



Credit Card Application Form

Application No.: 96008712560

Date: Mon, Sep 9, 2024 11:14 AM

Your Credit Card Details:

Card Variant	Card Network	Credit Limit	Joining Fee	Annual Fee
ICICI Bank Saphiro Credit Card and ICICI Bank Saphiro Credit Card	MASTERCARD	300000	NIL	NIL

Card features:

- 2 complimentary international airport lounge access per calendar year
- ₹500 off on BookMyShow, buy one get one offer (twice in a month)
- 16 complimentary domestic airport lounge access in a year
- 4 complimentary rounds of golf
- 1% fuel surcharge waiver
- 2 complimentary access to domestic airport spa, per calendar year
- 4 Reward Points on every ₹100 international spends, 2 Reward Points on every ₹100 domestic spends, 1 reward point on every ₹100 on utilities and insurance
- Milestone benefit upto 20,000 Reward Points in a year
-

Personal Details:

Full Name	Date Of Birth	Gender
AKHIL GANESH KAMATH	28-12-1997	MALE
Phone Number	PAN Number	Place/city of birth
+91 7506005138	EEQPK5926D	- Not Available
Email ID	Religion	Category
AKHKAMAT@GMAIL.COM	HINDUISM	- Not Available

Mother's Maiden Name

SUCHITA

Father's Name

GANESH

Marital Status

SINGLE

Current Employer

- Not Available

Employment Type

PRIVATE SECTOR

Office Email ID

- Not Available

Citizenship

Indian

Residential Status

Resident Individual

Permanent AddressB-412 VIJAY NAGARI
GHODBUNDER ROAD
KASARVADAVALI THANE
THANE 400615
MAHARASHTRA (MH)**Communication Address**C1 - 1001, UNNATHI WOODS
PHASE 3 ANAND NAGAR,
KAVESAR, THANE THANE
400615 MAHARASHTRA (MH)**Is Your Permanent
Address Same As
Communication Address?**

No

Office AddressCELIGO INDIA PVT LTD 05-
01, 5TH, BLOCK 1, CYBER
PEARL MADHAPUR,
HYDERABAD HYDERABAD
500081 TELANGANA (TG)**(a) Do you want to subscribe to auto-debit?**

No

(b) Have you been assisted by an ICICI Representative?

No

Employee ID

NA

Branch ID

0024

**(c) Are You A Director/ Relative Of Director Of ICICI Bank
or Any Other Bank?**

No

☒ I confirm that the communication address is as mentioned in the online application form. I also authorise ICICI Bank to send all correspondence to the mentioned communication address and shall indemnify ICICI Bank for any loss/ damage/ liability due to updation of the communication address provided by me during the account opening journey.

FATCA Declaration

I am Tax Resident of **ONLY** India (This information is required to be collected as per The Income Tax Act, 1961 to comply with **FATCA** and **CRS** regulations. We will continue to report the above information 'As Is' till we receive any change request from you)

Most Important Terms and Conditions (MITC)

Last updated on Mon, Sep 9, 2024 11:14 AM

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

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 Emerald Credit Card	12,000	Nil	12,000	Nil	15,00,000***
ICICI Bank Sapphire Credit Card	6,500	Nil	3,500	Nil	6,00,000*
ICICI Bank Sapphire Visa Credit Card	6,500	Nil	3,500	Nil	6,00,000*
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
ICICI Bank Rubyx Credit Card	3,000	Nil	2,000	Nil	3,00,000*
ICICI Bank Rubyx Visa Credit Card	3,000	Nil	2,000	Nil	3,00,000*
InterMiles ICICI Bank Sapphire American Express Credit Card	5,000	Nil	5,000	250	NA
InterMiles ICICI Bank Sapphire Visa Credit Card	5,000	Nil	5,000	250	NA
InterMiles ICICI Bank Rubyx American Express Credit Card	2,500	Nil	2,500	250	NA
InterMiles ICICI Bank Rubyx Visa Credit Card	2,500	Nil	2,500	250	NA
InterMiles ICICI Bank Coral American	1,250	Nil	1,250	250	NA
Express Credit Card					

InterMiles ICICI Bank Coral Visa Credit Card	1,250	Nil	1,250	250	NA
ICICI Bank Ascent American Express(R) Credit Card	4000	Nil	1,000	Nil	NA
ICICI Bank Platinum Identity Credit Card	2000	Nil	750	Nil	NA
ICICI Bank Coral Credit Card	500	Nil	500	Nil	1,50,000*
ICICI Bank Coral American Express Credit Card	500	Nil	500	Nil	1,50,000*
ICICI Bank HPCL Super Saver Credit Card	500	Nil	500	100	1,50,000*
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 Platinum Chip Credit Card	Nil	Nil	Nil	Nil	Nil
Manchester United Signature Credit Card by ICICI Bank	2,499	Nil	2,499	100	2,50,000*
Manchester United Platinum Credit Card by ICICI Bank	499	Nil	499	100	1,25,000*
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
ICICI Bank Expressions Credit card	499	Nil	499	199	1,50,000*
Amazon Pay ICICI Bank Credit Card	Nil	Nil	Nil	Nil	Nil

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, the monthly fee applicable on such credit card for the same plan cycle shall be reversed. The reversal provided will be in the form of MineCash. 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 MineCash 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, the Annual 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.

• **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 mentioned below	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 by ICICI Bank	3.67%	44%	3.67%	44%

•Other Fees and Charges:

InterMiles Uncapping Fee	₹7500 ##	
Duplicate statement request (beyond 3 months)	₹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%###	
Cash advance – transaction fee	Cash advance – transaction fee	Cash advance – transaction fee (w.e.f Feb 10, 2022)
	On all Cards - 2.50% on advanced amount, subject to minimum of ₹300- <ul style="list-style-type: none">1.99% on advanced amount, subject to minimum of ₹300.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 - 2.50% 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	Redemption Handling Fee
	Hand-picked Rewards Scheme	₹99
	ICICI Bank Rewards Scheme	₹99
	MineCash Statement Credit Redemptions	₹99
	MineCash Catalogue Based Redemptions	₹25

	For ICICI Bank Rewards powered by PAYBACK Rewards scheme																									
	Redemption Category	Redemption Handling Fee																								
	Catalogue Based Redemptions	₹99																								
	Online and in-store redemptions at PAYBACK Online Partner Brands	₹25																								
Dial-a-draft – transaction fee	3% of the draft value amount subject to a minimum fee of ₹300																									
Late payment charges (excluding ICICI Bank Emerald Credit Card)	<p>The Late Payment charges on your card will be a function of the Total Amount Due and will be as follows:</p> <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>		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
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																								
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More than ₹50,000	₹750	₹1200																								
Over-limit charges* (excluding ICICI Bank Emerald Credit Card)	2.50% on the over-limit amount (subject to a minimum of ₹550)																									
Return of cheque	Charges for Return of cheque	Charges for Return of cheque (w.e.f Feb 10, 2022)																								
	2% of Total Amount Due (Min. ₹450) #	2% of Total Amount Due (Min. ₹500) #																								

Auto-Debit return fee	Charges for Auto-Debit return fee	Charges for Auto-Debit return fee (w.e.f Feb 10, 2022)
	2% of Total Amount Due (Min. ₹450) #	2% of Total Amount Due (Min. ₹500) #
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).	

*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 Emerald 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.

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 Sapphire Credit Cards) the Card Member can earn InterMiles on valid Credit Card spends. Such earnings will be capped at 40,000 InterMiles for InterMiles ICICI Bank Coral Credit Cards and InterMiles ICICI Bank Rubyx Credit Cards and at 60,000 InterMiles for InterMiles ICICI Bank Sapphire 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.

• Interest Charges:

1) Interest will be charged if the Total Amount Due is not paid by the payment due date. Interest will be charged 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. Also, interest will be levied on all cash advances 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 behaviour, loyalty and month-onbook.

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, 2009	2,000
Total Amount Due on statement dated April 15, 2009	2,000
Minimum Amount Due on statement dated April 15, 2009	100
Payment due date - May 3, 2009	
Purchase on May 7, 2009	800
Payment on May 10, 2009	1,500
On statement dated May 15, 2009, 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.

• **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 May 3, 2009 and since Total Amount Due was ₹2000, late payment charges of ₹500 will be levied on 4th May, 2009. 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.

5. Interest- Free (Grace) Period:

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 April 15, 2009 to May 15, 2009 the payment due date would be June 2, 2009. 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, 2009, the interest-free grace period is from April 24, 2009 to June 2, 2009, i.e. 40 days.
2. For a purchase dated May 14, 2009, the interest-free grace period is from May 14, 2009 to June 2, 2009, i.e. 20 days.

Thus, the grace period can vary depending upon the date of purchase. However, if the Total Amount Due is not paid by the payment due date, then there will be no interest free period. For cash advances, interest is charged 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 also indicated in the monthly statements. Available credit limit is calculated by deducting the utilised limit from the Total Credit Limit. In case the Card Member has availed of any loan within the credit limit 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, the cash limit will be made available to the Card Member by ICICI Bank at its sole discretion and on such terms as may be communicated by ICICI Bank from time-to-time.

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. As per the Network Partner guidelines, merchants are given up to a maximum of 9 days to settle all transactions. Hence transactions made close to the Billing date, which have not been settled by the merchant, will reflect in the next Billing cycle.

However, there may be no statement generated for the period in which there has been no outstanding due and 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 as per our records by post and/or by e-mail.

1) Minimum Amount Payable: Without prejudice to the liability of the Card Member to immediately pay all charges 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 or such other amount as may be determined by ICICI Bank at its sole discretion. In case of any repayment through installments, 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): .<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 for ICICI Bank as 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 favouring ICICI Bank Credit Card No. XXXX XXXX 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 realisation 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.

4) 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.

5) 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

6) 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.

7) 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.

8) 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.

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 Credit Information 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, both defaulters 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 incapacitation 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 Simply SMS CCBLK 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/or transactions made on the Card post reporting of the loss/theft/damage/ misuse, the Bank reserves the right to ascertain 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.

(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 needs to 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.

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, utilise the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products.

IMPORTANT CREDIT CARD DECLARATION BY PRIMARY APPLICANT

☐ I/We declare that all the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/we have not withheld any information. I/We confirm that I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent. I/We have read the application form and brochures and am/are aware of all the terms/conditions of availing finance from ICICI Bank Limited. I/We authorise ICICI Bank Limited to make references and enquiries related to information in this application which, ICICI Bank Limited considers necessary. I/We undertake to inform ICICI Bank Limited regarding change in my/our residence/employment and to provide any further information that ICICI Bank Limited may require.

☐ I/We understand that certain particulars given by me/us are required by the operational guidelines governing banking companies.

☐ I/We declare that I/we have read the application form and brochure and am/are agreeable to the terms/conditions of availing the Credit Card from ICICI Bank Limited.

☐ I/We further agree to the terms governing the issuance of a Supplementary Card as specified in the Terms and Conditions governing the Credit Card.

☐ I/We declare and undertake that the Credit Cards issued to me/us, if used overseas, shall be utilised strictly in accordance with the relevant exchange control regulations issued and as amended by the Reserve Bank of India (RBI) from time to time. In the event I/we exceed my/our entitlements as per the exchange control guidelines of RBI, I/we undertake to bring the same immediately to the notice of ICICI Bank Limited in writing. Further, I/we also agree and understand that if I/we am/are required to get my/our passport endorsed for any charges incurred by me/us as stipulated by RBI, the onus of getting my/our passport endorsed shall lie entirely on me/us. In the event of any failure to comply with the prevailing exchange control guidelines issued by RBI to me/us, I/we shall be liable for any action under the Foreign

☐ at any time and only enhancements, if any, to the Credit Limit and/or the Cash Limit, shall be effected by ICICI Bank with the consent of the Cardholder.

☐ **DECLARATION FOR INFORMATION**

SHARING I/We have no objection to ICICI Bank Limited, its group companies, agents/representatives to provide me/us information on various products, offers and services provided by ICICI Bank Limited/its group companies through any mode (including without limitation through telephone calls/SMSs/e-mails) and authorise ICICI Bank Limited, its group companies, agents/representatives for the above purpose. Yes No (Please tick Yes or No, as acceptable)

☐ I/We have no objection to ICICI Bank sharing my/our information with any parent, subsidiary, affiliates or associate of ICICI Bank, for the purposes of marketing and offering various products and services of ICICI Bank or its group companies, subsidiaries, affiliates and/or associates. Yes No (Please tick Yes or No, as acceptable) I/We have read and understood the Terms and Conditions to the ICICI Bank Customer

☐ Manchester United want you to be first to know about New Signings, Competitions, Club News, Ticket Availability and occasional offers from official sponsors and partners. To stay updated, select Yes No

☐ Internationally valid Card and all other Cards cannot be used on Internet or otherwise for the purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counterparty, trading in foreign exchange in domestic/overseas markets including binary option trading with commodities, stocks, indices, virtual currencies, bitcoin index and forex etc. ICICI Bank does not deal in virtual currencies or provide services to any person dealing in virtual currencies in any manner, such services including maintaining accounts, registering, trading, settling, clearing, giving loans against virtual tokens, accepting them as collateral, opening accounts of exchanges

Exchange Management Act, 1999, as amended and be debarred from the Credit Card facility either at ICICI Bank Limited instance or by RBI.

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

☐ ICICI Bank Limited reserves the right to provide the applicant with a card type based on information available with ICICI Bank Limited assessment of the applicant's credit rating.

☐ I/We authorise ICICI Bank to exchange, share or part with all the information relating to me/us and repayment history to credit bureaus, agencies, statutory bodies, market research agencies for conducting research as may be required and shall not hold ICICI Bank (or market research agencies) liable for use/sharing of this information.

☐ I confirm that I am the sole account holder or I have the required mandate in case of joint accounts to singly operate accounts.

☐ I/We understand that any change(s) in the Terms and Conditions will be communicated to me/us and will also be available to me/us on request.

☐ JetPrivilege Membership I/We authorise ICICI Bank to exchange, share or part with all the information relating to me/us as contained in this application form and/or the details of the Jet Airways ICICI Bank Credit Card, if any to be issued to me with JetPrivilege Programme Partner and/or any other third party pursuant to ICICI Bank arrangement with Jet Airways and/or any other third party in relation to the Jet Airways ICICI Bank Credit Card, as may be required or as ICICI Bank may deem fit and I/we shall not hold ICICI Bank liable for use/sharing of this information. Note: If you are not a JetPrivilege Member, you will be automatically enrolled. Also, if we do not receive your existing JP membership number in this application form, a new JP membership number will be allotted to you and linked to your Credit Card. Please note that by applying for the Jet Airways ICICI Bank Credit Card you are consenting to the Terms and Conditions of membership of the Jet Airways JetPrivilege programme. These can be found at www.jetairways.com

dealing with them and transfer / receipt of money in accounts relating to purchase/ sale of virtual currencies.

☐ I/We declare that, in the event of change in address due to relocation or any other reason, I would intimate the new address to the bank within 2 weeks of such a change.

☐ I hereby give consent to ICICI Bank for linking my ICICI Bank Credit Card with my existing ICICI Bank savings/current account, if any. I understand that this would enable me to access my ICICI Bank Credit Card account using the existing user ID provided to me under my ICICI Bank savings/current account, if any, through internet banking and iMobile facility. I provide consent to and authorize ICICI Bank to use the KYC details provided by me including but not limited to my Aadhaar card number for the aforesaid purpose. I further understand that I may delink my ICICI Bank savings/current account from my ICICI Bank Credit Card by calling ICICI Bank Customer Care number available at www.icicibank.com.

☐ I confirm and authorise to a) Use my Aadhaar details to authenticate me from UIDAI b) Unique Identification Authority of India (UIDAI) to release my demographic details to ICICI Bank through biometric authentication which ICICI Bank may use for KYC verification (identity/ address proof) for the purpose of Credit Card.

☐ I/We declare Except to the extent disclosed to ICICI Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including ICICI Bank) or a relative/near relation (as specified by RBI) of a senior officer of ICICI Bank (as specified by RBI) is: the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company.

☐ You can change your preferences or unsubscribe any time by contacting Manchester United ("MU") at the address below. By signing up, you agree to Group using your personal data in accordance with their Privacy Policy. MU uses your data to personalise and improve your experience on

☐ I confirm to have read and understood the schedule of charges, and agree to be levied the applicable fees and charges for the Credit Card chosen by me

☐ I confirm to have read and understood the schedule of charges, and agree to be levied the applicable fees and charges for the Credit Card chosen by me

☐ I have not paid any cash or cheque for the Credit Card annual fee at the time of application

☐ Issuance of the said Credit Card is at the sole discretion of ICICI Bank Ltd. The credit limits on the Credit Card account will be fixed by the bank based on my income documents.

☐ For cash withdrawals, interest will be charged from the day of the transaction and no free credit period will be provided

☐ Processing time: A minimum of 10 days.

☐ I am aware that as part of the bank's GoGreen initiative, the Credit Card Welcome Kit for ICICI Bank Credit Cards has been digitised. The PDF copy of the membership guide, Terms and Conditions and Most Important Terms and Conditions (MITC) is available for download at www.icicibank.com/cc-ewelcomekits. A physical copy of the same shall be made available by the bank upon request made by calling ICICI Bank's Customer Care.

☐ **CREDIT LIMIT DECLARATION** The Cardholder 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/her 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) of the Credit Limit and/or Cash Limit assigned on the Card

their digital platforms, provide products and services you request from them, and carry out profiling and market research. Please read Privacy Policy (which includes an updated list of MU Group companies & MU official sponsors and partners) at <https://www.manutd.com/> or for a copy write to the MU Data Protection Officer at Manchester United Football Club Limited, Sir Matt Busby Way, Old Trafford, Manchester, M16 0RA.

☐ You hereby authorise ICICI Bank Ltd ("ICICI Bank") to share your data or information associated with your MakeMyTrip ICICI Bank Credit Card ("Card application") (i) E-mail address; (ii) Mobile number; (iii) 16-digit Credit Card number in encrypted form; (iv) Card variant availed (Platinum/Signature); (v) Credit Card expiry date in encrypted form; (vi) Credit Card account no. with MakeMyTrip (India) Private Limited and its affiliates ("MMT") to update its records and provide you services, rewards & benefits with respect to the Card. If you wish to opt out of such sharing of your data by ICICI Bank with MMT, you may cancel your Card at any point of time by calling our Customer Care.

☐ You hereby agree that in case the e-mail address provided by you in the Card application does not have a corresponding MMT account, MMT shall provide you with services, rewards & benefits associated with the Card on your MMT account corresponding to your mobile number.

Further in case you do not have an MMT account corresponding to either your e-mail address or your mobile number, you agree and acknowledge that MMT shall create a new MMT account on your behalf with your e-mail address and/or mobile number, as the case may be, provided under the Card application. MMT shall update you with details of the new MMT account and steps to access the new MMT account by way of an SMS and/or email.

☐ For more information regarding information disclosures, please check ICICI Bank Card Terms & Conditions.

- I confirm that I have gone through all the Terms and Conditions, Most Important Terms & Conditions and Important Credit Card Declaration and hereby agree to abide by the same.