

## Frequently Asked Questions:

### 1. What type of card is the Times Black ICICI Bank Credit Card?

The Times Black ICICI Bank Credit Card is an exclusive Credit Card issued by ICICI Bank in association with Times Internet Ltd. and Visa. This Card is designed for ultra HNI customers and carries a Joining/Renewal Fee of ₹ 20,000 + GST. It offers benefits across various categories including luxury stays, travel experiences, lifestyle and mobility.

### 2. What are the key benefits of the Times Black ICICI Bank Credit Card?

The Times Black ICICI Bank Credit Card provides a range of exclusive benefits across different categories:

Welcome Benefits: Please [click here](#)

Milestone Benefits: Please [click here](#)

### 3. What are the charges applicable for the Times Black ICICI Bank Credit Card?

Joining Fee: ₹ 20,000 + GST

Annual Fee: ₹ 20,000 + GST

### 4. How can I apply for the Times Black ICICI Bank Credit Card?

a. You can apply for the card by clicking [here](#)

b. If you are an existing ICICI Bank customer, please contact your Relationship Manager

### 5. How can I get the Annual Fee waiver?

You can get the Annual Fee waiver from the 2<sup>nd</sup> year onwards on a minimum spend of ₹ 25,00,000 in an anniversary year.

### 6. When will I get my Joining Benefits for the Times Black ICICI Bank Credit Card?

You will receive an e-mail regarding the same within 45 business days after the payment of the Joining Fee.

### 7. What is the validity of the Joining Benefits on the Card?

The validity of the Joining Benefits on the Card is one year from the date of the benefit e-mail communication.

### 8. Where can I redeem my Joining/Milestone Benefits applicable to the Card?

You can redeem your Joining/Milestone Benefits on the Times Black app. You will receive the steps to access the Times Black app in the Joining/Milestone communications sent by the Bank.

### 9. What are the Reward Rates and Markup charges on the Card?

a. 2% ICICI Bank Reward Points on domestic spends

b. 2.5% ICICI Bank Reward Points on international spends

c. 1.49% + GST - Forex Markup Fee.

### 10. Can I use my Times Black ICICI Bank Credit Card for international transactions?

Yes. You need to activate the Card for international transactions through the iMobile app or Internet Banking.

### 11. When are interest charges levied on the Credit Card?

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the TAD 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.

### 12. How do I complete my video KYC verification?

You are required to provide your PAN Card and Aadhaar Card details followed by a video-based verification with an ICICI Bank officer. You will be required to accept a call request from the ICICI Bank officer and complete your video KYC by answering a few questions asked by the officer and showing the original PAN Card copy. Video KYC is available 24x7 on all days.

13. Can I complete video KYC verification in case I do not have an Aadhaar Card and a PAN Card?  
No. As per the RBI guidelines, PAN Card and Aadhaar Card details are required for completing video KYC verification remotely.

14. My internet connectivity is poor and I am unable to complete my video KYC. What should I do?  
You can try video KYC from a different location where internet connectivity is better. Please ensure you complete the video KYC within 72 hours from your application start date.

15. I have submitted my application, but I want to modify my details. Can I do it?  
Details cannot be modified once the application is submitted.

16. I have initiated the application process but haven't completed it / didn't schedule an appointment for KYC. Will I be able to complete it later / schedule an appointment later?  
Yes, you can resume completing your application within 72 hours from your application start date.

17. I have completed the application process and my application was instantly approved. When will I receive my Credit Card?  
You will be issued a virtual Credit Card within 24 hours. You can also fetch your Card details by logging in to your ICICI Bank Internet Banking or the iMobile app. As per the RBI guidelines, usage of international, Tap-and-Pay and online transactions is disabled for all Credit Cards, including your Times Black ICICI Bank Credit Card. The guidelines only impact Cards issued on or after Sep 30, 2020 or Cards that have not been used for online payments in the last 12 months prior to Sep 30, 2020. The physical Card will also be dispatched to your contact address and will reach you within 7 to 10 business days of approval.  
Note: For instantly approved cards, Card Verification Value (CVV) will not be visible to the customer upfront on the app. Please check CVV by logging in to ICICI Bank Net Banking or the iMobile app.

18. How will I get the PIN for the Credit Card?  
You can generate the PIN in any of the following ways:  
· Using the iMobile app:  
Go to Services à Card PIN Services à Generate Credit Card PIN  
· Using Internet Banking:  
Log in to Internet Banking à Generate Card PIN à Credit Card PIN à Select Card and enter CVV à Submit à Enter OTP à Enter PIN à Generate Now  
· Using the Interactive Voice Response (IVR) system: Call 1800 1080 and follow the instructions.

19. I forgot to note the CVV generated after the Card issuance? How can I access my CVV and complete online purchases?  
Log in to the Internet Banking portal or the iMobile app and go to the 'Credit Cards' section. Click on Times Black ICICI Bank Credit Card to see your 3-digit CVV. You can use this CVV for completing all your online transactions.