

Take off into a
world of memories with
Skywards Miles





Welcome aboard

We present to you the Emirates Skywards ICICI Bank Sapphire Credit Card. It gives you the opportunity to earn Skywards Miles on spends and redeem on flights, upgrades, hotel stays, excursions and more with Emirates Skywards partners all over the world. Visit emirates.com for more information.

Read more about your card and its reward, partner and lifestyle privileges and much more in this membership guide.

*For T&C visit [<link>](#)



What Makes This Card Work

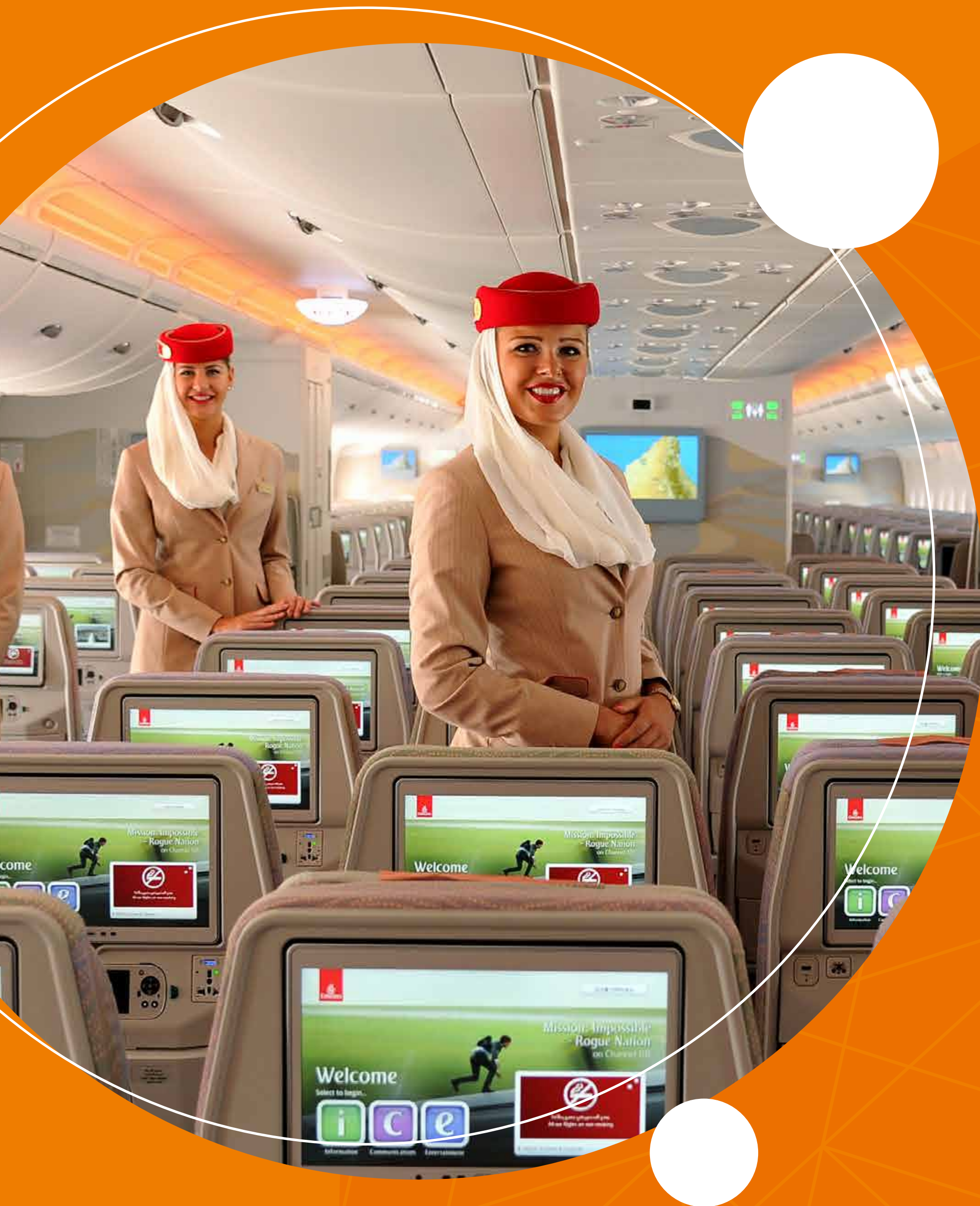
- Get 5000 Skyward Miles every year
- Complimentary Emirates Skywards Silver Tier Membership for one year, renewable upon achieving spend milestone
- Earn up to 2 miles per INR 100 spent*
- 2 complimentary domestic airport lounge access per quarter**
- 2 Complimentary airport lounge visits outside India and 2 spa sessions at selected airports in India every year#
- Your Emirates Skywards ICICI Bank Sapphire Credit Card also comes with a contactless technology that lets you make fast, convenient and secure payments at retail outlets. Simply tap## your card wherever contactless payments are accepted. You can use your card to make regular dip or swipe transactions at all merchants

*T&C Apply

**T&C Apply

#Through complimentary Dreamfolks membership - T&C Apply

##PIN entry on POS machines for contactless transactions at merchant outlets is bound to country specific regulations and is subject to change. PIN input is not mandated for purchases below permissible local limit.



Make Everyday Rewarding

ONBOARDING PRIVILEGES

- 5,000 Skyward Miles*
- Complimentary Emirates Skywards Silver Tier Membership*

*T&C apply.

Subject to payment of Joining Fee and Annual Fee within due date

5000 Skyward Miles annual benefit subject to INR 1L spends in previous year and annual fee payment within due date

SKYWARDS MILES

- Skywards Miles earned on the Emirates Skywards ICICI Bank Sapphire Credit Card can be used to book future trips, hotel stays, live events, exclusive invitations and more.
- As well as reward flights and upgrades on Emirates, you can spend your Miles with flydubai and Emirates Skywards worldwide partners. Choose from flights with Emirates Skywards partner airlines, luxury hotel stays, fun-filled family days out, or even tickets to a wide range of sporting and cultural events across the globe.
- To see the complete set of benefits visit <https://www.emirates.com/in/english/skywards/>



REWARD PRIVILEGES

- The Emirates Skywards ICICI Bank Sapphire Credit Card entitles you to earn Skyward Miles on your transactions

Spends category	Skywards Miles per ₹100
All categories	2
Insurance & Utility	1
Fuel, cash advance, ATM withdrawal, expenditure in form of EMI, balance transfer, PLCC, fee and other charges.	0

MILESTONE PRIVILEGES

- Spend over ₹5 Lakhs on card and Retain Emirates Skywards Silver Tier Membership*

*T&C apply.
Annual Fees is paid within due date

LOUNGE ACCESS

- 2 complimentary domestic airport lounge access per quarter*

*T&C apply.
By spending minimum of INR 5,000 or above in a calendar quarter on the card to avail this facility in the next calendar quarter

- 2 complimentary airport lounge visits outside India and 2 spa sessions at selected airports in India every year

Through complimentary Dreamfolks membership



ICICI Bank privileges

EXPERIENCE ENTERTAINMENT

- Buy one ticket and get up to Rs. 500 off on the second ticket, twice every month through BookMyShow
- Details at www.icicibank.com under Personal > Products > Cards > Credit Cards
- For more details, please visit www.icicibank.com

CULINARY TREATS

- Exclusive dining offers through ICICI Bank Culinary Treats Programme. For details, visit icicibank.com/culinarytreats



FUEL SURCHARGE WAIVER

- 1% fuel surcharge waived off on fuel transactions at any fuel outlet
- Enhance your airport lounge experience with the all-new feature of unlimited international airport lounge visit and unlimited spa session at selected airports in India every year, through complimentary Dreamfolks membership*
- Discover a new way to experience the airport with exciting offers from shopping, restaurants to limos on Dreamfolks app
- As a Dreamfolks member, you can relax at more than 450 comfortable and luxurious airport lounges across 115 countries around the world, regardless of the class or airline you fly with, or whether or not you are a member of an airline frequent flyer club
- The USD 99 annual membership fee for Dreamfolks is complimentary

For more details on Dreamfolks, please visit www.dreamfolks.in/

For the list of airport lounges, please [click here](#)

For the spa list, please [click here](#)

For the applicable lounge charges, FAQs and programme Terms & Conditions, [click here](#).

*T&C Apply

The Dreamfolks Card is issued one per customer only with the Emirates Skywards ICICI Bank Emerald Credit Card.



CHIP AND PIN SECURITY

- Our Credit Cards come with an embedded microchip which provides additional security against counterfeiting and duplication of cards.
- The new chip cards have an extra layer of security in the form of a Personal Identification Number (PIN)
- You will be required to enter your PIN on the terminal for transactions at merchant outlets
- To know more about Chip and PIN security, please click [here](#)
- This PIN is not required for online transactions. Please register your new card(s) for 3D Secure (Verified by Visa) for online transactions at www.icicibank.com under Personal > Products > Credit Card

FEES & CHARGES

Joining Fee	₹5,000
Annual Fee (Second year onwards)	₹5,000
Supplementary Card Joining Fee	₹250
Supplementary Card Annual Fee (Second year onwards)	₹250