vide credit Card application form, I/we hereby confirm having understood the concepts and illustrative examples (as detailed below) relating to due dates, classification of borrowal accounts as Special Mention Account ("SMA") or Non Preforming Asset ("NPA") in the course of the conduct of the accounts.

Concepts / clarifications / Illustrative examples on due dates and specification of SMA / NPA classification dates

Dues:
Dues mean, the principal / interest / any charges levied on the loan account which are payable within theperiod stipulated as per the terms of sanction of the credit facility.

Overdue:
Overdue mean, the principal I interest / any charges levied on the loan account which are payable, but have notbeen paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

I. Classification as Special Mention Account and Non-Performing Asset-

Lending institution (i.e. ICICI Bank) will recognize the incipient stress in loan accounts, immediately on default,by classifying them as SMA.

The basis of classification of SMA category shall be as follows:

LOANS IN THE NATURE OF TERM LOANS/Credit Card	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

Non-performing Asset:

I. A credit card account will be treated as non-performing asset if the minimum amount due, as mentionedin the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.

II. Illustrative movement of an account to SMA category to NPA category based on delay /nonpayment of dues and subsequent upgradation to standard category at day end process:

Due date of payment	Payment Date	Payment covers	Age of oldest dues in days	SMA / NPA Categoriza tion	SMA since Date / SMA class date	NPA Categorization	NPA Date
01.01.2022	01.01.2022	Entire dues upto 01.01.2022	0	NIL	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA 0	01.02.2022	NA	NA
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA 0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA 0	01.02.2022	NA	NA
		Dues of 01.02.2022 fully paid, Duefor 01.03.2022 not paid at EOD 01.03.2022	1	SMA 0	01.03.2022	NA	NA

		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA 1	01.02.2022 / 03.03.2022	NA	NA
		Dues of 01.02.2022 fully paid, Duefor 01.03.2022 not fully paid atEOD 01.03.2022	1	SMA 0	01.03.2022	NA	NA

Due date of payment	Payment Date	Payment covers	Age of oldest dues in days	SMA / NPA Categoriza tion	SMA since Date / SMA class date	NPA Categorizatio n on	NPA Date
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 and amount due on 01.4.2022 at EOD 01.04.2022	60	SMA 1	01.02.2022 / 03.03.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.2022 at EOD 02.04.2022	61	SMA 2	01.02.2022 / 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.2022 atEOD 01.05.2022	90	SMA 2	01.02.2022 / 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.22 at EOD 02.05.2022	91	NPA	NA	NPA	2.05.2022
01.06.2022	01.06.2022	Fully Paid duesof 01.02.2022 at EOD 01.06.2022	93	NPA	NA	NPA	2.05.2022
01.07.2022	1.07.2022	Paid entire dues 01.03.2022 & 01.04.2022 atEOD 01.07.2022	62	NPA	NA	NPA	2.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32	NPA	NA	NPA	2.05.2022

01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022 but not paid the dues of 01.09.2022	1	NPA	NA	NPA	2.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard account with no over dues	NA	NA	STD from 01.10.2022

II. Reporting to Credit Bureau - All overdue accounts are reported to Credit bureau on a monthly basis.
I/We understand that the clarifications/examples mentioned herein are only illustrative in nature covering common scenarios and that the norms and clarifications provided by Reserve Bank of India from time to time will prevail.

The Bank reserves the right to share all available information about the customers filling up the lead form with its service providers, agents, affiliates and credit bureaus, for verification, storage, credit assessment, evaluation and for such other purposes, as may be required to offer its products and services.

The Bank and its representatives reserve the right to Call/E-Mail/SMS/WhatsApp the customers filling up the lead form, regarding ICICI Bank's Credit Card services

Disclaimer:
ICICI Bank may at its sole discretion, utilize the services of external service provider/s or agent/sand on such terms as required or necessary, in relation to its products.