

## CREDIT CARD STATEMENT



05102024\_2029

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**October 5, 2024**

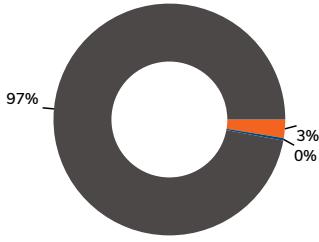
PAYMENT DUE DATE  
**October 23, 2024**

**Total Amount due**  
**₹56,742.00**

**Minimum Amount due**  
**₹2,840.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



For exclusive offers, visit  
[www.icicibank.com/offers](http://www.icicibank.com/offers)

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
2772	2772

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : September 6, 2024 to October 5, 2024  
Place of supply: Rajasthan  
State Code: 8



## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&C Apply



All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹8,686.80	₹56,742.00	₹0.00	₹8,686.80

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash		
₹4,60,000.00	₹32,640.00	₹46,000.00	₹9,200.00		
Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
08/09/2024	9782978714	BBPS Payment received	0	8,686.80 CR	
07/09/2024	9783877157	IND*AMAZON HTTP://WWW.AM IN	842	16,840.00	
10/09/2024	9798020444	IND*AMAZON HTTP://WWW.AM IN	9	189.00	
19/09/2024	9844068384	IND*AMAZON HTTP://WWW.AM IN	154	3,099.00	
24/09/2024	9869948240	IND*AMAZON HTTP://WWW.AM IN	326	6,529.00	
25/09/2024	9874758637	IND*AMAZON HTTP://WWW.AM IN	264	5,294.00	
28/09/2024	9890677690	IND*AMAZON HTTP://WWW.AM IN	15	319.00	
28/09/2024	9890701389	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	9	199.00	
30/09/2024	10003721107	IND*AMAZON HTTP://WWW.AM IN	261	5,220.00	
01/10/2024	10007959454	IND*AMAZON HTTP://WWW.AM IN	351	7,030.00	
02/10/2024	10014791584	IND*AMAZON HTTP://WWW.AM IN	293	5,870.00	
02/10/2024	10014796528	IND*AMAZON HTTP://WWW.AM IN	234	4,696.00	
04/10/2024	10026780768	RAZ*SWIGGY TECHNOLOGIE HTTP://WWW.SW IN	14	1,457.00	

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
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## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

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Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



iPhone 16 Pro



## Up to ₹ 5,000 instant cashback with ICICI Bank

Offer valid till Dec 31, 2024.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs

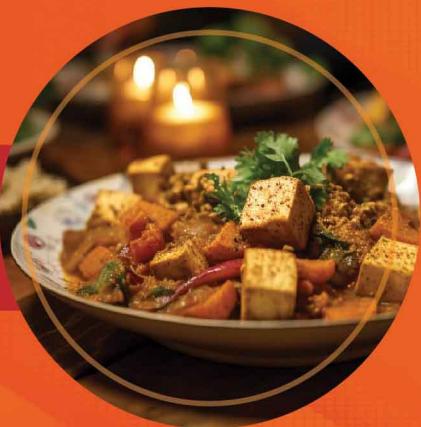


Savor the finest flavors with exclusive dining discounts with ICICI Bank Culinary treats program

Offer till Dec 31, 2024

For more details, visit  
<https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat>

T&Cs



**Get an additional ₹350 off  
on EazyDiner**

Use ICICI Bank Credit Cards

**eazydiner** Offer till Dec 31, 2024

For more details, visit <https://www.icicibank.com/offers/eazy-dinner-offer>

T&Cs



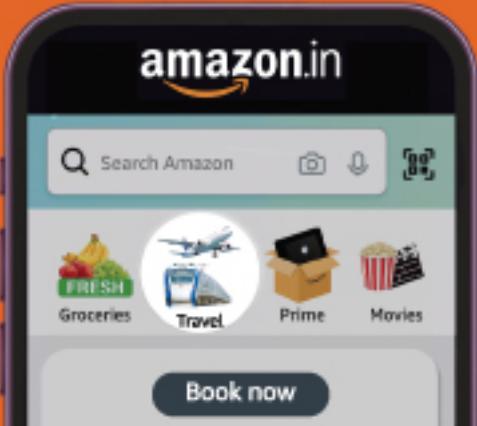
**Get 10% discount up to ₹150  
on Swiggy Instamart**

Applicable on ICICI Bank Credit Cards and Debit Cards

Offer till Dec 31, 2024

visit: <https://www.icicibank.com/offers/swiggy-instamart-discount-offer>

T&Cs



**Book anytime, save always**

**Up to 5% unlimited cashback**  
with Amazon Pay ICICI Bank credit card

**Book your flights & hotels with Amazon**

**amazon pay** Visit: <https://icici.co/DUvfE8giRro>

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

**Method of Payment :** Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

**Benefits of updating mobile number and e-mail ID:**

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.

Credit Information Companies (CICs) shall send alerts through SMS/ email when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500
9	GST on LPC	90

10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05042025\_18993

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

STATEMENT DATE  
**April 5, 2025**

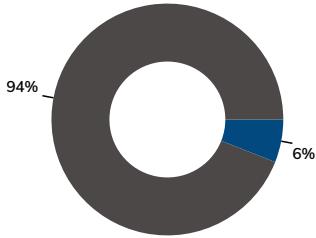
PAYMENT DUE DATE  
**April 23, 2025**

**Total Amount due**  
**₹9,720.00**

**Minimum Amount due**  
**₹490.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



For exclusive offers, visit [www.icicibank.com/offers](http://www.icicibank.com/offers)

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
483	483

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : March 6, 2025 to April 5, 2025 Place of supply: Rajasthan State Code: 8



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- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

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## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹657.40	₹9,720.00	₹0.00	₹657.40

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹82,280.00	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
06/03/2025	10857477771	BBPS Payment received	0	657.40 CR	
06/03/2025	10865174581	IND*AMAZON HTTP://WWW.AM IN	380	7,613.00	
08/03/2025	10877493958	IND*AMAZON HTTP://WWW.AM IN	37	749.00	
11/03/2025	10898815385	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	13	272.00	
11/03/2025	10898821308	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	15	310.00	
30/03/2025	11009571721	IND*AMAZON HTTP://WWW.AM IN	38	776.00	

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## GREAT OFFERS ON YOUR CARD



iPhone 16 Pro



Upgrade to iPhone 16 with EMIs starting at ₹2497/- per month

Offer valid till Sep 30, 2025.

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T&Cs



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T&Cs



**Travel MONDAYS**

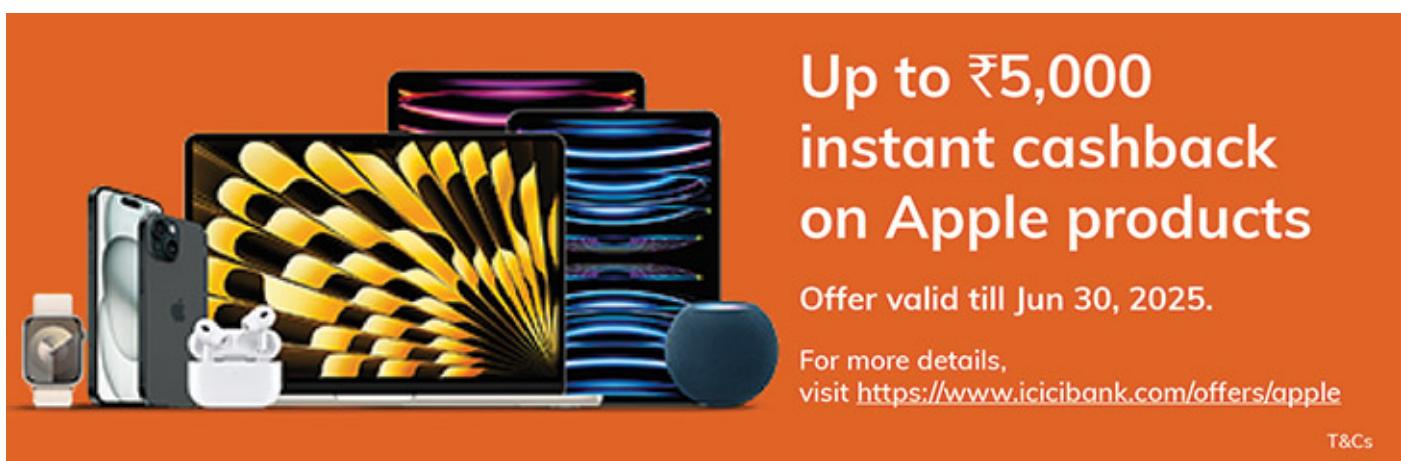
Get amazing deals on flights every Monday

Offer till Jun 30, 2025.

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

make **my** trip

T&Cs

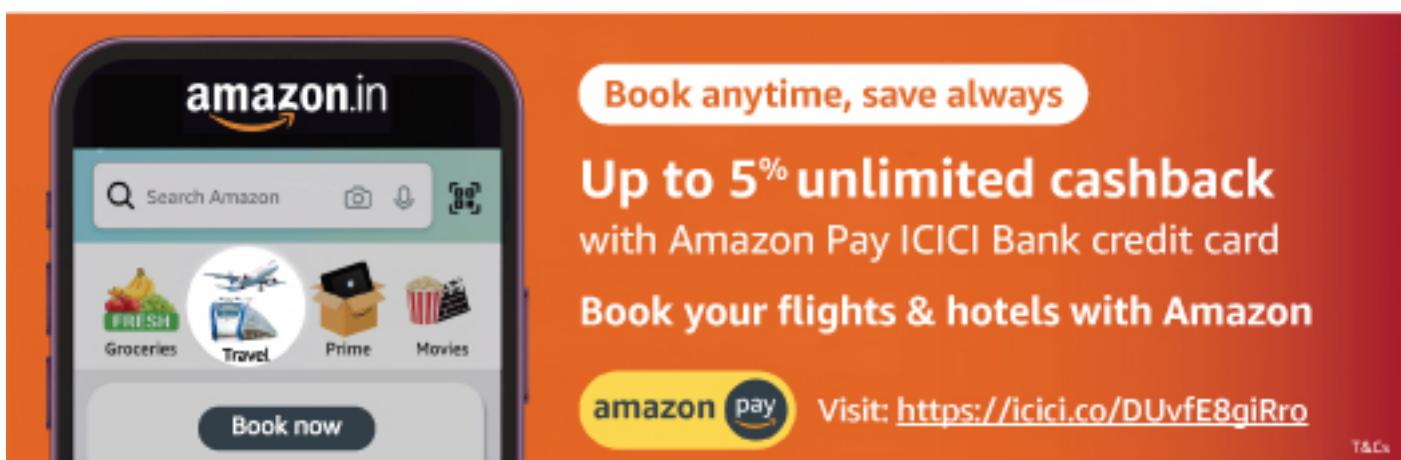


Up to ₹5,000 instant cashback on Apple products

Offer valid till Jun 30, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs



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Book anytime, save always

Up to 5% unlimited cashback with Amazon Pay ICICI Bank credit card

Book your flights & hotels with Amazon

amazon pay Visit: <https://icici.co/DUvfE8giRro>

T&Cs

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**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

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7	GST on Convenience Fee	3.60
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<b>9</b>	GST on LPC	<b>90</b>
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20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05082025\_18950

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

STATEMENT DATE  
**August 5, 2025**

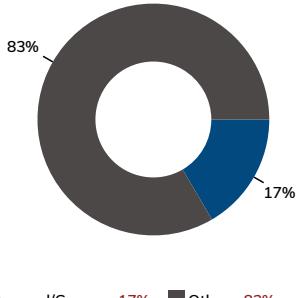
PAYMENT DUE DATE  
**August 23, 2025**

**Total Amount due**  
**₹20,726.89**

**Minimum Amount due**  
**₹1,040.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
1032	1032

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : July 6, 2025 to August 5, 2025 Place of supply: Rajasthan State Code: 8



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- Block/unblock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.

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Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&C Apply

All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹11,190.00	₹22,918.44	₹0.00	₹13,381.55

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹71,273.11	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
08/07/2025	11571338168	BBPS Payment received	0	11,190.00 CR	
09/07/2025	11587402458	AMAZON INDIA CYBS SI MUMBAI IN	39	787.55	
09/07/2025	11587611931	AMAZON INDIA CYBS SI MUMBAI IN	34	686.85	
12/07/2025	11601071279	IND*AMAZON HTTP://WWW.AM IN	744	14,889.99	
12/07/2025	11601156063	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	33	669.05	
12/07/2025	11601175542	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	43	876.00	
12/07/2025	11602722799	AMAZON INDIA CYBS SI MUMBAI IN	-39	787.55 CR	
14/07/2025	11615009597	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	19	397.00	
26/07/2025	11681049027	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	92	1,854.00	
28/07/2025	11692544927	IND*AMAZON HTTP://WWW.AM IN	-70	1,404.00 CR	
28/07/2025	11692668607	IND*AMAZON HTTP://WWW.AM IN	70	1,404.00	
28/07/2025	11692682881	IND*AMAZON HTTP://WWW.AM IN	67	1,354.00	

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



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**Up to 5% unlimited cashback** with Amazon Pay ICICI Bank credit card

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amazon pay Visit: <https://icici.co/DUvfE8giRro>

T&Cs

**Up to ₹5,000 instant cashback on Apple products**

Offer valid till Sept 30, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs

## iPhone 16



**Upgrade to iPhone 16 with EMIs starting at ₹2,497/- per month**

Offer valid till Sept 30, 2025.

For more details, visit

<https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply

## yatra



**Get amazing deals on Flight & Hotels every Tuesday and Friday**

Offer till Sept 30, 2025

For more details, visit

<https://www.icicibank.com/offers/yatra-credit-card-offer>

T&Cs

## Travel MONDAYS



**Get amazing deals on flight every Monday**

Offer till Sept 30, 2025.

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

make *my* trip

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest calculation Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **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 8th of every month. Given these assumptions, interest will be calculated as below:

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Purchase on Sep 20, 2023	2,000.00
2	Total Amount Due on statement dated Oct 08, 2023	2,000.00
3	Minimum Amount Due on statement dated Oct 08, 2023	100.00
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000.00

6	Convenience Fee on Rent Pay on Oct 15, 2023	20.00
7	Tax on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	600.00
9	Tax on LPC	108.00
10	On statement dated Nov 08, 2023, following interest charges will be levied:	
	a) Interest on 20th Sep 2023 Transaction	123.29
	b) Interest on 15th Oct 2023 Transaction	61.65
11	Total Interest charged (a + b)	184.94
12	GST on Interest	33.29

GST will be applicable on interest charges.

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000.00
2	Purchase on Sep 20, 2023	24,000.00
3	Total Amount Due on statement dated Oct 08, 2023	24,000.00
4	Minimum Amount Due on statement dated Oct 08, 2023	1,200.00
5	Payment due date: Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000.00
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000.00
8	EMI Principal	200.00
9	EMI Interest	20.00
10	Tax on EMI Interest	3.60
11	Processing Fee	20.00
12	Tax on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900.00
14	Tax on Late Payment Fee	162.00
15	Purchase on Oct 30, 2023	1,000.00
16	Over limit Fee	550.00
17	Tax on Over-limit Fee	99.00
18	Closing Balance	26,958.20
19	On statement dated Nov 08, 2023, following Minimum Amount Due is calculated:	
	a) Overdue of previous statement	1,200.00
	b) EMI Instalment (Principal + Interest)	220.00
	c) GST on EMI Interest	3.60
	d) Amount above Credit Limit	958.20
	e) Late Payment Fee - Post deployment	900.00
	f) GST on Late Payment Fee - Post deployment	162.00
	g) Over limit Fee Transaction - Post deployment	550.00
	h) GST on Over limit Fee Transaction - Post deployment	99.00
	i) Processing Fee - Post deployment	20.00
	j) GST on Processing Fee - Post deployment	3.60
	k) 5% on remaining Balance	1,142.09
	l) Total Minimum Amount Due	5,258.49
20	Minimum Amount Due*	5,260.00

\* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

#### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05092025\_19830

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

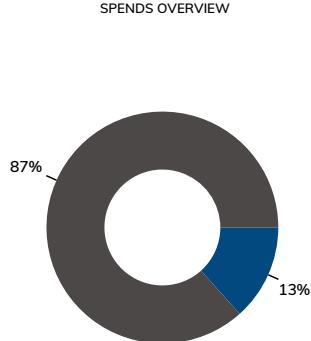
STATEMENT DATE  
**September 5, 2025**

PAYMENT DUE DATE  
**September 23, 2025**

**Total Amount due**  
**₹6,573.00**

**Minimum Amount due**  
**₹330.00**

Interest will be charged if your total amount due is not paid



## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
327	327

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : August 6, 2025 to September 5, 2025 Place of supply: Rajasthan State Code: 8



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All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application

## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹20,726.89	₹6,573.00	₹0.00	₹20,726.89

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹84,881.45	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
<b>4315XXXXXXXXX3005</b>					
06/08/2025	11738617860	BBPS Payment received	0	20,726.89 CR	
25/08/2025	11852669541	IND*AMAZON HTTP://WWW.AM IN	264	5,290.00	
02/09/2025	11897211545	AMAZON PAY IN E COMMERCE BANGALORE IN	20	404.00	
02/09/2025	11897212019	AMAZON PAY IN GROCERY BANGALORE IN	43	879.00	

# International Spends

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amazon pay Visit: <https://icici.co/DUvfE8giRro>

T&Cs

**Up to ₹5,000 instant cashback on Apple products**

Offer valid till Sept 30, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs

## iPhone 16



**Upgrade to iPhone 16 with EMIs starting at ₹2,497/- per month**

Offer valid till Sept 30, 2025.

For more details, visit

<https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply

## yatra



**Get amazing deals on Flight & Hotels every Tuesday and Friday**

Offer till Sept 30, 2025

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T&Cs

## Travel MONDAYS



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Offer till Sept 30, 2025.

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

make **my** trip

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

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**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

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- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
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4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
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- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest calculation Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **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 8th of every month. Given these assumptions, interest will be calculated as below:

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Purchase on Sep 20, 2023	2,000.00
2	Total Amount Due on statement dated Oct 08, 2023	2,000.00
3	Minimum Amount Due on statement dated Oct 08, 2023	100.00
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000.00

6	Convenience Fee on Rent Pay on Oct 15, 2023	20.00
7	Tax on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	600.00
9	Tax on LPC	108.00
10	On statement dated Nov 08, 2023, following interest charges will be levied:	
	a) Interest on 20th Sep 2023 Transaction	123.29
	b) Interest on 15th Oct 2023 Transaction	61.65
11	Total Interest charged (a + b)	184.94
12	GST on Interest	33.29

GST will be applicable on interest charges.

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000.00
2	Purchase on Sep 20, 2023	24,000.00
3	Total Amount Due on statement dated Oct 08, 2023	24,000.00
4	Minimum Amount Due on statement dated Oct 08, 2023	1,200.00
5	Payment due date: Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000.00
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000.00
8	EMI Principal	200.00
9	EMI Interest	20.00
10	Tax on EMI Interest	3.60
11	Processing Fee	20.00
12	Tax on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900.00
14	Tax on Late Payment Fee	162.00
15	Purchase on Oct 30, 2023	1,000.00
16	Over limit Fee	550.00
17	Tax on Over-limit Fee	99.00
18	Closing Balance	26,958.20
19	On statement dated Nov 08, 2023, following Minimum Amount Due is calculated:	
	a) Overdue of previous statement	1,200.00
	b) EMI Instalment (Principal + Interest)	220.00
	c) GST on EMI Interest	3.60
	d) Amount above Credit Limit	958.20
	e) Late Payment Fee - Post deployment	900.00
	f) GST on Late Payment Fee - Post deployment	162.00
	g) Over limit Fee Transaction - Post deployment	550.00
	h) GST on Over limit Fee Transaction - Post deployment	99.00
	i) Processing Fee - Post deployment	20.00
	j) GST on Processing Fee - Post deployment	3.60
	k) 5% on remaining Balance	1,142.09
	l) Total Minimum Amount Due	5,258.49
20	Minimum Amount Due*	5,260.00

\* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

#### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05052025\_18410

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

STATEMENT DATE  
**May 5, 2025**

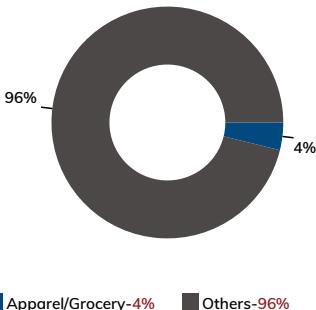
PAYMENT DUE DATE  
**May 23, 2025**

**Total Amount due**  
**₹24,119.55**

**Minimum Amount due**  
**₹1,210.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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[www.icicibank.com/offers](http://www.icicibank.com/offers)

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## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
1200	1200

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : April 6, 2025 to May 5, 2025 Place of supply: Rajasthan State Code: 8



**Download the iMobile Pay app to -**

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299988 to assistance on call.

Scan to watch iPlay video

**Ace your Digital Banking, with iPlay videos**

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&C Apply

All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹9,720.00	₹24,584.10	₹0.00	₹10,184.55

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹67,880.45	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
06/04/2025	11049594561	IND*AMAZON HTTP://WWW.AM IN	29		599.00
09/04/2025	11066594889	AMAZON INDIA CYBS SI MUMBAI IN	41		825.55
13/04/2025	11082771581	BBPS Payment received	0		9,720.00 CR
20/04/2025	11128529358	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	23		479.00
18/04/2025	11134654020	IND*AMAZON HTTP://WWW.AM IN	793		15,874.00
22/04/2025	11141283902	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	23		464.55
22/04/2025	11141289931	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	-23		464.55 CR
23/04/2025	11147382973	IND*AMAZON HTTP://WWW.AM IN	179		3,595.00
26/04/2025	11162562982	IND*AMAZON HTTP://WWW.AM IN	12		249.00
26/04/2025	11162745269	IND*AMAZON HTTP://WWW.AM IN	84		1,699.00
26/04/2025	11162848357	IND*AMAZON HTTP://WWW.AM IN	39		799.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/ Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



iPhone 16 Pro



Upgrade to iPhone 16 with EMIs starting at ₹2497/- per month

Offer valid till Sep 30, 2025.

For more details, please [click here](#)

T&Cs

Savor the finest flavors with exclusive dining discounts with ICICI Bank Culinary treats program

Offer till Jun 30, 2025.

For more details, visit

<https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat>

T&Cs



**Travel MONDAYS**

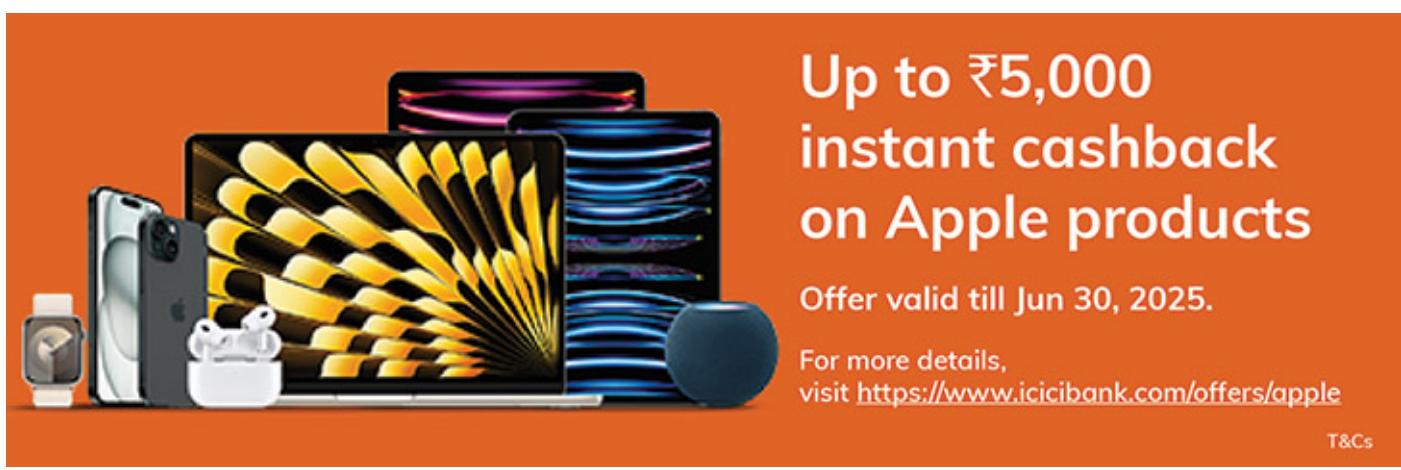
Get amazing deals on flights every Monday

Offer till Jun 30, 2025.

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

make **my** trip

T&Cs

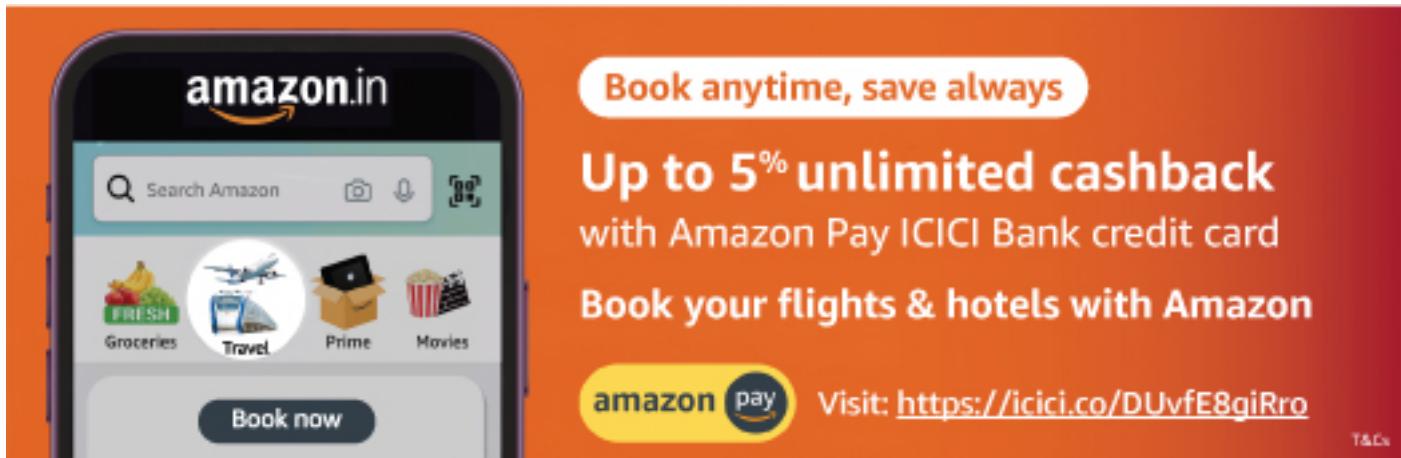


Up to ₹5,000 instant cashback on Apple products

Offer valid till Jun 30, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs



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T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500

<b>9</b>	GST on LPC	<b>90</b>
10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	<b>111.78</b>
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	<b>55.89</b>
13	Total Interest charged (11 to 12)	<b>167.67</b>
14	GST on Interest	<b>8.38</b>

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	26,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	26,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,300
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05062024\_20954

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**June 5, 2024**

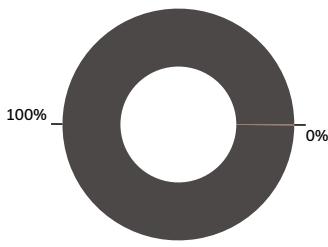
PAYMENT DUE DATE  
**June 23, 2024**

**Total Amount due**  
**₹19,806.22**

**Minimum Amount due**  
**₹1,000.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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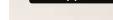
## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
971	971

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : May 6, 2024 to June 5, 2024 Place of supply: Rajasthan State Code: 8



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- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

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All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest ATM or branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹461.51	₹24,974.02	₹0.00	₹5,629.31

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,60,000.00	₹12,193.78	₹16,000.00	₹3,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
05/05/2024	9150956528	IND*AMAZON HTTP://WWW.AM IN	259		5,196.22
05/05/2024	9150970658	IND*AMAZON HTTP://WWW.AM IN	258		5,167.80
05/05/2024	9150972205	IND*AMAZON HTTP://WWW.AM IN	-258		5,167.80 CR
07/05/2024	9154837288	UPI Payment Received	0		461.51 CR
19/05/2024	9220751785	IND*AMAZON HTTP://WWW.AM IN	356		7,138.00
01/06/2024	9283475254	IND*AMAZON HTTP://WWW.AM IN	79		1,581.00
01/06/2024	9283562432	IND*AMAZON HTTP://WWW.AM IN	293		5,861.00
01/06/2024	9283724061	SWIGGY WWW.SWIGGY.IN IN	0		30.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



Swipe your way towards pre-approved offers.  
All you need is your Amazon Pay ICICI Bank Credit Card, to avail exciting pre-approved offers.

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4315 8101 2345 6789  
exp 10/29  
CARDHOLDER NAME VISA

KNOW MORE

\*T&Cs.



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Offer valid till June 30, 2024.

For more details, visit

<https://www.icicibank.com/offers/yatra-credit-card-offer>

T&Cs



**Get 15% instant discount  
on premium villas and apartments**

Offer valid till Jun 30, 2024

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>



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**Get amazing discounts on  
electronics at Croma**

Offer till Jun 30, 2024

For more details, visit [icicibank.com/offers/electro-thursday-offer.page](https://www.icicibank.com/offers/electro-thursday-offer.page)



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**Get up to 26% cashback\* on LG products**

Offer valid till June 30, 2024.

For more details, visit [www.icicibank.com/emioffers](https://www.icicibank.com/emioffers)



\*T&C apply

## **IMPORTANT INFORMATION ON YOUR CREDIT CARD**

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500
9	GST on LPC	90
10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05122025\_20046

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

STATEMENT DATE  
**December 5, 2025**

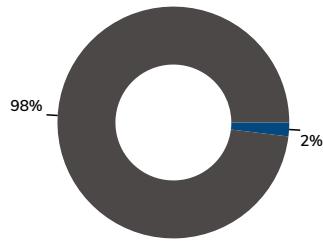
PAYMENT DUE DATE  
**December 23, 2025**

**Total Amount due**  
**₹47,298.82**

**Minimum Amount due**  
**₹2,370.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
2363	2363

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : November 6, 2025 to December 5, 2025  
Place of supply: Rajasthan  
State Code: 8



## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299988 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&amp;C Apply



All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹10,243.00	₹47,298.82	₹0.00	₹10,243.00

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹4,12,701.18	₹46,000.00	₹46,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
12/11/2025	12324518034	AMAZON PAY IN E COMMERCE BANGALORE IN	1400		28,004.00
20/11/2025	12363394095	BBPS Payment received	0		10,243.00 CR
22/11/2025	12383325293	AMAZON PAY IN E COMMERCE BANGALORE IN	313		6,271.00
30/11/2025	12430677089	AMAZON PAY IN GROCERY BANGALORE IN	45		910.82
01/12/2025	12436257122	AMAZON PAY IN E COMMERCE BANGALORE IN	605		12,113.00

# International Spends



For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

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Book anytime, save always

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amazon pay For more details, please [click here](#)

T&C apply

**Upto ₹6,000 instant cashback**

With ICICI Bank Credit Cards, Credit Card EMIs and Debit Card EMIs.

Offer valid till Dec 27, 2025.

For more details, Visit <https://www.icicibank.com/offers/apple>

T&Cs Apply

**iPhone 17**



**Upgrade to iPhone 17 with EMIs starting at ₹2591/- Per Month**

Offer valid till Dec 31, 2025.

For more details, please [click here](#)

T&Cs

**yatra**



**Get amazing deals on Flight & Hotels every Tuesday and Friday**

Offer till Sept 30, 2025

For more details, visit

<https://www.icicibank.com/offers/yatra-credit-card-offer>

T&Cs

**Travel MONDAYS**



**Get amazing deals on flights every Monday**

Offer till Dec 31, 2025.

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

**make my trip**

T&Cs

## **IMPORTANT INFORMATION ON YOUR CREDIT CARD**

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, (Postal Address), Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest calculation Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **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 8th of every month. Given these assumptions, interest will be calculated as below:

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Purchase on Sep 20, 2023	2,000.00
2	Total Amount Due on statement dated Oct 08, 2023	2,000.00
3	Minimum Amount Due on statement dated Oct 08, 2023	100.00
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000.00

6	Convenience Fee on Rent Pay on Oct 15, 2023	20.00
7	Tax on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	600.00
9	Tax on LPC	108.00
10	On statement dated Nov 08, 2023, following interest charges will be levied:	
	a) Interest on 20th Sep 2023 Transaction	123.29
	b) Interest on 15th Oct 2023 Transaction	61.65
11	Total Interest charged (a + b)	184.94
12	GST on Interest	33.29

GST will be applicable on interest charges.

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000.00
2	Purchase on Sep 20, 2023	24,000.00
3	Total Amount Due on statement dated Oct 08, 2023	24,000.00
4	Minimum Amount Due on statement dated Oct 08, 2023	1,200.00
5	Payment due date: Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000.00
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000.00
8	EMI Principal	200.00
9	EMI Interest	20.00
10	Tax on EMI Interest	3.60
11	Processing Fee	20.00
12	Tax on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900.00
14	Tax on Late Payment Fee	162.00
15	Purchase on Oct 30, 2023	1,000.00
16	Over limit Fee	550.00
17	Tax on Over-limit Fee	99.00
18	Closing Balance	26,958.20
19	On statement dated Nov 08, 2023, following Minimum Amount Due is calculated:	
	a) Overdue of previous statement	1,200.00
	b) EMI Instalment (Principal + Interest)	220.00
	c) GST on EMI Interest	3.60
	d) Amount above Credit Limit	958.20
	e) Late Payment Fee - Post deployment	900.00
	f) GST on Late Payment Fee - Post deployment	162.00
	g) Over limit Fee Transaction - Post deployment	550.00
	h) GST on Over limit Fee Transaction - Post deployment	99.00
	i) Processing Fee - Post deployment	20.00
	j) GST on Processing Fee - Post deployment	3.60
	k) 5% on remaining Balance	1,142.09
	l) Total Minimum Amount Due	5,258.49
20	Minimum Amount Due*	5,260.00

\* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

#### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



04112022\_21528

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**November 4, 2022**

PAYMENT DUE DATE  
**November 22, 2022**

**Total Amount due**  
**₹3,940.02**

**Minimum Amount due**  
**₹200.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
62	62

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

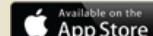
Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : October 6, 2022 to November 4, 2022 Place of supply: Rajasthan State Code: 8

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- Block/unblock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to get assistance on call.



## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.



T&amp;C apply

All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest ATM or branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	<b>+/-</b>	Purchases / Charges	<b>+/-</b>	Cash Advances	<b>-</b>	Payments / Credits
₹11,364.20		₹3,940.02		₹0.00		₹11,364.20

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹50,000.00	₹46,059.98	₹5,000.00	₹5,000.00

Date	SerNo.	Transaction Details	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005				
05/10/2022	6680771402	SWIGGY INSTAMART BANGALORE IN		160.00
06/10/2022	6684670041	SWIGGY Bengaluru IN		483.00
08/10/2022	6691580583	SWIGGY Bengaluru IN		262.00
15/10/2022	6722424636	SWIGGY INSTAMART BANGALORE IN		190.00
20/10/2022	6733918123	UPI Payment Received	11,364.20 CR	
30/10/2022	6778061768	PADDLE.NET* RUNJSAPP LONDON GB		1,298.00
30/10/2022	6778074468	JUST JAVASCRIPT HTTPSJUSTJAVA US*	10 USD	859.44
01/11/2022	6786105156	AMAZON HTTP://WWW.AM IN		288.58
01/11/2022	6786134012	AMAZON HTTP://WWW.AM IN		399.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit:

**ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/managed-assets/docs/personal/cards/mitc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



The image shows four circular offers for Amazon Pay:

- EARN 5% BACK** ON AMAZON.IN\* FOR AMAZON PRIME CUSTOMERS
- EARN 3% BACK** ON AMAZON.IN\* FOR AMAZON OTHER CUSTOMERS
- EARN 2% BACK** ON 100+ AMAZON PAY PARTNER MERCHANTS\*
- EARN 1% BACK** ON ALL OTHER MERCHANTS\*

\*Over and above existing offers (If any). No capping on the Amazon Pay balance earnings



Get flat 10% Cashback on Dyson Products.

Use your ICICI Bank Credit Card, Credit & Debit Card EMI and ICICI Net Banking

Offer valid till Dec 31, 2022

For more details, visit <https://www.icicibank.com/offers/dyson-offer>

**dyson** | **ICICI Bank FESTIVE BONANZA**

\*T&C apply



Get 10% cashback\* on IFB appliances

Offer valid on ICICI Bank Credit & Debit Card EMI

Offer valid till Oct 31, 2022

For more details, visit [www.icicibank.com/emioffers](http://www.icicibank.com/emioffers)

**IFB** | **INSTANT emi**

www.ifbappliances.com

\*T&C apply



## Get 10% Instant Cashback On JBL Products.

Use your ICICI Bank Credit and Debit Card

Offer valid till Oct 31, 2022

For more details, visit <https://www.icicibank.com/offers/jbl-instant-cashback-offer>



\*T&C apply



## Get up to 22.5% cashback\* on Samsung products

Offer valid till Oct 31, 2022

For more details, visit  
[www.icicibank.com/emioffers](http://www.icicibank.com/emioffers)



\*T&C apply



## Get 25% off up to Rs 15,000 on POSTCARD Hotel

Offer valid till Dec 20, 2022

For more details, visit  
<https://www.icicibank.com/offers/postcard-hotel-offer.page>



T&C apply

### IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://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.

## CREDIT CARD STATEMENT



05072024\_21093

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**July 5, 2024**

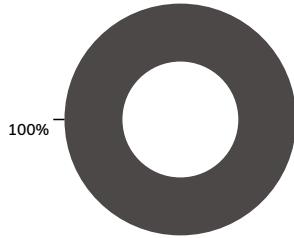
PAYMENT DUE DATE  
**July 23, 2024**

**Total Amount due**  
**₹1,658.65**

**Minimum Amount due**  
**₹100.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



**OFFER ZONE**  
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## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
40	40

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : June 6, 2024 to July 5, 2024 Place of supply: Rajasthan State Code: 8



## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&amp;C Apply



All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹19,806.22	₹2,546.65	₹0.00	₹20,694.22

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,60,000.00	₹30,341.35	₹16,000.00	₹3,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
07/06/2024	9316045006	IND*AMAZON HTTP://WWW.AM IN	-13		269.00 CR
10/06/2024	9328123098	IND*AMAZON HTTP://WWW.AM IN	-30		619.00 CR
16/06/2024	9353955581	UPI Payment Received	0		19,806.22 CR
23/06/2024	9395397169	WWW AMAZON IN WALLET L BANGALORE IN	1		159.39
24/06/2024	9409381880	PAYPAL *BITWARDEN 4029357733 US	8		877.90
27/06/2024	9409453622	DCC Fee	0		8.78
27/06/2024	9409453627	IGST-CI@18%	0		1.58
28/06/2024	9423531129	AMAZON INDIA CYBS SI MUMBAI IN	74		1,499.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

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Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



iPhone 15

**Upgrade to iPhone 15 with EMIs starting at ₹2497 per month**

Offer is Valid on ICICI Bank Credit Card EMI transactions

Offer valid till Sep 30, 2024.

For more details, visit <https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply



**Get amazing deals on flights every Monday**

Offer till Sep 30, 2024

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

make my trip

T&C apply



**Get 15% instant discount  
on premium villas and apartments**

Offer valid till Sep 30, 2024

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>



T&C apply

**Get 10% discount  
up to ₹150  
on Swiggy Instamart**

Use your ICICI Bank Credit Cards

Offer till Sep 30, 2024

<https://www.icicibank.com/offers/>

T&Cs



**Get amazing discount on  
groceries on Amazon**

Use your ICICI Bank Credit Card

Offer till Sep 30, 2024

<https://www.icicibank.com/offers/>



T&Cs

## **IMPORTANT INFORMATION ON YOUR CREDIT CARD**

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
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2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

**Benefits of updating mobile number and e-mail ID:**

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
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6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500
9	GST on LPC	90
10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
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12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89

13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

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The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
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24	GST on EMI Processing Fee (12)	3.60
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26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
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3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05092024\_20949

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**September 5, 2024**

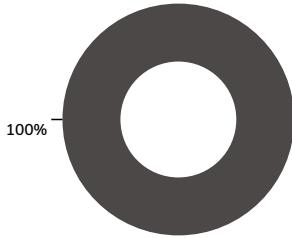
PAYMENT DUE DATE  
**September 23, 2024**

**Total Amount due**  
**₹8,686.80**

**Minimum Amount due**  
**₹440.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
431	431

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ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
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## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹2,120.00	₹8,686.80	₹0.00	₹2,120.00

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹2,80,000.00	₹47,313.20	₹28,000.00	₹5,600.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
<b>4315XXXXXXXXX3005</b>					
06/08/2024	9613762106	BBPS Payment received	0		2,120.00 CR
23/08/2024	9710178420	IND*AMAZON HTTP://WWW.AM IN	42		858.00
25/08/2024	9719977342	AMAZON MUMBAI IN	31		630.80
30/08/2024	9743823257	IND*AMAZON HTTP://WWW.AM IN	109		2,199.00
30/08/2024	9744161878	IND*AMAZON HTTP://WWW.AM IN	249		4,999.00

# International Spends

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T&Cs



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T&Cs

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- Updates on personalised offers, upgrades etc.

Credit Information Companies (CICs) shall send alerts through SMS/ email when your Credit Information Report (CIR) is accessed.

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\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

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4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05012026\_21629

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

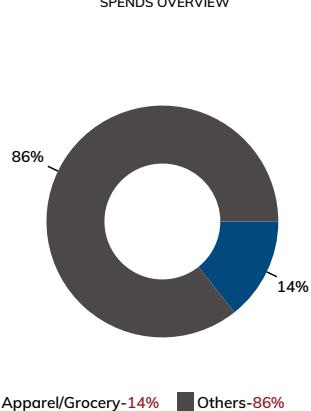
STATEMENT DATE  
**January 5, 2026**

PAYMENT DUE DATE  
**January 23, 2026**

**Total Amount due**  
**₹14,626.02**

**Minimum Amount due**  
**₹740.00**

Interest will be charged if your total amount due is not paid



## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
727	727

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : December 6, 2025 to January 5, 2026  
Place of supply: Rajasthan  
State Code: 8

amazon pay

ICICI Bank  
Credit Cards

## Download the iMobile Pay app to -

- View statement instantly
- Block/unblock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&amp;C Apply



All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹47,298.82	₹14,944.02	₹0.00	₹47,616.82

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹4,45,373.98	₹46,000.00	₹46,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl. # amount	Amount (in ₹)
4315XXXXXXXXX3005					
13/12/2025	12506910640	AMAZON PAY IN E COMMERC BANGALORE IN	145		2,904.00
19/12/2025	12536463472	BBPS Payment received	0		47,298.82 CR
25/12/2025	12579077720	AMAZON PAY IN E COMMERC BANGALORE IN	73		1,474.02
26/12/2025	12585572182	AMAZON INDIA CYBS SI MUMBAI IN	34		684.00
27/12/2025	12589929127	AMAZON PAY IN E COMMERC BANGALORE IN	38		760.00
27/12/2025	12589944304	AMAZON PAY IN E COMMERC BANGALORE IN	210		4,204.00
28/12/2025	12596389198	AMAZON PAY IN GROCERY BANGALORE IN	42		843.00
28/12/2025	12596674334	AMAZON PAY IN E COMMERC BANGALORE IN	15		304.00
30/12/2025	12609711880	AMAZON PAY IN GROCERY BANGALORE IN	40		804.00
02/01/2026	12627482906	AMAZON PAY IN E COMMERC BANGALORE IN	14		294.00
02/01/2026	12627497948	AMAZON PAY IN E COMMERC BANGALORE IN	15		318.00
02/01/2026	12627507972	AMAZON PAY IN E COMMERC BANGALORE IN	-15		318.00 CR

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
02/01/2026	12627538259	AMAZON PAY IN E COMMERC BANGALORE IN	22		454.00
02/01/2026	12627540353	AMAZON PAY IN E COMMERC BANGALORE IN	13		263.00
02/01/2026	12627706014	AMAZON PAY IN E COMMERC BANGALORE IN	62		1,244.00
04/01/2026	12638885532	AMAZON PAY IN GROCERY BANGALORE IN	19		394.00

# International Spends

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:  
<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



The image shows four circular offers for Amazon Pay ICICI Bank Credit Cards:

- EARN 5% BACK** ON AMAZON.IN\* FOR AMAZON PRIME CUSTOMERS
- EARN 3% BACK** ON AMAZON.IN\* FOR AMAZON OTHER CUSTOMERS
- EARN 2% BACK** ON 100+ AMAZON PAY PARTNER MERCHANTS\*
- EARN 1% BACK** ON ALL OTHER MERCHANTS\*

\*Over and above existing offers (If any). No capping on the Amazon Pay balance earnings



**Upgrade to iPhone 17 with EMIs starting at ₹2591/- per month**

Offer valid till Mar 31, 2026

For more details, visit <https://www.icicibank.com/offers/apple>

T&C Apply.



**Avail upto 20% instant cashback maximum of ₹9,000**

Offer valid till Mar 31, 2026

For more details, Visit <https://www.icicibank.com/offers>

**IFB**  
www.ifbappliances.com

T&C Apply.

			
Microwave Oven	Built in Oven	Dishwasher	Chimney / Built in Hob
			
Top Load	Front Load	Air Conditioners	



**Avail upto 15% instant cashback maximum of ₹7,500**

Offer valid till Mar 31, 2026

For more details,  
Visit <https://www.icicibank.com/offers>



T&C Apply.

realme



**Get upto ₹3,000 instant discount on minimum purchase of ₹11,999**

Offer valid till Mar 31, 2026

For more details,  
Visit <https://www.icicibank.com/offers>

T&C Apply.

## Incredible Rewards, Every Day

Earn up to 4% cashback on Amazon Pay  
ICICI Bank Credit Card

[Login to iShop](#)

T&Cs



## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, (Postal Address), Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest calculation Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **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 8th of every month. Given these assumptions, interest will be calculated as below:

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Purchase on Sep 20, 2023	2,000.00
2	Total Amount Due on statement dated Oct 08, 2023	2,000.00
3	Minimum Amount Due on statement dated Oct 08, 2023	100.00
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000.00

6	Convenience Fee on Rent Pay on Oct 15, 2023	20.00
7	Tax on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	600.00
9	Tax on LPC	108.00
10	On statement dated Nov 08, 2023, following interest charges will be levied:	
	a) Interest on 20th Sep 2023 Transaction	123.29
	b) Interest on 15th Oct 2023 Transaction	61.65
11	Total Interest charged (a + b)	184.94
12	GST on Interest	33.29

GST will be applicable on interest charges.

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000.00
2	Purchase on Sep 20, 2023	24,000.00
3	Total Amount Due on statement dated Oct 08, 2023	24,000.00
4	Minimum Amount Due on statement dated Oct 08, 2023	1,200.00
5	Payment due date: Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000.00
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000.00
8	EMI Principal	200.00
9	EMI Interest	20.00
10	Tax on EMI Interest	3.60
11	Processing Fee	20.00
12	Tax on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900.00
14	Tax on Late Payment Fee	162.00
15	Purchase on Oct 30, 2023	1,000.00
16	Over limit Fee	550.00
17	Tax on Over-limit Fee	99.00
18	Closing Balance	26,958.20
19	On statement dated Nov 08, 2023, following Minimum Amount Due is calculated:	
	a) Overdue of previous statement	1,200.00
	b) EMI Instalment (Principal + Interest)	220.00
	c) GST on EMI Interest	3.60
	d) Amount above Credit Limit	958.20
	e) Late Payment Fee - Post deployment	900.00
	f) GST on Late Payment Fee - Post deployment	162.00
	g) Over limit Fee Transaction - Post deployment	550.00
	h) GST on Over limit Fee Transaction - Post deployment	99.00
	i) Processing Fee - Post deployment	20.00
	j) GST on Processing Fee - Post deployment	3.60
	k) 5% on remaining Balance	1,142.09
	l) Total Minimum Amount Due	5,258.49
20	Minimum Amount Due*	5,260.00

\* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

#### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05082024\_21463

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**August 5, 2024**

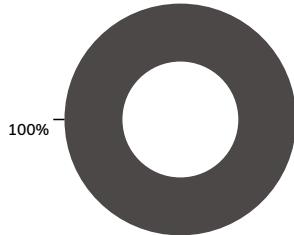
PAYMENT DUE DATE  
**August 23, 2024**

**Total Amount due**  
**₹2,120.00**

**Minimum Amount due**  
**₹110.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



**OFFER ZONE**  
For exclusive offers, visit [www.icicibank.com/offers](http://www.icicibank.com/offers)

T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
104	104

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : July 6, 2024 to August 5, 2024 Place of supply: Rajasthan State Code: 8



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- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

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Scan to watch iPlay video

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Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&amp;C Apply



All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹1,658.65	₹2,120.00	₹0.00	₹1,658.65

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹2,80,000.00	₹53,880.00	₹28,000.00	₹5,600.00
<hr/>			
Date	SerNo.	Transaction Details	Reward Points
20/07/2024	9526551049	BBPS Payment received	0
21/07/2024	9539257204	IND*AMAZON HTTP://WWW.AM IN	8
23/07/2024	9550564454	IND*AMAZON HTTP://WWW.AM IN	34
01/08/2024	9594126137	IND*AMAZON HTTP://WWW.AM IN	62

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
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- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/ Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
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Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



iPhone 15

**Upgrade to iPhone 15 with EMIs starting at ₹2497 per month**

Offer is Valid on ICICI Bank Credit Card EMI transactions

Offer valid till Sep 30, 2024.

For more details, visit

<https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply



**Get amazing deals on flights every Monday**

Offer till Sep 30, 2024

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

make my trip

T&C apply



**Get 15% instant discount  
on premium villas and apartments**

Offer valid till Sep 30, 2024

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>



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**Get 10% discount  
up to ₹150  
on Swiggy Instamart**

Use your ICICI Bank Credit Cards

Offer till Sep 30, 2024

<https://www.icicibank.com/offers/>

T&Cs



**Get amazing discount on  
groceries on Amazon**

Use your ICICI Bank Credit Card

Offer till Sep 30, 2024

<https://www.icicibank.com/offers/>



T&Cs

## **IMPORTANT INFORMATION ON YOUR CREDIT CARD**

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

**Method of Payment :** Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

**Benefits of updating mobile number and e-mail ID:**

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.

Credit Information Companies (CICs) shall send alerts through SMS/ email when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500
9	GST on LPC	90

10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05112024\_21996

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**November 5, 2024**

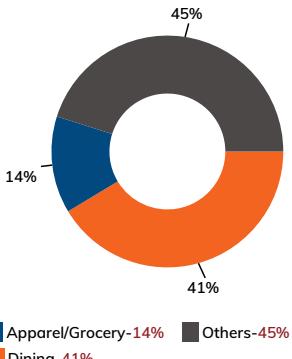
PAYMENT DUE DATE  
**November 23, 2024**

**Total Amount due**  
**₹15,531.00**

**Minimum Amount due**  
**₹780.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



**OFFER ZONE**  
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T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
467	467

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : October 6, 2024 to November 5, 2024  
Place of supply: Rajasthan  
State Code: 8

**Download the iMobile Pay app to -**

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.

**Ace your Digital Banking, with iPlay videos**

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&C Apply

All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹56,742.00	₹16,754.00	₹0.00	₹57,965.00

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash		
₹4,60,000.00	₹76,469.00	₹46,000.00	₹9,200.00		
<hr/>					
Date	SerNo.	Transaction Details	Reward Points	Intl. # amount	Amount (in ₹)
05/10/2024	10032374396	RAZ*SWIGGY TECHNOLOGIE HTTP://WWW.SW IN	3		322.00
05/10/2024	10032374513	RAZ*SWIGGY TECHNOLOGIE HTTP://WWW.SW IN	4		487.00
05/10/2024	10033818424	SWIGGY BANGALORE IN	5		565.00
05/10/2024	10033956251	SWIGGY BANGALORE IN	4		468.00
05/10/2024	10034040446	SWIGGY BANGALORE IN	7		776.00
07/10/2024	10044700959	SWIGGY BANGALORE IN	13		1,356.00
07/10/2024	10044709351	SWIGGY BANGALORE IN	14		1,456.00
07/10/2024	10044897225	SWIGGY BANGALORE IN	3		386.00
09/10/2024	10049052784	BBPS Payment received	0		56,742.00 CR
09/10/2024	10054586667	RAZ*SWIGGY TECHNOLOGIE HTTP://WWW.SW IN	4		438.00
09/10/2024	10055028478	SWIGGY BANGALORE IN	2		207.00
10/10/2024	10059412572	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	23		479.00
11/10/2024	10064933630	Swiggy IN Bangalore IN	6		609.00
12/10/2024	10071563196	SWIGGY BANGALORE IN	1		145.00

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/ Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
14/10/2024	10083419279	RAZ*SWIGGY TECHNOLOGIE HTTP://WWW.SW IN	3		325.00
14/10/2024	10083698802	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	43		869.00
20/10/2024	10116142057	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	-43		869.00 CR
24/10/2024	10138023577	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	15		307.00
24/10/2024	10138025655	IND*AMAZON HTTP://WWW.AM IN	17		354.00
25/10/2024	10142688898	IND*AMAZON HTTP://WWW.AM IN	-17		354.00 CR
31/10/2024	10176378957	IND*AMAZON HTTP://WWW.AM IN	360		7,205.00

\* International Spends

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



iPhone 16 Pro



Up to ₹ 5,000 instant cashback with ICICI Bank

Offer valid till Dec 31, 2024.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs



Savor the finest flavors with exclusive dining discounts with ICICI Bank Culinary treats program

Offer till Dec 31, 2024

For more details, visit  
<https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat>

T&Cs



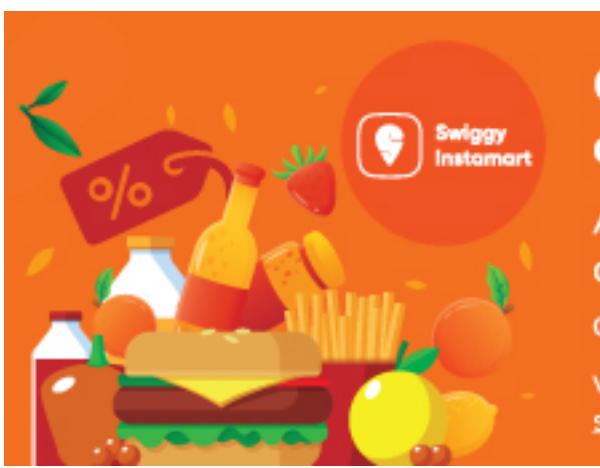
**Get an additional ₹350 off  
on EazyDiner**

Use ICICI Bank Credit Cards

**eazydiner** Offer till Dec 31, 2024

For more details, visit <https://www.icicibank.com/offers/eazy-dinner-offer>

T&Cs



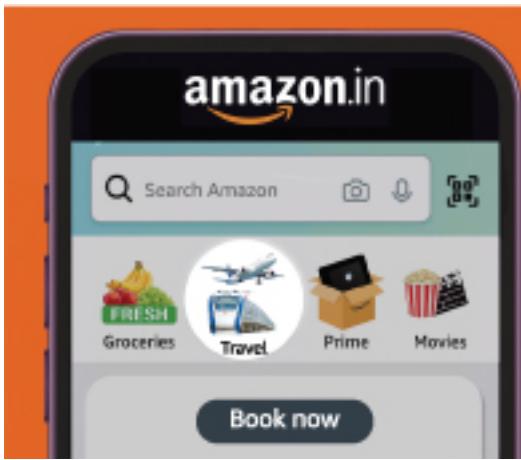
**Get 10% discount up to ₹150  
on Swiggy Instamart**

Applicable on ICICI Bank Credit Cards and Debit Cards

Offer till Dec 31, 2024

visit: <https://www.icicibank.com/offers/swiggy-instamart-discount-offer>

T&Cs



**Book anytime, save always**

**Up to 5% unlimited cashback**  
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**Book your flights & hotels with Amazon**

**amazon pay** Visit: <https://icici.co/DUvfE8giRro>

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

**Method of Payment :** Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

**Benefits of updating mobile number and e-mail ID:**

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.

Credit Information Companies (CICs) shall send alerts through SMS/ email when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500
9	GST on LPC	90

10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05032025\_19572

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**March 5, 2025**

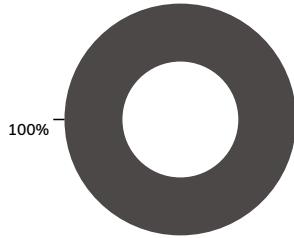
PAYMENT DUE DATE  
**March 23, 2025**

**Total Amount due**  
**₹657.40**

**Minimum Amount due**  
**₹100.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
32	32

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : February 6, 2025 to March 5, 2025 Place of supply: Rajasthan State Code: 8

## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

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## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

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All communications are being sent to your registered e-mail ID and mobile number

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- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹7,389.07	₹657.40	₹0.00	₹7,389.07

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹91,342.60	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
09/02/2025	10721810505	AMAZON INDIA CYBS SI MUMBAI IN	32		657.40
13/02/2025	10738368686	BBPS Payment received	0		7,389.07 CR
# International Spends					

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

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- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
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- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
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Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

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Up to ₹10,000 instant cashback on Apple products

Offer valid till Mar 31, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs

Savor the finest flavors with exclusive dining discounts with ICICI Bank Culinary treats program

Offer till Mar 31, 2025

For more details, visit <https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat>

T&Cs



**Get an additional ₹350 off  
on EazyDiner**

Use ICICI Bank Credit Cards

**eazydiner** Offer till Mar 31, 2025.

For more details, visit <https://www.icicibank.com/offers/eazy-dinner-offer>

T&Cs

**iPhone 16 Pro**



**Upgrade to iPhone 16 with  
EMIs starting at ₹2497/-  
per month**

Offer valid till Mar 31, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs



**Book anytime, save always**

**Up to 5% unlimited cashback**  
with Amazon Pay ICICI Bank credit card

**Book your flights & hotels with Amazon**

**amazon pay** Visit: <https://icici.co/DUvfE8giRro>

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

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2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

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- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

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**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
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5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500

<b>9</b>	GST on LPC	<b>90</b>
<b>10</b>	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
<b>11</b>	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	<b>111.78</b>
<b>12</b>	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	<b>55.89</b>
<b>13</b>	Total Interest charged (11 to 12)	<b>167.67</b>
<b>14</b>	GST on Interest	<b>8.38</b>

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

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2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05032024\_19728

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**March 5, 2024**

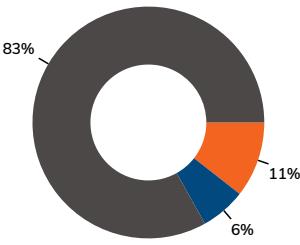
PAYMENT DUE DATE  
**March 23, 2024**

**Total Amount due****₹5,773.00**

**Minimum Amount due**  
**₹290.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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[www.icicibank.com/offers](http://www.icicibank.com/offers)

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
55	55

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : February 6, 2024 to March 5, 2024 Place of supply: Rajasthan State Code: 8

**Download the iMobile Pay app to -**

- View statement instantly
- Block/unblock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.

Scan to watch iPlay video

**Ace your Digital Banking, with iPlay videos**

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&C Apply

All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest ATM or branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹20,473.00	₹8,640.00	₹0.00	₹23,340.00

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,60,000.00	₹26,227.00	₹16,000.00	₹3,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
<b>4315XXXXXXXXX3005</b>					
06/02/2024	8714850883	UPI Payment Received	0	20,473.00 CR	
14/02/2024	8759068867	PAYTM Noida IN	2	220.00	
25/02/2024	8811154291	PAYTM Noida IN	1	154.00	
27/02/2024	8819474070	SWIGGY WWW.SWIGGY.IN IN	3	331.00	
28/02/2024	8824388827	ZOOMCAR INDIA PRIVATE LI WWW.ZOOMCAR.C IN	28	2,867.00	
28/02/2024	8824564886	ZOOMCAR INDIA PRIVATE LI WWW.ZOOMCAR.C IN	-28	2,867.00 CR	
29/02/2024	8830603572	ZOOMCAR INDIA PRIVATE LI WWW.ZOOMCAR.C IN	43	4,314.00	
01/03/2024	8835441028	SWIGGY WWW.SWIGGY.IN IN	2	231.00	
02/03/2024	8840490499	SWIGGY WWW.SWIGGY.IN IN	3	351.00	
03/03/2024	8846135703	BUNDL TECHNOLOGIES PVT LT Bengaluru IN	1	172.00	

\* International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



Swipe your way towards pre-approved offers.  
All you need is your Amazon Pay ICICI Bank Credit Card, to avail exciting pre-approved offers.

amazon pay ICICI Bank  
4315 8101 2345 6789  
exp 10/29  
CARDHOLDER NAME VISA

KNOW MORE

\*T&Cs.



iPhone 15

**Upgrade to iPhone 15 with EMIs starting at ₹2497 per month**

Offer is Valid on ICICI Bank Credit Card EMI transactions

Offer valid till March 31, 2024.

For more details, visit <https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply



**Get instant discount  
on premium villas and apartments**

Offer valid till **March 31, 2024**

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>



T&C apply



**Get up to Rs 8500 cashback  
on Vivo mobiles**

Offer valid till **March 31, 2024**.

For more details, visit [www.icicibank.com/emioffers](http://www.icicibank.com/emioffers)



ON DEBIT CARD

\*T&C apply

**Build a brighter future  
with ICICI Bank Education Loan!**



Loans up to ₹ 2 crore



Unsecured Loan up to ₹ 1 Crore\*



Income Tax savings U/S 80E.

\*T&Cs.

**Apply Now**



## **IMPORTANT INFORMATION ON YOUR CREDIT CARD**

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due or on the remaining amount in case Minimum Amount Due / Partial amount is paid. Interest will charge on all transactions (from the transaction date) except Fees/Charges & GST/Taxes, and interest-free credit period benefits would not be available until previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

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SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
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5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	500
9	GST on LPC	90
10	On statement dated April 15, 2021, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
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6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
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9	EMI No. 1 Interest	20
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12	GST on Processing Fee	3.60
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24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
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28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 - 20 - 21 - 22 - 23 - 24 - 25 - 26 - 27 - 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

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**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	26,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	26,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,300
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 29, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05022024\_20191

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**February 5, 2024**

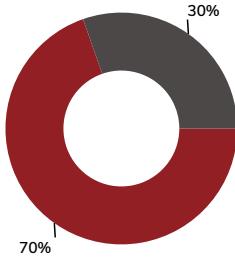
PAYMENT DUE DATE  
**February 23, 2024**

**Total Amount due**  
**₹20,473.00**

**Minimum Amount due**  
**₹1,030.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
450	450

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : January 6, 2024 to February 5, 2024 Place of supply: Rajasthan State Code: 8



## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

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All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest ATM or branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹8,495.68	₹20,473.00	₹0.00	₹8,495.68

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,60,000.00	₹11,527.00	₹16,000.00	₹3,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
<b>4315XXXXXXXXX3005</b>					
11/01/2024	8597770455	IND*AMAZON HTTP://WWW.AM IN	11		239.00
13/01/2024	8602815613	UPI Payment Received	0		8,495.68 CR
17/01/2024	8628833690	IND*AMAZON HTTP://WWW.AM IN	109		2,199.00
19/01/2024	8640529963	IND*AMAZON HTTP://WWW.AM IN	74		1,499.00
20/01/2024	8643299436	IND*AMAZON HTTP://WWW.AM IN	114		2,280.00
21/01/2024	8649062374	YATRA GURUGRAM IN	142		14,256.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
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## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



Swipe your way towards pre-approved offers.  
All you need is your Amazon Pay ICICI Bank Credit Card, to avail exciting pre-approved offers.

amazon pay ICICI Bank  
4315 8101 2345 6789  
exp 10/29  
CARDHOLDER NAME VISA

KNOW MORE

\*T&Cs.



**iPhone 15**

**Upgrade to iPhone 15 with EMIs starting at ₹2497 per month**

Offer is Valid on ICICI Bank Credit Card EMI transactions

Offer valid till March 31, 2024.

For more details, visit  
<https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply



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Offer valid till **March 31, 2024**

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>

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**Get up to Rs 8500 cashback  
on Vivo mobiles**

Offer valid till **March 31, 2024**.

For more details, visit [www.icicibank.com/emioffers](http://www.icicibank.com/emioffers)

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ON DEBIT CARD

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**Build a brighter future  
with ICICI Bank Education Loan!**



Loans up to ₹ 2 crore



Unsecured Loan up to ₹ 1 Crore\*



Income Tax savings U/S 80E.

\*T&Cs.

**Apply Now**



## **IMPORTANT INFORMATION ON YOUR CREDIT CARD**

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

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SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	500
9	GST on LPC	90
10	On statement dated April 15, 2021, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
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7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 29, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 - 20 - 21 - 22 - 23 - 24 - 25 - 26 - 27 - 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	26,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	26,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,300
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 29, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05012025\_18637

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**January 5, 2025**

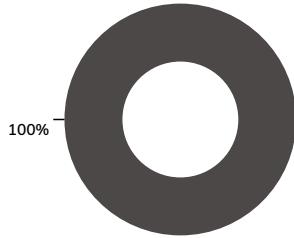
PAYMENT DUE DATE  
**January 23, 2025**

**Total Amount due**  
**₹569.00**

**Minimum Amount due**  
**₹100.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



**OFFER ZONE**

For exclusive offers, visit  
[www.icicibank.com/offers](http://www.icicibank.com/offers)

T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
28	28

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : December 6, 2024 to January 5, 2025  
Place of supply: Rajasthan  
State Code: 8



## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&amp;C Apply



Scan to Pay using any UPI Application

All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹0.00	₹569.00	₹0.00	₹0.00

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹91,431.00	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
22/12/2024	10453842527	IND*AMAZON HTTP://WWW.AM IN	28		569.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD

The graphic features four circular offers arranged in a staggered pattern:

- EARN 5% BACK** ON AMAZON.IN\* FOR AMAZON PRIME CUSTOMERS
- EARN 3% BACK** ON AMAZON.IN\* FOR AMAZON OTHER CUSTOMERS
- EARN 2% BACK** ON 100+ AMAZON PAY PARTNER MERCHANTS\*
- EARN 1% BACK** ON ALL OTHER MERCHANTS\*

\*Over and above existing offers (If any). No capping on the Amazon Pay balance earnings

Up to ₹10,000 instant cashback on Apple products

Offer valid till Mar 31, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs

Savor the finest flavors with exclusive dining discounts with ICICI Bank Culinary treats program

Offer till Mar 31, 2025

For more details, visit <https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat>

T&Cs



**Get an additional ₹350 off  
on EazyDiner**

Use ICICI Bank Credit Cards

**eazydiner** Offer till Mar 31, 2025.

For more details, visit <https://www.icicibank.com/offers/eazy-dinner-offer>

T&Cs

**iPhone 16 Pro**



**Upgrade to iPhone 16 with  
EMIs starting at ₹2497/-  
per month**

Offer valid till Mar 31, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs



**Book anytime, save always**

**Up to 5% unlimited cashback**  
with Amazon Pay ICICI Bank credit card

**Book your flights & hotels with Amazon**

**amazon pay** Visit: <https://icici.co/DUvfE8giRro>

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500

<b>9</b>	GST on LPC	<b>90</b>
<b>10</b>	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
<b>11</b>	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	<b>111.78</b>
<b>12</b>	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	<b>55.89</b>
<b>13</b>	Total Interest charged (11 to 12)	<b>167.67</b>
<b>14</b>	GST on Interest	<b>8.38</b>

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
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19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05052024\_20012

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**May 5, 2024**

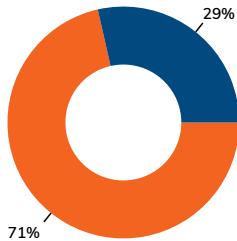
PAYMENT DUE DATE  
**May 23, 2024**

**Total Amount due**  
**₹461.51**

**Minimum Amount due**  
**₹100.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



■ Apparel/Grocery-29% ■ Dining-71%

**OFFER ZONE**

For exclusive offers, visit  
[www.icicibank.com/offers](http://www.icicibank.com/offers)

T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
-16	-16

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : April 6, 2024 to May 5, 2024 Place of supply: Rajasthan State Code: 8



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Scan to watch iPlay video

## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299988 to assistance on call.

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Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

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Scan to Pay using any UPI Application

All communications are being sent to your registered e-mail ID and mobile number  
 ● To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch  
 ● To update mobile number, visit the nearest ATM or branch

STATEMENT SUMMARY

Previous Balance	+	Purchases / Charges	+	Cash Advances	-	Payments / Credits
₹4,830.77		₹1,301.51		₹0.00		₹5,670.77

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,60,000.00	₹21,174.47	₹16,000.00	₹3,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
<b>4315XXXXXXXXX3005</b>					
10/04/2024	9021077246	UPI Payment Received	0	4,830.77 CR	
10/04/2024	9026081419	IND*AMAZON HTTP://WWW.AM IN	-42	840.00 CR	
14/04/2024	9046856565	SWIGGY WWW.SWIGGY.IN IN	0	30.00	
15/04/2024	9052110646	RAZ*SWIGGY - DAILY HTTP://WWW.SW IN	3	307.00	
17/04/2024	9061058194	RAZ*SWIGGY - DAILY HTTP://WWW.SW IN	4	462.00	
17/04/2024	9061193040	SWIGGY WWW.SWIGGY.IN IN	1	131.00	
17/04/2024	9061282360	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	18	371.51	

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/ Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
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## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



Swipe your way towards pre-approved offers.  
All you need is your Amazon Pay ICICI Bank Credit Card, to avail exciting pre-approved offers.

amazon pay ICICI Bank  
4315 8101 2345 6789  
exp 10/29  
CARDHOLDER NAME VISA

[KNOW MORE](#)

\*T&Cs.



## Get amazing discounts on flight bookings on Yatra

Use your ICICI Bank Credit Cards

Offer valid till June 30, 2024.

For more details, visit

<https://www.icicibank.com/offers/yatra-credit-card-offer>

T&Cs



**Get 15% instant discount  
on premium villas and apartments**

Offer valid till Jun 30, 2024

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>



T&C apply



**Get amazing discounts on  
electronics at Croma**

Offer till Jun 30, 2024

For more details, visit [icicibank.com/offers/electro-thursday-offer.page](https://www.icicibank.com/offers/electro-thursday-offer.page)



T&C apply

**Get up to 26% cashback\* on LG products**

Offer valid till June 30, 2024.

For more details, visit [www.icicibank.com/emioffers](https://www.icicibank.com/emioffers)

**LG**  
Life's Good

INSTANT  
**emi**

\*T&C apply

## **IMPORTANT INFORMATION ON YOUR CREDIT CARD**

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500
9	GST on LPC	90
10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05062025\_18879

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

STATEMENT DATE  
**June 5, 2025**

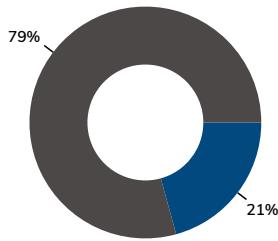
PAYMENT DUE DATE  
**June 23, 2025**

**Total Amount due**  
**₹1,924.00**

**Minimum Amount due**  
**₹100.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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[www.icicibank.com/offers](http://www.icicibank.com/offers)

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
137	137

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : May 6, 2025 to June 5, 2025 Place of supply: Rajasthan State Code: 8

amazon pay

ICICI Bank  
Credit Cards

## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&amp;C Apply



All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹24,119.55	₹2,998.00	₹0.00	₹25,193.55

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹90,076.00	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
<b>4315XXXXXXXXX3005</b>					
06/05/2025	11216403190	BBPS Payment received	0	24,119.55 CR	
06/05/2025	11223248120	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	9	187.00	
12/05/2025	11255898297	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	21	434.00	
24/05/2025	11323197866	IND*AMAZON HTTP://WWW.AM IN	11	229.00	
30/05/2025	11355545575	IND*AMAZON HTTP://WWW.AM IN	53	1,074.00	
30/05/2025	11355870605	IND*AMAZON HTTP://WWW.AM IN	53	1,074.00	
31/05/2025	11360214487	IND*AMAZON HTTP://WWW.AM IN	-10	1,074.00 CR	

\* International Spends



**OFFER ZONE**

For exclusive offers, visit  
[www.icicibank.com/offers](http://www.icicibank.com/offers)

T&amp;C apply

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



iPhone 16 Pro



Upgrade to iPhone 16 with EMIs starting at ₹2497/- per month

Offer valid till Sep 30, 2025.

For more details, please [click here](#)

T&Cs

Savor the finest flavors with exclusive dining discounts with ICICI Bank Culinary treats program

Offer till Jun 30, 2025.

For more details, visit

<https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat>

T&Cs



**Travel MONDAYS**

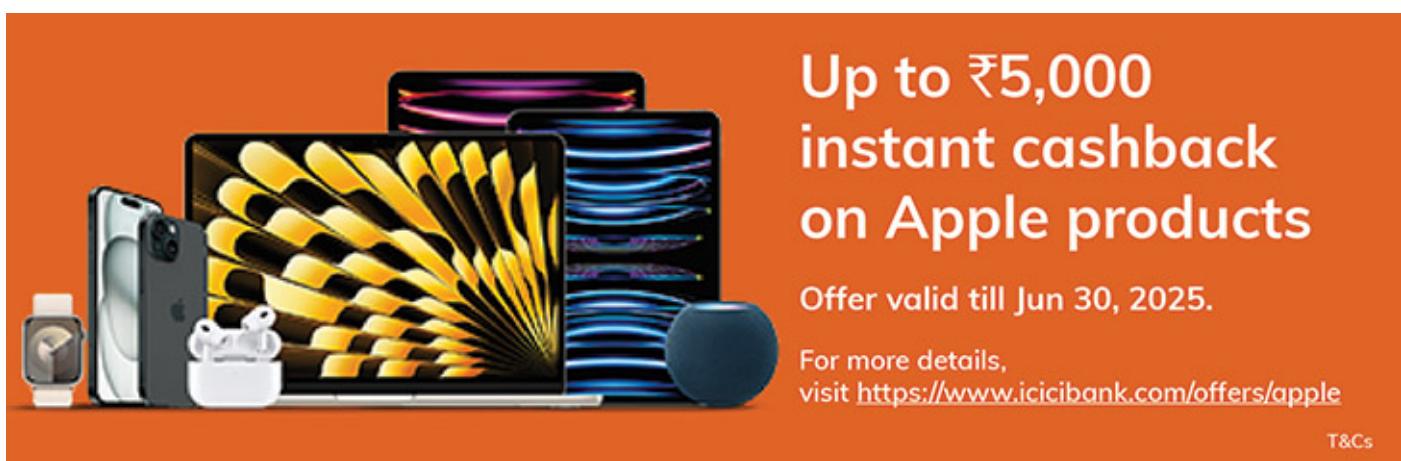
Get amazing deals on flights every Monday

Offer till Jun 30, 2025.

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

make **my** trip

T&Cs

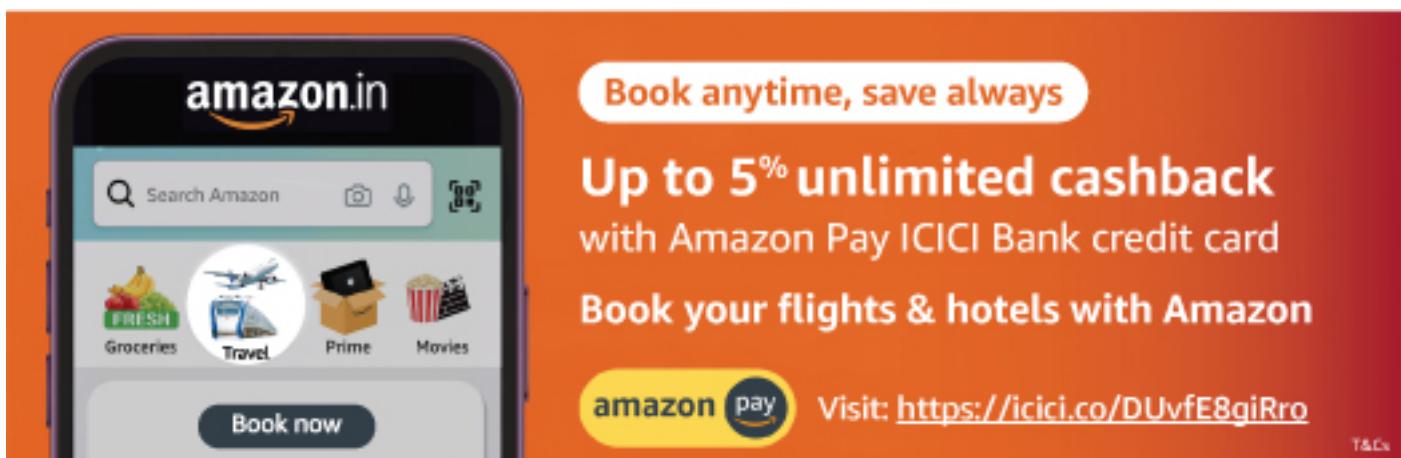


Up to ₹5,000 instant cashback on Apple products

Offer valid till Jun 30, 2025.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs



amazon.in

Book anytime, save always

Up to 5% unlimited cashback with Amazon Pay ICICI Bank credit card

Book your flights & hotels with Amazon

amazon pay Visit: <https://icici.co/DUvfE8giRro>

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500

<b>9</b>	GST on LPC	<b>90</b>
<b>10</b>	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
<b>11</b>	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	<b>111.78</b>
<b>12</b>	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	<b>55.89</b>
<b>13</b>	Total Interest charged (11 to 12)	<b>167.67</b>
<b>14</b>	GST on Interest	<b>8.38</b>

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	26,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	26,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,300
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05042024\_20211

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**April 5, 2024**

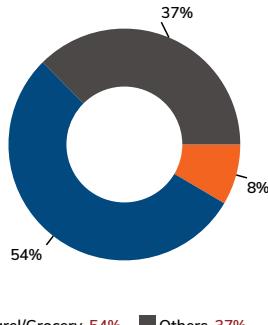
PAYMENT DUE DATE  
**April 23, 2024**

**Total Amount due**  
**₹4,830.77**

**Minimum Amount due**  
**₹250.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
116	116

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : March 6, 2024 to April 5, 2024 Place of supply: Rajasthan State Code: 8



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- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

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Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

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All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest ATM or branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹5,773.00	₹4,830.77	₹0.00	₹5,773.00

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,60,000.00	₹27,169.23	₹16,000.00	₹3,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
09/03/2024	8873440490	BUNDL TECHNOLOGIES PVT LT Bengaluru IN	5		542.00
11/03/2024	8882907920	PAYTM Noida IN	4		448.00
13/03/2024	8887301333	UPI Payment Received	0		5,773.00 CR
13/03/2024	8893130625	SWIGGY WWW.SWIGGY.IN IN	2		260.00
13/03/2024	8898072488	BUNDL TECHNOLOGIES PVT LT Bengaluru IN	4		460.00
19/03/2024	8923848743	BUNDL TECHNOLOGIES PVT LT Bengaluru IN	1		190.00
20/03/2024	8932733458	BUNDL TECHNOLOGIES PVT LT Bengaluru IN	4		402.00
21/03/2024	8933302600	SWIGGY WWW.SWIGGY.IN IN	1		149.00
21/03/2024	8934164253	BUNDL TECHNOLOGIES PVT LT Bengaluru IN	3		333.00
26/03/2024	8954322962	IND*AMAZON HTTP://WWW.AM IN	48		968.77
02/04/2024	8988638095	IND*AMAZON HTTP://WWW.AM IN	42		840.00
02/04/2024	8989697074	PAYTM Noida IN	2		238.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



Swipe your way towards pre-approved offers.  
All you need is your Amazon Pay ICICI Bank Credit Card, to avail exciting pre-approved offers.

amazon pay ICICI Bank  
4315 8101 2345 6789  
exp 10/29  
CARDHOLDER NAME VISA

KNOW MORE

\*T&Cs.



## Get amazing discounts on flight bookings on Yatra

Use your ICICI Bank Credit Cards

Offer valid till June 30, 2024.

For more details, visit

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T&Cs



**Get 15% instant discount  
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Offer valid till Jun 30, 2024

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>



T&C apply

**Get amazing discounts on  
electronics at Croma**

Offer till Jun 30, 2024

For more details, visit [icicibank.com/offers/electro-thursday-offer.page](https://www.icicibank.com/offers/electro-thursday-offer.page)



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**Get an instant 10% discount  
on Flipkart fashion**

Use your ICICI Bank Credit Card

Offer valid till June 30, 2024.

For more details, visit [Everyday Delights Trendy Wednesdays Offer on Flipkart \(icicibank.com\)](https://www.icicibank.com/offers/everyday-delights-trendy-wednesdays-offer-on-flipkart)



T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500
9	GST on LPC	90
10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05112025\_19895

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

STATEMENT DATE  
**November 5, 2025**

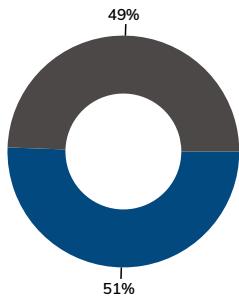
PAYMENT DUE DATE  
**November 23, 2025**

**Total Amount due**  
**₹10,243.00**

**Minimum Amount due**  
**₹520.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
401	401

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : October 6, 2025 to November 5, 2025 Place of supply: Rajasthan State Code: 8

amazon pay



## Download the iMobile Pay app to -

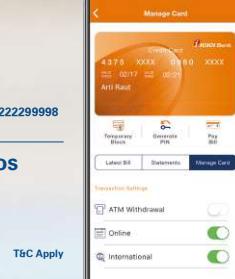
- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299988 to assistance on call.



## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.



T&amp;C Apply

All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹9,878.12	₹10,513.00	₹0.00	₹10,148.12

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹4,49,757.00	₹46,000.00	₹46,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
05/10/2025	12099970746	AMAZON PAY IN E COMMERCE BANGALORE IN	5		112.00
05/10/2025	12100005295	AMAZON PAY IN E COMMERCE BANGALORE IN	26		534.00
12/10/2025	12142203499	AMAZON PAY IN GROCERY BANGALORE IN	120		2,413.00
18/10/2025	12180382633	AMAZON PAY IN RECHARGE BANGALORE IN	71		3,599.00
20/10/2025	12184381148	BBPS Payment received	0		9,878.12 CR
02/11/2025	12266478595	AMAZON PAY IN GROCERY BANGALORE IN	72		1,454.00
02/11/2025	12266748020	AMAZON PAY IN GROCERY BANGALORE IN	72		1,448.00
02/11/2025	12266757519	AMAZON PAY IN GROCERY BANGALORE IN	-1		37.30 CR
02/11/2025	12266759145	AMAZON PAY IN GROCERY BANGALORE IN	-11		232.70 CR
03/11/2025	12272921126	AMAZON PAY IN E COMMERCE BANGALORE IN	47		953.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



Book anytime, save always

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With ICICI Bank Credit Cards, Credit Card EMIs and Debit Card EMIs.

Offer valid till Dec 27, 2025.

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T&Cs Apply

**Savor the finest flavors  
with exclusive dining discounts  
with ICICI Bank  
Culinary treats program**

Offer till Dec 31, 2025.  
For more details, visit  
[https://www.icicibank.com/personal-banking/  
cards/credit-card/culinary-treat](https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat)

T&Cs

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PERSONALISING TECHNOLOGY

**Now get up to ₹12,500/-  
instant discount**

With ICICI Bank Credit Card, Credit Card  
EMIs and Debit Card EMIs

Offer valid till Dec 31, 2025

For more details, please [click here](#)

T&Cs apply

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Cashback  
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Credit Card**

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, (Postal Address), Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest calculation Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **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 8th of every month. Given these assumptions, interest will be calculated as below:

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Purchase on Sep 20, 2023	2,000.00
2	Total Amount Due on statement dated Oct 08, 2023	2,000.00
3	Minimum Amount Due on statement dated Oct 08, 2023	100.00
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000.00

6	Convenience Fee on Rent Pay on Oct 15, 2023	20.00
7	Tax on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	600.00
9	Tax on LPC	108.00
10	On statement dated Nov 08, 2023, following interest charges will be levied:	
	a) Interest on 20th Sep 2023 Transaction	123.29
	b) Interest on 15th Oct 2023 Transaction	61.65
11	Total Interest charged (a + b)	184.94
12	GST on Interest	33.29

GST will be applicable on interest charges.

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000.00
2	Purchase on Sep 20, 2023	24,000.00
3	Total Amount Due on statement dated Oct 08, 2023	24,000.00
4	Minimum Amount Due on statement dated Oct 08, 2023	1,200.00
5	Payment due date: Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000.00
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000.00
8	EMI Principal	200.00
9	EMI Interest	20.00
10	Tax on EMI Interest	3.60
11	Processing Fee	20.00
12	Tax on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900.00
14	Tax on Late Payment Fee	162.00
15	Purchase on Oct 30, 2023	1,000.00
16	Over limit Fee	550.00
17	Tax on Over-limit Fee	99.00
18	Closing Balance	26,958.20
19	On statement dated Nov 08, 2023, following Minimum Amount Due is calculated:	
	a) Overdue of previous statement	1,200.00
	b) EMI Instalment (Principal + Interest)	220.00
	c) GST on EMI Interest	3.60
	d) Amount above Credit Limit	958.20
	e) Late Payment Fee - Post deployment	900.00
	f) GST on Late Payment Fee - Post deployment	162.00
	g) Over limit Fee Transaction - Post deployment	550.00
	h) GST on Over limit Fee Transaction - Post deployment	99.00
	i) Processing Fee - Post deployment	20.00
	j) GST on Processing Fee - Post deployment	3.60
	k) 5% on remaining Balance	1,142.09
	l) Total Minimum Amount Due	5,258.49
20	Minimum Amount Due*	5,260.00

\* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

#### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05072025\_19344

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

STATEMENT DATE  
**July 5, 2025**

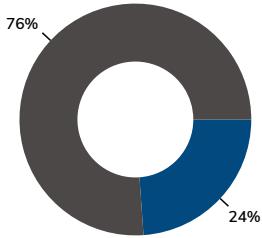
PAYMENT DUE DATE  
**July 23, 2025**

**Total Amount due**  
**₹11,190.00**

**Minimum Amount due**  
**₹560.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



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## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
517	517

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : June 6, 2025 to July 5, 2025 Place of supply: Rajasthan State Code: 8

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**ICICI Bank**  
Credit Cards



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All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹1,924.00	₹14,291.00	₹0.00	₹5,025.00

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹80,810.00	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
<b>4315XXXXXXXXXX3005</b>					
08/06/2025	11400279047	BBPS Payment received	0		1,924.00 CR
10/06/2025	11417902236	IND*AMAZON HTTP://WWW.AM IN	281		5,620.00
21/06/2025	11482812127	IND*AMAZON HTTP://WWW.AM IN	155		3,104.00
23/06/2025	11493444514	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	170		3,412.00
24/06/2025	11498406747	IND*AMAZON HTTP://WWW.AM IN	-154		3,099.00 CR
28/06/2025	11521267353	AMAZON MUMBAI IN	0		2.00 CR
28/06/2025	11521304703	AMAZON MUMBAI IN	67		1,349.00
28/06/2025	11521488516	AMAZON MUMBAI IN	0		2.00
03/07/2025	11550304270	IND*AMAZON HTTP://WWW.AM IN	40		804.00

# International Spends

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## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/ Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

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T&Cs

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T&Cs

## iPhone 16



**Upgrade to iPhone 16 with EMIs starting at ₹2,497/- per month**

Offer valid till Sept 30, 2025.

For more details, visit

<https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply

## yatra



**Get amazing deals on Flight & Hotels every Tuesday and Friday**

Offer till Sept 30, 2025

For more details, visit

<https://www.icicibank.com/offers/yatra-credit-card-offer>

T&Cs

## Travel MONDAYS



**Get amazing deals on flight every Monday**

Offer till Sept 30, 2025.

For more details, visit <https://www.icicibank.com/offers/travel-monday-offer>

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T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](https://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest calculation Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **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 8th of every month. Given these assumptions, interest will be calculated as below:

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Purchase on Sep 20, 2023	2,000.00
2	Total Amount Due on statement dated Oct 08, 2023	2,000.00
3	Minimum Amount Due on statement dated Oct 08, 2023	100.00
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000.00

6	Convenience Fee on Rent Pay on Oct 15, 2023	20.00
7	Tax on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	600.00
9	Tax on LPC	108.00
10	On statement dated Nov 08, 2023, following interest charges will be levied:	
	a) Interest on 20th Sep 2023 Transaction	123.29
	b) Interest on 15th Oct 2023 Transaction	61.65
11	Total Interest charged (a + b)	184.94
12	GST on Interest	33.29

GST will be applicable on interest charges.

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000.00
2	Purchase on Sep 20, 2023	24,000.00
3	Total Amount Due on statement dated Oct 08, 2023	24,000.00
4	Minimum Amount Due on statement dated Oct 08, 2023	1,200.00
5	Payment due date: Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000.00
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000.00
8	EMI Principal	200.00
9	EMI Interest	20.00
10	Tax on EMI Interest	3.60
11	Processing Fee	20.00
12	Tax on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900.00
14	Tax on Late Payment Fee	162.00
15	Purchase on Oct 30, 2023	1,000.00
16	Over limit Fee	550.00
17	Tax on Over-limit Fee	99.00
18	Closing Balance	26,958.20
19	On statement dated Nov 08, 2023, following Minimum Amount Due is calculated:	
	a) Overdue of previous statement	1,200.00
	b) EMI Instalment (Principal + Interest)	220.00
	c) GST on EMI Interest	3.60
	d) Amount above Credit Limit	958.20
	e) Late Payment Fee - Post deployment	900.00
	f) GST on Late Payment Fee - Post deployment	162.00
	g) Over limit Fee Transaction - Post deployment	550.00
	h) GST on Over limit Fee Transaction - Post deployment	99.00
	i) Processing Fee - Post deployment	20.00
	j) GST on Processing Fee - Post deployment	3.60
	k) 5% on remaining Balance	1,142.09
	l) Total Minimum Amount Due	5,258.49
20	Minimum Amount Due*	5,260.00

\* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

#### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05122024\_21192

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



amazon pay

ICICI Bank  
Credit Cards

STATEMENT DATE  
**December 5, 2024**

PAYMENT DUE DATE  
**December 23, 2024**

**Total Amount due**  
**₹0.00**

**Minimum Amount due**  
**₹0.00**

Interest will be charged if your total amount due is not paid

## Reasons to use your Credit Card

Use your card to shop, dine, travel, pay bills.

Earn Rewards on every purchase

More secured purchases through PIN validation

T&amp;C apply

**OFFER ZONE**

For exclusive offers, visit [www.icicibank.com/offers](http://www.icicibank.com/offers)

T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
0	0

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : November 6, 2024 to December 5, 2024  
Place of supply: Rajasthan  
State Code: 8



## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&amp;C Apply



All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹15,531.00	₹0.00	₹0.00	₹15,531.00

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹92,000.00	₹46,000.00	₹9,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl. # amount	Amount (in ₹)
06/11/2024	10203012092	BBPS Payment received # International Spends	0		15,531.00 CR

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



iPhone 16 Pro



Up to ₹ 5,000 instant cashback with ICICI Bank

Offer valid till Dec 31, 2024.

For more details, visit <https://www.icicibank.com/offers/apple>

T&Cs

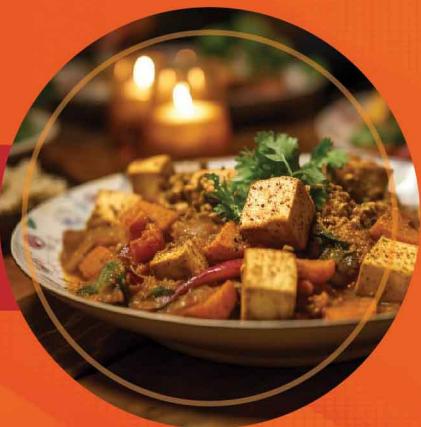


Savor the finest flavors with exclusive dining discounts with ICICI Bank Culinary treats program

Offer till Dec 31, 2024

For more details, visit  
<https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat>

T&Cs



**Get an additional ₹350 off  
on EazyDiner**

Use ICICI Bank Credit Cards

**eazydiner** Offer till Dec 31, 2024

For more details, visit <https://www.icicibank.com/offers/eazy-dinner-offer>

T&Cs



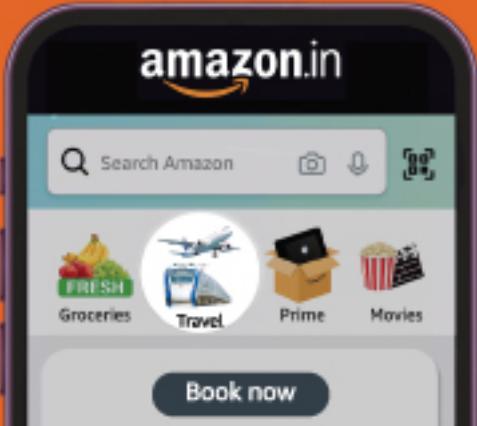
**Get 10% discount up to ₹150  
on Swiggy Instamart**

Applicable on ICICI Bank Credit Cards and Debit Cards

Offer till Dec 31, 2024

visit: <https://www.icicibank.com/offers/swiggy-instamart-discount-offer>

T&Cs



**Book anytime, save always**

**Up to 5% unlimited cashback**  
with Amazon Pay ICICI Bank credit card

**Book your flights & hotels with Amazon**

**amazon pay** Visit: <https://icici.co/DUvfE8giRro>

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500

<b>9</b>	GST on LPC	<b>90</b>
<b>10</b>	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
<b>11</b>	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	<b>111.78</b>
<b>12</b>	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	<b>55.89</b>
<b>13</b>	Total Interest charged (11 to 12)	<b>167.67</b>
<b>14</b>	GST on Interest	<b>8.38</b>

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 – 20 – 21 – 22 – 23 – 24 – 25 – 26 – 27 – 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	26,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	26,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,300
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05022024\_20619

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004



STATEMENT DATE  
**February 5, 2024**

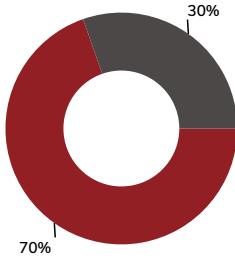
PAYMENT DUE DATE  
**February 23, 2024**

**Total Amount due**  
**₹20,473.00**

**Minimum Amount due**  
**₹1,030.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



**OFFER ZONE**

For exclusive offers, visit  
[www.icicibank.com/offers](http://www.icicibank.com/offers)

T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
450	450

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : January 6, 2024 to February 5, 2024  
Place of supply: Rajasthan  
State Code: 8



## Download the iMobile Pay app to -

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.



Scan to watch iPlay video

## Ace your Digital Banking, with iPlay videos

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&amp;C Apply



Scan to Pay using any UPI Application

## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹8,495.68	₹20,473.00	₹0.00	₹8,495.68

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,60,000.00	₹11,527.00	₹16,000.00	₹3,200.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
11/01/2024	8597770455	IND*AMAZON HTTP://WWW.AM IN	11		239.00
13/01/2024	8602815613	UPI Payment Received	0		8,495.68 CR
17/01/2024	8628833690	IND*AMAZON HTTP://WWW.AM IN	109		2,199.00
19/01/2024	8640529963	IND*AMAZON HTTP://WWW.AM IN	74		1,499.00
20/01/2024	8643299436	IND*AMAZON HTTP://WWW.AM IN	114		2,280.00
21/01/2024	8649062374	YATRA GURUGRAM IN	142		14,256.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/ Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

## GREAT OFFERS ON YOUR CARD



Swipe your way towards pre-approved offers.  
All you need is your Amazon Pay ICICI Bank Credit Card, to avail exciting pre-approved offers.

amazon pay ICICI Bank  
4315 8101 2345 6789  
exp 10/29  
CARDHOLDER NAME VISA

KNOW MORE

\*T&Cs.



**iPhone 15**

**Upgrade to iPhone 15 with EMIs starting at ₹2497 per month**

Offer is Valid on ICICI Bank Credit Card EMI transactions

Offer valid till March 31, 2024.

For more details, visit  
<https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply



**Get instant discount  
on premium villas and apartments**

Offer valid till **March 31, 2024**

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>



T&C apply



**Get up to Rs 8500 cashback  
on Vivo mobiles**

Offer valid till **March 31, 2024**.

For more details, visit [www.icicibank.com/emioffers](http://www.icicibank.com/emioffers)



ON DEBIT CARD

\*T&C apply

**Build a brighter future  
with ICICI Bank Education Loan!**



Loans up to ₹ 2 crore



Unsecured Loan up to ₹ 1 Crore\*



Income Tax savings U/S 80E.

\*T&Cs.

**Apply Now**



## **IMPORTANT INFORMATION ON YOUR CREDIT CARD**

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, 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.

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

### **Interest calculation**

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due or on the remaining amount in case Minimum Amount Due / Partial amount is paid. Interest will charge on all transactions (from the transaction date) except Fees/Charges & GST/Taxes, and interest-free credit period benefits would not be available until previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

**The following illustration will indicate the method of calculating interest charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	500
9	GST on LPC	90
10	On statement dated April 15, 2021, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 29, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 - 20 - 21 - 22 - 23 - 24 - 25 - 26 - 27 - 28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	26,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	26,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,300
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 29, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162

## CREDIT CARD STATEMENT



05102025\_18655

MR Hardik Khandelwal  
B-100  
Janta Colony  
Janta Colony  
Jaipur  
RAJASTHAN, JAIPUR 302004

STATEMENT DATE  
**October 5, 2025**

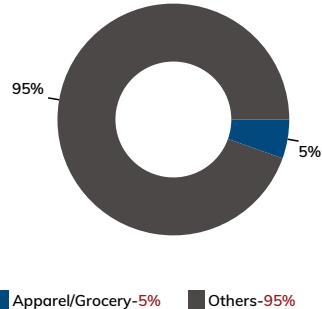
PAYMENT DUE DATE  
**October 23, 2025**

**Total Amount due**  
**₹9,878.12**

**Minimum Amount due**  
**₹500.00**

Interest will be charged if your total amount due is not paid

## SPENDS OVERVIEW



**OFFER ZONE**

For exclusive offers, visit  
[www.icicibank.com/offers](http://www.icicibank.com/offers)

T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
493	493

\*Earnings will be in the form of Amazon Pay balance and can be used for purchasing 10 Crore + products at Amazon.in and at 100+ partner merchants.

Earnings on qualifying expenditure on Amazon Pay ICICI Bank Credit Card will be added to your Amazon Pay account within 2 Business Days of monthly Credit Card statement generation as per the existing cycle, if your account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities Statement period : September 6, 2025 to October 5, 2025 Place of supply: Rajasthan State Code: 8

amazon pay




**Download the iMobile Pay app to -**

- View statement instantly
- Block/unlock ATM withdrawal, online transactions & international transactions in a single click

SMS iMobile to 5676766 to get the download link or give a missed call on 9222299998 to assistance on call.


Scan to watch iPlay video

**Ace your Digital Banking, with iPlay videos**

Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

T&C Apply



All communications are being sent to your registered e-mail ID and mobile number

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- [Click here](#) to access your Credit Card One View Statement

Scan to Pay using any UPI Application



## STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹6,573.00	₹18,057.47	₹0.00	₹14,752.35

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹4,60,000.00	₹4,49,475.88	₹46,000.00	₹46,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX3005					
05/09/2025	11913445255	AMAZON PAY IN E COMMERCE BANGALORE IN	27		545.55
07/09/2025	11924580925	AMAZON PAY IN E COMMERCE BANGALORE IN	390		7,800.00
08/09/2025	11930537704	AMAZON PAY IN E COMMERCE BANGALORE IN	18		362.52
10/09/2025	11940308729	AMAZON PAY IN E COMMERCE BANGALORE IN	409		8,184.35
12/09/2025	11953298819	AMAZON PAY IN E COMMERCE BANGALORE IN	-408		8,179.35 CR
19/09/2025	11986733514	BBPS Payment received	0		6,573.00 CR
29/09/2025	12059153101	AMAZON PAY IN GROCERY BANGALORE IN	34		688.05
30/09/2025	12066972641	AMAZON PAY IN E COMMERCE BANGALORE IN	9		183.00
02/10/2025	12080002791	AMAZON PAY IN GROCERY BANGALORE IN	14		294.00

# International Spends

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto:help.amazonpaycc@icicibank.com) or call us at 1800 102 0123.

## IMPORTANT MESSAGES

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/Visa/Mastercard Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit: **ICICI Bank Website > Products > Credit Cards > Amazon Pay Credit Card > Quick links for your reference > MITC, T&C and FAQs**

Or visit the link: <https://www.icicibank.com/terms-condition/tnc-for-amazon-pay>

To know more about the applicable terms and conditions, visit the link:

<https://www.icicibank.com/managed-assets/docs/personal/cards/tc-for-amazon-pay-credit-card.pdf>

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T&Cs apply

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Culinary treats program**

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For more details, visit  
[https://www.icicibank.com/personal-banking/  
cards/credit-card/culinary-treat](https://www.icicibank.com/personal-banking/cards/credit-card/culinary-treat)

T&Cs

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PERSONALISING TECHNOLOGY

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instant discount**

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EMIs and Debit Card EMIs

Offer valid till Dec 31, 2025

For more details, please [click here](#)

T&Cs apply

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**Get  
4%  
Cashback  
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Credit Card**

T&Cs

## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

**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](http://www.icicibank.com) or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, (Postal Address), Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto:pno@icicibank.com).

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

### **Interest calculation**

Interest calculation Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

### **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 8th of every month. Given these assumptions, interest will be calculated as below:

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Purchase on Sep 20, 2023	2,000.00
2	Total Amount Due on statement dated Oct 08, 2023	2,000.00
3	Minimum Amount Due on statement dated Oct 08, 2023	100.00
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000.00

6	Convenience Fee on Rent Pay on Oct 15, 2023	20.00
7	Tax on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	600.00
9	Tax on LPC	108.00
10	On statement dated Nov 08, 2023, following interest charges will be levied:	
	a) Interest on 20th Sep 2023 Transaction	123.29
	b) Interest on 15th Oct 2023 Transaction	61.65
11	Total Interest charged (a + b)	184.94
12	GST on Interest	33.29

GST will be applicable on interest charges.

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

### **Minimum Amount Due Calculation**

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. 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. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement 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.

**The following illustration will indicate the method of calculating MAD charges:**

<b>SL. No</b>	<b>Transaction</b>	<b>₹</b>
1	Credit Limit	26,000.00
2	Purchase on Sep 20, 2023	24,000.00
3	Total Amount Due on statement dated Oct 08, 2023	24,000.00
4	Minimum Amount Due on statement dated Oct 08, 2023	1,200.00
5	Payment due date: Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000.00
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000.00
8	EMI Principal	200.00
9	EMI Interest	20.00
10	Tax on EMI Interest	3.60
11	Processing Fee	20.00
12	Tax on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900.00
14	Tax on Late Payment Fee	162.00
15	Purchase on Oct 30, 2023	1,000.00
16	Over limit Fee	550.00
17	Tax on Over-limit Fee	99.00
18	Closing Balance	26,958.20
19	On statement dated Nov 08, 2023, following Minimum Amount Due is calculated:	
	a) Overdue of previous statement	1,200.00
	b) EMI Instalment (Principal + Interest)	220.00
	c) GST on EMI Interest	3.60
	d) Amount above Credit Limit	958.20
	e) Late Payment Fee - Post deployment	900.00
	f) GST on Late Payment Fee - Post deployment	162.00
	g) Over limit Fee Transaction - Post deployment	550.00
	h) GST on Over limit Fee Transaction - Post deployment	99.00
	i) Processing Fee - Post deployment	20.00
	j) GST on Processing Fee - Post deployment	3.60
	k) 5% on remaining Balance	1,142.09
	l) Total Minimum Amount Due	5,258.49
20	Minimum Amount Due*	5,260.00

\* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

\*\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

#### **Late payment Charges Calculation**

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date**

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

**The following illustration will indicate the method of calculating Late Payment charges:**

SL. No	Transaction	₹
1	<b>Purchase on Sep 20, 2023</b>	<b>26,000</b>
2	<b>Total Amount Due on statement dated Oct 08, 2023 (1)</b>	<b>26,000</b>
3	<b>Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)</b>	<b>1,300</b>
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162