

## CREDIT CARD STATEMENT



12102025\_45814

MR PANKAJ HUCKUM JAIN  
C-103/104 AASOPALAV CHS LIMITED  
POONAM GARDEN BEHIND INDIAN OIL PETROL  
PUMP MIRA EAST  
NR LATIF PARK  
MAHARASHTRA, THANE 401107

STATEMENT DATE

**October 12, 2025**

PAYMENT DUE DATE

**October 30, 2025**

Total Amount due

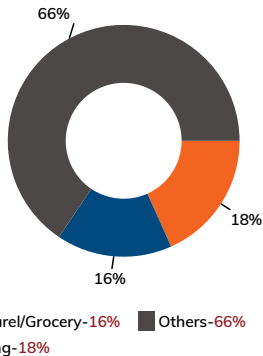
**₹15,088.72**

Minimum Amount due

**₹760.00**

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

## SPENDS OVERVIEW



Get 2.5% cashback and  
savings of 1% surcharge on  
fuel spends with ICICI Bank  
HPCL Coral Credit Card

**KNOW MORE**

T&amp;C apply.

## ICICI Bank Rewards

|                        |     |
|------------------------|-----|
| Total Points earned*   | 226 |
| Points earned on iShop | 0   |

\*The total points earned are  
inclusive of points earned on iShop

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including  
stand-by commitment, guarantees & securities  
Statement period : September 13, 2025 to October 12, 2025  
Place of supply: Maharashtra  
State Code: 27

Reward Points earned on qualifying expenditure on your ICICI Bank Credit  
Card will be added to your Rewards account within 5 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.

Invoice No: 1574121000498846

Download on the  
App Store

**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 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 |
|------------------|---------------------|---------------|--------------------|
| ₹35,218.02       | ₹15,089.87          | ₹0.00         | ₹35,219.17         |

## CREDIT SUMMARY

| Credit Limit (Including cash) | Available Credit (Including cash) | Cash Limit | Available Cash |
|-------------------------------|-----------------------------------|------------|----------------|
| ₹1,40,000.00                  | ₹1,24,911.28                      | ₹14,000.00 | ₹14,000.00     |

| Date              | SerNo.      | Transaction Details                    | Reward Points | Intl.# amount | Amount (in ₹) |
|-------------------|-------------|--|---------------|---------------|---------------|
| 4375XXXXXXXXX2008 |             |  |               |               |               |
| 16/09/2025        | 11978199083 | AMAZON PAY INDIA PRIVATET Bangalore IN | 32            |               | 1,604.00      |
| 16/09/2025        | 11978518403 | WWW SWIGGY IN BANGALORE IN             | 10            |               | 543.00        |
| 16/09/2025        | 11978793421 | NEELAM FOODLAND BANGALORE IN           | 28            |               | 1,445.95      |
| 18/09/2025        | 11988693339 | SWIGGY Bangalore IN                    | 19            |               | 986.00        |
| 18/09/2025        | 11989100050 | FNP E RETAIL PRIVATE L BANGALORE IN    | 32            |               | 1,647.00      |
| 22/09/2025        | 12013462710 | RELIANCE JIO INFOCOMM NOIDA IN         | 70            |               | 7,072.92      |
| 26/09/2025        | 12032285263 | INFINITY PAYMENT RECEIVED, THANK YOU   | 0             |               | 35,219.17 CR  |
| 03/10/2025        | 12087413419 | AMAZON PAY INDIA PRIVATET Bangalore IN | 20            |               | 1,028.00      |
| 09/10/2025        | 12123903657 | AMAZON PAY INDIA PRIVATET Bangalore IN | 15            |               | 763.00        |

# International Spends

For further information, 'ask iPal' on our website and mobile app. You may also contact our Customer Care, your RM or visit any ICICI Bank Branch.

## 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.

CIN No. L65190GJ1994PLC021012

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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>Terms and Conditions and FAQs>Most Important Terms and Conditions**

**Or visit the link:** [https://www.icicibank.com/managed-assets/docs/personal/cards/mitc\\_cc.pdf](https://www.icicibank.com/managed-assets/docs/personal/cards/mitc_cc.pdf)


## GREAT OFFERS ON YOUR CARD



Save on fuel spends with  
ICICI Bank HPCL *Coral* Credit Card

Get 2.5% cashback and savings of 1% surcharge  
on fuel spends

**KNOW MORE**



\* Terms and Conditions 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**



### Upto ₹6,000 instant cashback

With ICICI Bank Credit Cards, Credit Card EMI's  
and Debit Card EMI's.

Offer valid till Dec 27, 2025.

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

T&Cs Apply




## 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



## Now get up to ₹12,500/- instant discount

With ICICI Bank Credit Card, Credit Card EMI and Debit Card EMI

Offer valid till Dec 31, 2025

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

T&C apply

## Maximise Rewards with Every Swipe.

Earn up to 12X reward points on ICICI Bank Credit Cards & Debit Cards.

[Login to iShop](#)

T&Cs

Up to **12X** Reward Points on Hotels with ICICI Bank Cards

Up to **6X** Reward Points on Flights and Shopping Vouchers



## 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: [pn0@icicibank.com](mailto:pn0@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](mailto: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:

| SL. No | Transaction  | ₹        |
|--------|--|----------|
| 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:

| SL. No | Transaction  | ₹         |
|--------|--|-----------|
| 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      | 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    |