

## CREDIT CARD STATEMENT



15082025\_41325

MR SUMAN KUMAR JAISWAL  
705, PRIMA HI-LIFE APARTMENT  
SARJAPUR ROAD, KAIKONDRAHALLI  
PRIMA HI-LIFE  
KARNATAKA, BANGALORE 560035

Sapphire

STATEMENT DATE  
**August 15, 2025**

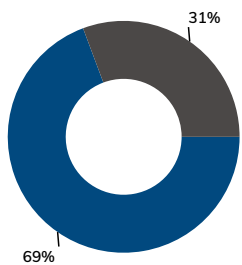
PAYMENT DUE DATE  
**September 2, 2025**

Total Amount due  
**₹20,111.82**

Minimum Amount due  
**₹17,760.00**

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

## SPENDS OVERVIEW



■ Apparel/Grocery-69% ■ Others-31%

**OFFER  
ZONE**

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

T&amp;C apply

## ICICI Bank Rewards

Total Points earned*	48
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 : July 16, 2025 to August 15, 2025  
Place of supply: Karnataka  
State Code: 29

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: 1574150800316671

**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.

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

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

Scan to watch iPlay video

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
₹11,998.76	₹20,111.82	₹0.00	₹11,998.76

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹3,00,000.00	₹2,47,966.05	₹30,000.00	₹30,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
5241XXXXXXXXX9003					
27/07/2025	11683995154	BBPS Payment received	0		11,998.76 CR
27/07/2025	11688089084	BOOKMYSHOW MUMBAI IN	10		520.36
29/07/2025	11699344304	LIFE STYLE INTERNATION BANGALORE IN	36		1,815.00
01/08/2025	11715967645	YOUTUBEGOOGLE MUMBAI IN	2		149.00
10/08/2025	11763942623	Interest Amount Amortization - <6/12>APPLE INDIA PRIVATE LI	0		493.03
10/08/2025	11763942631	IGST-CI@18%	0		88.75
10/08/2025	11763942651	Principal Amount Amortization - <6/12>APPLE INDIA PRIVATE LI	0		5,078.19
14/08/2025	11787159120	Interest Amount Amortization - <6/6>MUSIC HOUSE	0		176.40
14/08/2025	11787159135	IGST-CI@18%	0		31.75
14/08/2025	11787159157	Principal Amount Amortization - <6/6>MUSIC HOUSE	0		11,759.34

# 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.
- Complimentary Insurance from ICICI Lombard. Toll Free: 1800-2666, Email id: [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com)

CIN No. L65190GJ1994PLC021012

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EMI / PERSONAL LOAN ON CREDIT CARDS

Transaction/ LoanType	Creation Date	Finish Date	No. of Installments	EMI/Loan Amount	Pending Installments	Outstanding Instalment Amount*	Monthly Installment Amount
Merchant EMI conversions	10/03/2025	10/02/2026	12	61,407.00	6	33,427.31	5,571.22

\*For EMI Purchases and Loans within Credit Card limit, the credit limit of the credit card will be blocked by the amount which is equal to outstanding amount + Applicable Taxes and fees.

\*For loan on Credit Card-over the limit (PLCC OTL), the credit limit of the credit card will be blocked by the amount which is equal to billed EMI/EMIs + Applicable Taxes and fees.

## 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



**Enjoy amazing discounts online at Croma!**

Offer till Sept 30, 2025.

<https://www.icicibank.com/offers/elctro-thursday-offer>


**croma**

T&Cs

**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**



**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 EMI  
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](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, 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](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