

Additional Terms and Conditions for Times Black ICICI Bank Credit Card

Updated as on: Dec 18, 2024

Version No.: 1

The usage and features of the Times Black ICICI Bank Credit Card shall be governed by the Terms and Conditions governing the Credit Card facilities of ICICI Bank ('Primary Terms and Conditions'), available on www.icicibank.com and the application form signed and submitted by the Primary Cardholder and the Add-on Cardholder along with these additional Terms and Conditions, available on <https://www.timesblack.com/>. These Additional Terms and Conditions shall be in addition to and not in derogation of the Primary Terms and Conditions and Most Important Terms and Conditions (MITC). The Cardholder hereby gives consent that to the extent of any inconsistency between these Additional Terms and Conditions and the Primary Terms and Conditions, these Additional Terms and Conditions shall prevail. Terms used in the capitalised form, however not defined herein shall have the meanings ascribed to them under the Primary Terms and Conditions.

These Additional Terms and Conditions govern the redemption and availability of the benefits listed below:

Definitions:

In the Terms, unless there is anything repugnant to the subject or context thereof, the following words/ expressions shall have the meanings as stated below:

'Add-on Cardholder' means the family member of the Primary Cardholder who becomes a Cardholder by his/her relationship with the Primary Cardholder.

'Anniversary Year' means 12 months from the date of issue of a Credit Card and each 12-month period thereafter.

'Cardholder' means collectively the Primary Cardholder and the Add-on Cardholder.

'Eligible Cardholder' means the Primary Cardholder or the Add-on Cardholder who can avail the benefits listed here. In cases where both the Primary and Add-on Cardholders exist, only one Cardholder (either the Primary Cardholder or the Add-on Cardholder) can be designated as the Eligible Cardholder to access or utilise the benefits. An Eligible Cardholder who has availed the benefits once will not be eligible again until the next periodic cycle.

Benefits available on the Credit Card:

Joining Benefits: Exclusive benefits are offered to the Cardholder as per the Customer Value Proposition (CVP) of the Credit Card on the payment of the joining fee + GST within the first 2 statement cycles from the time the Credit Card is set up.

Milestone Benefits: Benefits are offered to the Cardholder as per the Customer Value Proposition (CVP) of the Credit Card on achieving the threshold spends in an Anniversary Year.

Annual Benefits: Benefits are offered to the Cardholder as per the Customer Value Proposition (CVP) of the Credit Card on the payment of the annual fee + GST, applicable for the Anniversary Year.

‘Primary Cardholder’ means the person in whose name the Credit Card Account has been opened and to whom the Credit Card has been issued.

‘Statement’ means the monthly statement of account sent by ICICI Bank to the Cardholder setting out the financial liabilities for the relevant billing period, of such a Cardholder to ICICI Bank with respect to the Credit Card Account.

‘Times Black App’ means the Android application or iOS application of the Times Black ICICI Bank Credit Card.

‘Times Black Mobility Wallet’ means the wallet available in the Times Black App for availing the benefits provided by BLADE India, Avis and Indian Travel House. This wallet is loaded with 10,000 points equal to INR 10,000. Points will be unlocked once the Eligible Cardholder achieves a spend of INR 5,00,000. Points in the wallet are debited as per the value of the benefits availed by the Eligible Cardholder. These points cannot be utilised for any other purpose.

‘Times Black Visa Wallet’ means the wallet available in the Times Black App for availing the benefits provided by OneVasco and Atlys. This wallet is loaded with 10,000 points equal to INR 10,000. The points will be unlocked when the Eligible Cardholder is notified by ICICI Bank regarding activation of Joining Benefits. Points in the wallet are debited as per the value of the benefits availed by the Eligible Cardholder. These points cannot be utilised for any other purpose.

Joining/Annual Benefits

The Cardholder shall be eligible for the following joining benefits, benefits linked to the spends on the Credit Card and renewal benefits subject to the below conditions:

Benefits offered by Atlys

Offer: Waiver of the Processing Fee for Travel Visa application up to a maximum amount of INR 10,000.

Waiver is applicable only on the Processing Fee charged by Atlys and can be availed only once by an Eligible Cardholder.

Eligible Cardholder can avail the Processing Fee waiver for Travel Visa multiple times, if sufficient balance is available in the Times Black Visa Wallet.

For multi-country Visa applications, the Processing Fee waiver is applicable only for the primary country. To further clarify, ‘primary country’ shall mean only those countries where the Eligible Cardholder shall travel.

In the event an Eligible Cardholder avails this offer, if such Eligible Cardholder shall not be able to Pay When on Time (PWON) i.e. in case any balance payment needs to be made after availing the waiver, the Eligible Cardholder will have to pay such amount in full at the time of application.

The offer shall be available on Visa applications for all destinations and purposes of travel. The fee waiver is applicable to different categories as follows:

For countries where appointment-based Visas are applicable such as the UK and the USA, the waiver is applicable on the appointment fee only. The offer does not cover the Visa fee paid to the Embassy.

For countries where e-Visas are applicable, the waiver is applicable only on the processing fee charged by Atlys. Additional fee charged by the respective governments will have to be paid by the Eligible Cardholder.

For countries where sticker Visas i.e. the passport of the Eligible Cardholder will be picked up via courier, delivered to the Embassy for stamping and returned to the Eligible Cardholder, the waiver is applicable on the fee charged by Atlys and the courier fee.

The offer does not cover additional fee charged by the respective Embassy. The offer and the related services from Atlys shall be further subject to the Terms and Conditions available on <https://www.atlys.com/en-IN/terms>.

Benefits offered by OneVasco

Offers: Complimentary Visa at your Doorstep (VAYD) or Complimentary Visa Application Centre Premium Lounge (PL) access and/or Complimentary Visa Concierge Services (VC) up to a maximum of INR 10,000.

Offer 1: Visa at your Doorstep (VAYD):

This service covers collection of biometrics and other documents required by OneVasco's representatives for the Visa application.

Only one complimentary VAYD service can be availed by the Eligible Cardholder, provided sufficient balance is available in the Times Black Travel Visa Wallet.

The Eligible Cardholder will need to submit details, excluding passport details, on the Times Black App. These details shall be shared with OneVasco.

Once the above details are shared, the Eligible Cardholder will need to share the passport details separately with OneVasco at timesblack@onevasco.com.

OneVasco will confirm the booking availability and send a confirmation e-mail to the Eligible Cardholder.

In case of unavailability of the requested date, OneVasco will suggest the next available date. The Eligible Cardholder shall provide immediate confirmation to OneVasco due to limited availability of slots.

Additional family members will be charged as per the applicable rates.

The Cardholder will need to pay any additional fees associated with the service (Mission Fee, Visa Application Centre VFS Service Fee, Logistics/Courier Fee etc.) as applicable independently on the Times Black App.

OneVasco does not cover Visa fees or any VAS1 or VAS2 charges on behalf of the Eligible Cardholder. To further clarify, VAS1 covers additional optional services provided to Visa applicants by the respective Visa application centre such as but not

limited to courier service, return of passport service and SMS tracking. VAS2 covers additional optional services provided to Visa applicants by OneVasco such as but not limited to Insurance, SIM Card, Forex Card etc.

In case the Eligible Cardholder wishes to avail the Premium Lounge or Visa Concierge Services in addition to this service, the additional charges will have to be paid as per the applicable rates.

No refunds are available for cancellations made within 48 hours of the scheduled service.

In case Visa application is declined, no refund will be issued.

Pricing for the service is subject to change.

The Eligible Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy provided by the Visa application centre to OneVasco once the Visa application is submitted.

For any issues or changes, please write to: timesblack@onevasco.com and mention your service type and booking details.

For any additional service requests, please write to: timesblack1@onevasco.com.

Offer 2: Premium Lounge Service (PL):

The Eligible Cardholder will need to submit the details on the Times Black App. These details will be forwarded to OneVasco.

Once the above details are shared, the Eligible Cardholder will need to share the Visa appointment date and time separately with OneVasco at timesblack@onevasco.com.

OneVasco will make a note of the request and will inform the respective Visa application centre about the PL service request one day prior to the Visa appointment date and accordingly send confirmation to the Eligible Cardholder.

Additional family members will be charged as per applicable rates.

The Eligible Cardholder will need to pay the additional fees associated with the service (Mission Fee, Visa Application Centre Service Fee, Logistics/Courier Fee etc.) as applicable independently on the Times Black App.

The Eligible Cardholder can avail more than 1 complimentary PL service if sufficient balance is available in the Times Black Travel Visa Wallet.

In case Cardholder wishes to avail Visa Concierge services in addition to this service, the charges for these services will need to be paid as per the applicable rates on the Times Black App, if sufficient credits are not available in the Times Black Travel Visa Wallet.

No refunds are available for cancellations made within 48 hours of the scheduled service.

Pricing for the service is subject to change.

The Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy to OneVasco once the Visa application is submitted.

For any issues or changes, please write to: timesblack@onevasco.com and mention your service type and booking details.

For any additional service requests, please write to: timesblack1@onevasco.com

Offer 3: Visa Concierge Services (VC):

The Eligible Cardholder will need to submit the details, excluding passport details, on the Times Black App. These details will be forwarded to OneVasco.

Once the above details are shared, the Eligible Cardholder will need to share the passport details separately with OneVasco at timesblack@onevasco.com

OneVasco will reach out to the Eligible Cardholder for service fulfilment and support.

These services cover only assistance with respect to Visa application filling. Checklist with step-by-step guide will be provided by OneVasco to the Eligible Cardholder.

Additional family members will be charged as per the applicable rates.

The Eligible Cardholder can avail more than 1 complimentary VC, provided sufficient balance is available in the Times Black Travel Visa Wallet.

In case a Cardholder wishes to avail Premium Lounge services in addition to this service, the charges for these services will need to be paid as per the applicable rates on the Times Black App, if sufficient credits are not available in the Times Black Travel Visa Wallet.

In case the Visa application is declined, no refund will be issued.

Pricing for the service is subject to change.

The Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy to OneVasco once the Visa application is submitted.

For any issues or changes, please reach out via the dedicated e-mail ID:

timesblack@onevasco.com and mention your service type and booking details.

For any additional service requests, please reach out via the dedicated e-mail ID:

timesblack1@onevasco.com

Benefits offered by The Quorum Club

Offer 1: Flat 20% off on joining fees on the standard memberships and 15% off on joining fees on other categories of memberships at The Quorum Club.

The offer is valid till Jun 30, 2025 only.

The offer is applicable on new memberships only.

For cancellation policy and refunds, please contact The Quorum Club directly.

The Cardholder needs to contact The Quorum Club in case of any service-related issues.

Membership price list is decided by The Quorum Club and is subject to change. The Eligible Cardholder is advised to check the membership fee applicable at the time of enrolment.

Payment of membership fee should be initiated using Credit Card only, to avail the offer.

18% GST will be applicable over and above the membership fee. Final fee must be paid by the Cardholder.

The payment of the membership fee will be triggered once the membership procedure of the Cardholder is completed. The Cardholder will be notified via e-mail or phone call. The offer will be applicable on the amount that is exclusive of taxes.

This offer will be applicable only for the period mentioned above.

Each membership provides full access to the Eligible Cardholder and the partner.

Partner means a legal spouse or a partner residing at the same residence.

The Cardholder will have to adhere to The Quorum Club's membership approval process. The Quorum Club reserves the right to deny membership (without the need for an explanation) at the time of application.

The payment will be processed only after the membership is accepted by The Quorum Club.

Membership Details:

Full access to the Quorum Club facilities (Eligible Cardholder needs to reach out to The Quorum Club directly to know about the Quorum Club facilities).

Full access to The Quorum Club events.

Full access to The Quorum Club gym.

Full access to the member benefits package at The Quorum Club.

Access to all the applicable reciprocal clubs around the world. For more details, refer to the following link: <https://thequorumclub.com/global-access-q/>

Joining fee is a one-time fee, which is valid for a tenure of 5 years from the date of joining.

Offer 2: 20% discount and access to the restaurants of The Quorum Club – Cafe Reed in Mumbai, Zila in Hyderabad, Six80Nine in Gurgaon.

To avail this offer, Cardholder needs to spend a minimum of INR 5,000.

The offer is valid at the following restaurants:

Restaurant Name	Location
Cafe Reed	The Quorum Mumbai 8th Floor, Tower 2A, One World Centre, Lower Parel, Mumbai 400013
Six80Nine	The Quorum Gurgaon Two Horizon Centre, First Floor, Golf Course Road, DLF Phase 5, Sector 43, Gurugram, Haryana 122002
Zila	The Quorum Hyderabad District 150, Gate 6, Elixir Tower, 4 th Floor, Knowledge City Road, Madhapur, Hyderabad, Telangana 500081

This offer cannot be availed with any other offer or discount programme and is not valid on Happy Hours.

Prior reservation is mandatory to avail the offer. It is the responsibility of the eligible Cardholder to inform the staff about the intention to avail the offer while making the

reservation. In case of any dietary needs please check with the restaurant while making the reservation. The offer shall not be available to walk-in Cardholders.

Table reservation must be done 48 hours in advance.

Alcoholic beverages will not be served to anyone below 21 years of age.

This offer is applicable on a table reservation for up to 10 people only.

Blackout dates: The offer is not applicable on special promotions, if there is an event or a private booking at the restaurant or during festivals. Please contact the restaurant directly for blackout dates. For further clarification, blackout dates shall mean the dates when the offer is not applicable and the same is decided by the respective restaurant.

All disputes relating to billing, offer, services etc. shall be resolved at the outlet-level only.

The offer can be availed multiple times during the offer period.

To avail the offer, the Eligible Cardholder needs to inform the staff about the offer before the order is placed/bill is generated. It is the responsibility of the Eligible Cardholder to inform the staff that the payment will be made via Credit Card.

The offer cannot be exchanged for cash.

The offer is applicable on the amount which is inclusive of taxes.

The offer is only applicable on dine-in and not valid on deliveries and take-away orders.

All queries should be raised within 15 days from the offer end date.

The offer is not applicable on alcohol bottles.

Discount is only applicable on alcohol by the glass/peg.

Offer 3: 30% off on all meeting rooms at District 150 and complimentary access to paid co-working areas.

Complimentary access to the co-working spaces and meeting rooms will be subject to availability.

Eligible Cardholder needs to show a proof of identification along with a physical Credit Card at the venue, to avail the offer.

Prior reservation is mandatory to avail the offer and is not available to walk-in Cardholders.

For meeting room bookings, eligible Cardholder needs to pay an advance using the Credit Card to confirm the booking.

All disputes relating to billing, offer, services etc. shall be resolved at the outlet level only.

This offer is valid till Jun 30, 2025 only.

The offer can be used multiple times during the offer period.

The offer cannot be combined with any other offer or discount programme.

Benefits offered by EaseMyTrip

Offer: Luxury stay gift voucher worth INR 10,000.

The voucher is valid for hotel bookings only on Easemytrip.com.

The Cardholder must apply/quote the unique voucher number at the time of booking to avail the benefits.

Any applicable convenience fee/processing fee/excess tour cost/Government taxes shall be payable at the time of booking (only if the package cost exceeds the voucher value). If a voucher is lost or stolen, EaseMyTrip will not be liable for replacement or compensation.

The voucher cannot be clubbed with any other ongoing offer, discount/cashback/Bank offers or promotion.

If the value of a purchase is less than the value of the voucher, then the eligible Cardholder can avail the discount up to the value of the purchase only. The balance voucher amount will be forfeited.

If the value of a purchase is more than the value of the voucher then the balance amount can be paid through Internet Banking, Cards (Debit Cards/Credit Cards) and Mobile Wallet.

Confirmation of any booking will be subject to availability at the time of booking and will be governed by the standard booking Terms & Conditions of Easemytrip.com. Easemytrip.com is not liable to pay for any difference in fare/tariff between the date of placing the redemption request and the date of using the voucher at the time of booking.

No change or cash can be taken in exchange of this voucher.

In case of cancellations, the voucher amount will not be refunded to the Cardholder.

Benefits offered by Zomato

Offer: Gift voucher for free annual membership - Zomato Gold

The voucher will be valid for 3 months from the date of issuance of the voucher. Redemption of voucher code can only be done on the Zomato app for the purpose of activating the Zomato Gold membership.

The voucher code can only be used once.

The voucher code is only applicable in cities where Zomato Gold is available.

The voucher code cannot be clubbed with any other ongoing offer.

The voucher code once issued, will not be extended beyond expiry date.

Renewal of membership will be available as per the standard Zomato Gold usage & user-based pricing as applicable otherwise on Zomato.

For further details on Zomato Gold membership, visit the FAQs section on the Zomato app.

Other Zomato Gold Terms and Conditions can be checked here: <https://www.zomato.com/policies/terms-of-service/>

Benefits offered by Toni&Guy

Offer: Gift voucher worth INR 3,000.

The voucher cannot be used to purchase memberships, packages or loyalty points.
The voucher value is inclusive of all taxes.
Prior appointment must be taken by the eligible Cardholder or related persons.
The voucher can be availed at Toni&Guy outlets across North, Central, West and North-East regions of India.
This voucher is applicable on all hair, beauty, makeup and nail services.
The discount is applicable only on services (not products).

Benefits offered by Interflora

Offer: Gift voucher worth INR 1000.

The voucher is valid only for the Eligible Cardholder.
The voucher can be availed only on the Interflora app, by applying it at the checkout page.
The voucher can be availed across all Interflora products.
The voucher code is valid for a period of one year from the date of issuance of the voucher.
Any query regarding the usage of the voucher will be entertained only till the validity of the voucher. No query will be entertained after the expiry date.
The voucher value will not be settled in cash under any circumstances.
Any person availing this voucher shall be deemed to have accepted all the Terms and Conditions.
In case of any disputes, the decision of Interflora will be final and binding.

C. MILESTONES BENEFITS

Milestone Benefits are accessible through the Times Black App to the Eligible Cardholder, for a period of six months from the date when the Eligible Cardholder is notified about the respective milestone by ICICI Bank.

1. Benefits offered by Klook

Offer - Gift voucher worth INR 10,000 on spends of a minimum of INR 2,00,000.

- Klook will conduct promotions involving offers, coupons and deals (collectively 'Promotions'). The actual amount and conduct of the Promotions may differ for each country or city at Klook's sole discretion.
- This offer is valid from the date of issuance of the voucher until fully redeemed.
- This offer is valid only for bookings made through Klook's website and mobile app, excluding listings from and on third party platforms.
- This offer does not apply to activities in the non-applicable activity list, including flights, Klook Gift Cards etc., unless otherwise stated.

- The Promotions are limited and may differ in each city or country. The Promotions may be subject to Additional Terms and Conditions including but not limited to the validity period.
- Discount will be applied on the final price and displayed on the payment page if any Promotion is applied. No discount will be given if a Promotion fails to apply.
- Coupons featured on the page are valid only for an Indian Cardholder with an Indian phone number.
- Prices listed may be subject to service charges and prevailing government taxes where applicable.
- The Promotions cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges unless otherwise stated.
- Klook reserves the right to require payment of fees or charges for any services offered by Klook.
- The Cardholder will pay all applicable fees or charges as described on Klook's website and mobile app in connection with such services selected by the Cardholder.
- Klook reserves the right to change its price list for fees or charges at any time upon notice to the Cardholder, which may be sent by e-mail or posted on Klook's website and mobile app.
- The Cardholder's use (or continued use) of the services offered by Klook following such notification constitutes acceptance of any new or revised fees or charges.
- Klook supports payment in different currencies and rates can be converted into different currencies for the Cardholder's convenience.
- Activity rates indicated in a certain currency are at a rate determined by Klook, estimated using market spot rates. Payment currency will be clearly indicated at the time of payment. Depending on the method of payment and the Bank, the Cardholder may incur foreign transaction fees when making purchases in different currencies. Please contact the Bank for more information.
- The Promotions are non-refundable and cannot be transferred or sold to third parties.
- Klook reserves the right to suspend, cancel or modify any part of the Promotions (including but not limited to any amendment of these Additional Terms and Conditions) at any time without prior notice. All decisions by Klook in conjunction with the Promotions including but not limited to the offers, deals, terms of redemption and conduct are final and binding and no discussions will be entered into or correspondences entertained in this regard.
- The Promotions may be subject to the Additional Terms and Conditions as specified by Klook at its sole discretion from time to time.
- By participating in the Promotions, the Cardholder hereby expressly acknowledges to be bound by these Terms and Conditions, Klook's General Terms of Use (<https://www.klook.com/en-IN/conditions/>) and Klook's Privacy Policy (<https://www.klook.com/en-IN/policy/>) as may be amended or modified from time to time at Klook's sole discretion.

2. Benefits offered by Avis

Offer - Complimentary luxury airport transfers through Sedan on spends of a minimum of INR 5,00,000.

- Each Eligible Cardholder will be entitled to a maximum of 2 free rides subject to fleet availability provided sufficient balance is available in the Times Black Mobility Wallet.
- Applicable cities for the offer - Bengaluru/ Hyderabad/ Noida/ Greater Noida/ Faridabad/ Ghaziabad/ Ahmedabad/ Pune/ Mumbai/ Delhi/ Gurgaon/ Vadodara/ Chandigarh/ Bhubaneswar/ Cochin/ Jaipur/ Udaipur/ Kolkata/ Agra.
- Municipal city limit: The distance from the customer's pick-up location to his/ her destination is restricted to: Bengaluru/ Hyderabad: 50 km, Rest of the cities: <40> km.
- The standard car offered to the Cardholder will be a Toyota Innova Hycross subject to availability. If the Toyota Innova Hycross is not available, Toyota Innova Crysta will be provided.
- Detailed Terms & Conditions for an Eligible Cardholder - <https://www.avis.co.in/avis-terms-and-conditions-chauffur-drive>. Cancellations are governed as per the cancellation policy of Avis. Points will be credited back to the Times Black Mobility Wallet as per the cancellation policy.
- Call Centre contact details - The Cardholder can send an e-mail to webreservations@avis.co.in or dial +91 124 4724850 or +91 8826782828.

3. Benefits offered by Indian Travel House

Offer - Complimentary luxury airport transfer through Sedan on spends of a minimum of INR 5,00,000.

- Each Eligible Cardholder will be entitled to 1 free car ride subject to fleet availability provided sufficient balance is available in the Times Black Mobility Wallet.
- For airport transfers, no deviations or waiting times are allowed. The one-way airport transfer rate applies only within the municipal limits of the respective city (up to <40> km one way).
- All car bookings are subject to availability.
- Indian Travel House (ITH) is not responsible for the loss of any belongings left by the Cardholder in the vehicle.
- Cancellation Policy:
 - i. Before 24 hours of booking confirmation – No charge. Times Black Mobility Wallet points will be credited back for reuse in the Times Black App.
 - ii. Before 4 hours of reporting time – No charge. Times Black Mobility Wallet points will be credited back for reuse in the Times Black App.
 - iii. After the car is dispatched and before the reporting time – Times Black Mobility Wallet points will not be credited back for reuse in the Times Black App.

- iv. After the car has been reported to the reporting address – Times Black Mobility Wallet points will not be credited back for reuse.
- v. In case of 'No Show', Times Black Mobility Wallet points will not be credited back for reuse in the Times Black App.
- vi. All bookings must be addressed only to the ITH Centralised Reservation Desk at bookings@indiantravelhouse.com which operates 24x7x365. For assistance, contact +91 9773890483/ 9773890485.

4. Benefits offered by BLADE India

Offer - Complimentary luxury airport transfer through air on spends of a minimum of INR 5,00,000.

- Eligible Cardholder will have to make the booking through the Times Black App. Fulfilment of the booking will be provided by BLADE to the Eligible Cardholder.
- Only 1 complimentary airport transfer can be availed by the Eligible Cardholder provided sufficient balance is available in the Times Black Mobility Wallet.
- All bookings have to be made at least 48 hours prior to departure. BLADE India will issue tickets promptly on confirmation of the request subject to availability.
- Issued tickets cannot be cancelled.
- Eligible Cardholder can avail this benefit one time only.
- Additional passenger requests to be sent to BLADE India directly, which can be booked by the Eligible Cardholder at prevailing rates.
- Point of contact for reservations - Name: Kanchan, Designation: Charter Manager, Contact Number: 18001025233, E-mail ID: kanchan@flyblade.in.
- For cancellations before ticket issuance, a Cardholder can connect with the Blade Customer Support: Phone no. 18001025233, E-mail ID - customerservice@flyblade.in.

5. Benefits offered by Tata CLiQ Luxury

Offer - Gift voucher worth INR 10,000 on spends of a minimum of INR 10,00,000.

- Pine Labs or Tata CLiQ is not responsible if a Gift Card is lost, stolen, destroyed or used without permission. Tata UniStore Limited ('Tata CLiQ') will have the right to close customer accounts and take payment from alternative forms of payments if a fraudulently obtained Gift Card is redeemed and/ or used to make purchases on www.tatacliq.com.
- It is mandatory to register as a customer and register the Gift Card to avail the same. The registration process is mandated by the Reserve Bank of India for all customers of Tata CLiQ Gift Cards prior to redemption of the same.
- Every holder of a Gift Card shall be required to add the value stored on such Gift Card into the Tata CLiQ customer account as a pre-requisite to the redemption of

the Gift Card. The loading of the Gift Card onto the Tata CLiQ customer account shall constitute registration of the customer.

- Tata CLiQ shall honour and consider requests for blocking of Gift Cards only from the customers who have registered as per the terms above.
- Please refer to the Customer Grievance policy for liability, dispute and unauthorised transaction related aspects on <https://www.qwiksilver.com/grievance-policy/>.

Neither Pine Labs nor Tata CLiQ makes any warranties, express or implied with respect to the Gift Card including without limitation any express or implied warranty of merchantability or fitness for a particular purpose. In the event a Gift Card is non-functional, the sole remedy will be the replacement of such Gift Card. If the applicable law does not allow limitations on implied warranties or the exclusion or limitation of certain damages, some or all of the above disclaimers, exclusions or limitations may not apply to the Cardholder and he/ she may have additional rights.

- The conditions of use at <https://www.tatacliq.com/cliq-cash-tnc> apply to a Gift Card. Pine Labs reserves the right to change the Terms and Conditions of the Gift Card from time to time at its discretion and without prior notice to the Cardholder. All Terms and Conditions are applicable to the extent permitted by law.

Pine Labs contact information - www.qwiksilver.com

6. Benefits offered by Ayatana Resorts

Offer - Gift voucher worth INR 20,000 on spends of a minimum of INR 20,00,000.

- Cardholder can redeem the voucher only once.
- The voucher is applicable only on Ayatana Coorg and Ayatana Ooty properties.
- Once booked, the dates of the stay can be postponed only once if the intimation reaches us up to at least 14 days prior to the booked check-in date.
- Cancellation is not applicable once the booking is made.
- Cottages/ chalets/ villas are subject to availability at the time of confirming the dates.
- The voucher is redeemable only on non-blackout dates. The blackout dates are:
 - i. Christmas & New Year - Dec 20, 2024 to Jan 02, 2025
 - ii. Dussehra – Sep 30, 2025 to Oct 04, 2025
 - iii. Diwali – Oct 20, 2025 to Oct 24, 2025
- The giveaway will be on the breakfast plan (Continental Plan) only for 2 adults for one room night. All Food and Beverages besides breakfast for 2 adults (only once) will be charged on actuals.
- For any kind of customer support including cancellations, please write to us at reservations@ayatanacoorg.com or call us at +91 9945502000.

General Terms and Conditions by ICICI Bank Limited governing the Credit Card:

1. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offers shall be borne solely by the Cardholder and ICICI Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
2. Terms and Conditions of ICICI Bank and third parties apply. ICICI Bank holds no warranty or makes no representation about the quality, delivery, usefulness or otherwise of the goods/ services offered by third parties. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of ICICI Bank/ third parties.
3. ICICI Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services /offers availed by the Cardholder under the alliance offered by the third parties. Any dispute or claim regarding the goods, services and assured gifts/ prizes must be resolved by the Cardholder with the third parties directly without any reference to ICICI Bank.
4. ICICI Bank reserves the right to disqualify the third party alliance partners or Cardholder from the benefits of the alliance if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the alliance.
5. ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services offered by third parties.
6. The offers/ benefits are not available wherever prohibited and/ or on products/ services for which such alliances cannot be offered for any reason whatsoever.
7. The benefits, offers, products and services are provided by the respective partner and partner's service providers. Neither ICICI Bank nor Times Internet Limited provides or hosts the underlying goods and services and either is not responsible for the quality, quantity, fitness or merchantability. In case of any issues related to these services or products, please contact the respective partner or service provider as applicable.
8. The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business-related purposes in any manner whatsoever. The Credit Card should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (example for working capital purposes).

Reward points

a) Get 2% ICICI Bank reward points on all eligible domestic transactions. Capping of 5000 ICICI Bank reward points is present in each statement cycle for the following categories:

1. Utilities payment
2. Insurance premium payment
3. Education payment
4. Government payments like house tax, advance tax, fines, court payments, postal payments etc.

- b) Get 2.5% ICICI Bank reward points on all eligible international transactions.
- c) Value of 1 ICICI Bank reward point is up to ₹ 1.
- d) Redemption against statement of ICICI Bank reward points: 1 Rupee = ₹ 0.4.
- e) ICICI Bank reward points on transactions converted into EMLs will be reversed.

f) Reward points will not be earned on fuel transactions and rent payments.

ICICI Bank reward points can be tracked & redeemed through the iMobile application and Internet Banking across categories from movie and travel vouchers to lifestyle products, mobiles and appliances.

Steps to redeem ICICI Bank reward points:

Internet Banking

Log in to Internet Banking > Cards & Loans > Credit Card > Reward Points.

iMobile app

Log in to iMobile > Go to Cards & Forex > Select card number > Click on 'Redeem Now'

For redeeming reward points, call ICICI Bank Customer Care on 1800 1080.

Bank Benefits

i. Fuel transaction:

- a) Fuel surcharge waiver of 1% on all fuel transactions.
- b) Maximum waiver of ₹ 1000 per statement cycle can be provided.

ii. Lounge access:

A. International Lounge Access with Priority Pass Membership

- a) A Primary Cardholder and an Add-on Cardholder can enjoy unlimited international lounge access with Priority Pass Membership.
- b) A Primary Cardholder and an Add-on Cardholder may utilise the refreshment and business centre facilities at the Priority Pass lounge. Visit <https://www.prioritypass.com/airport-lounges> for the list of lounges.
- c) The access and usage at all Priority Pass lounges outside are complimentary only for Primary and Add-on Priority Pass holders.
- d) Presentation of the Priority Pass Card at the participating airport lounge is mandatory to avail access.
- e) Guest visits using Priority pass will be charged at USD 29 + GST per visit per guest.
- g) When presenting the Priority Pass card on entering the lounge, lounge staff will either electronically scan or take an imprint of the card and issue a 'Record of Visit' voucher or receipt to the Cardholder or make a log entry. The Cardholder must sign the 'Record of Visit' voucher or receipt or sign the electronic reader (as applicable), which will also reflect the exact number of accompanying guests, if any but does not show any per person per visit charge. The charge per visit for the Cardholder wherever relevant and that for any guests will be based on the 'Record of Visit' voucher/ receipt/ log submitted by the lounge operator.
- h) The lounge staff will wherever appropriate, make a voucher imprint/ log entry of the Priority Pass card and the Cardholder will be responsible for ensuring the 'Record of Visit' voucher/ receipt/ log correctly reflects his/ her own usage and that of any guests at the time of using the lounge. Wherever applicable, the Cardholder is responsible for retaining the 'Cardholder's copy of the 'Record of Visit' voucher or receipt presented to him/ her at

the lounge. Priority Pass always reserves the right to make any changes to these Terms & Conditions subject to giving the Cardholder reasonable notice as appropriate in the circumstances.

B. Times Black ICICI Bank Credit Card – Domestic Lounge Access

1. For lounge visits within India, Primary & Add-on Cardholders can avail unlimited complimentary lounge access through Times Black ICICI Bank Credit Card. Please swipe the Times Black ICICI Bank Credit Card to avail the complimentary lounge access.
2. [Click here](#) for the list of lounges.

iii. Zero cancellation charges on flight and hotel bookings:

Claim process (for flight and hotel cancellations)

a) Cardholder will raise a claim through:

a. Call Centre: - 1800-2666

b. E-mail (ihealthcare)- ihealthcare@icicilombard.com

b) Claim number will be generated and the Bank executive will send a letter of requirement to process the claim to the claimant.

c) ICICI Lombard will confirm with ICICI Bank the eligibility of the claim (card and purchase details).

d) The Cardholder will share all the documents.

e) If there is a further requirement for documents or details, our claims team will contact the customer.

f) ICICI Lombard will take 14 days to process the claim (including payment) once all the documents are received.

Please find the necessary details the claimant is required to provide at the time of claim intimation through E-mail:

1) Policy number:- 4049/258012671/00/000

2) Name of the insured: Name of the Cardholder

3) Date of Loss (DOL): Mon DD, YYYY

4) Nature of Loss (NOL): Nature of Loss details

5) Nominee's address with PIN Code

6) E-mail ID and mobile number

*DOL: - Date when the Cardholder has cancelled the existing bookings.

*NOL: - Reason for cancellation.

Terms and Conditions:

a) The lounge access is valid only for the Primary Cardholder's tickets/ bookings made using Primary Times Black ICICI Bank Credit Card for his/ her stay.

b) Bookings made through Times Black ICICI Bank Credit Card shall be considered eligible for cancellation. Coverage is applicable for all Times Black ICICI Bank Credit Cardholders.

c) Coverage is for non-refundable amount (excluding any convenience).

d) Charges or any other costs other than the ticket cost when a booking is cancelled are not covered.

e) Maximum indemnification limit per transaction is INR 12000.

f) Maximum indemnification limit per card is INR 12000.

g) Coverage is applicable for first two cancellations (domestic flight/ hotel/ movie).

h) Applicable for booking of tickets/ stays in India only.

i) Upon cancellation, the Credit Cardholder will receive refund only for his/ her ticket or hotel booking.

- j) Coverage is provided till 24 hours before the travel/ stay date.
- k) Coverage is applicable for 4 star/ 5 star hotels.
- l) Claim reporting timelines for a Cardholder - Intimation of claim to the Bank by the Cardholder should be made within 60 days from the date of the incident. Claim reporting timelines for the Bank to inform ICICI Lombard should be within 30 days from the date of intimation to the Bank by the Cardholder. Payment for domestic flight/ hotel/ movie ticket bookings should be made only through the Times Black ICICI Bank Credit Card.

Comprehensive Insurance Coverage

Coverage Sum Insured	Amount
Personal Accident due to Air (Death only)	₹ 3,00,00,000
Purchase Protection	₹ 1,40,000
Credit Shield	₹ 1,00,000
Loss of Checked in Baggage	₹ 84,000
Plane Hijacking	₹ 1,00,000
Card Liability Cover (Lost Card Liability, Counterfeit/ Skimming/ Phishing and Online Fraud Protection).	₹ 50,000
Medical Expenses for injury caused by and arising out of Rail/ Road accident	₹ 50,000
Loss of Passport and travel related documents	₹ 35,000
Baggage Insurance	₹ 25,000
Delay of Checked in Baggage	₹ 21,000
Missing of Connecting International Flight during transit	₹ 21,000
Delay in Flight	₹ 17,500

All insurance benefits will be applicable only in case the Times Black ICICI Bank Credit Card has been used at least once in the last 60 days prior to the event. All insurance benefits are available on the Primary Card only. There is no insurance cover on the Supplementary Cards. Please ensure that the minimum amount due on the Credit Card is paid at all times to avail insurance benefits.

*Applicable for international travel only and not for domestic travel and only when the tickets are purchased using the Times Black ICICI Bank Credit Card. Travel insurance covers international travel only.

General Conditions:

- The insurance cover is valid only on the Primary Card. Only the Primary Cardholder is covered.
- Active Card clause - Cover is applicable only on an active card. An active card is defined as a card with one transaction/ activity on any ATM/ POS/ E-commerce terminal in the last 90 days from the date of loss.
- All cards should have Chip and PIN technology built in.

d) Claim documents have to be submitted by ICICI Bank/ Cardholder within <60> days from the date of intimation to ICICI Lombard. The coverage mentioned above is provided by ICICI Lombard General Insurance Company Limited under group policies issued to ICICI Bank for its Cardholders.

Claim process for insurance:

a) Cardholder will raise a claim through:

a. Call Centre: - 1800-2666

b. E- mail (ihealthcare)- ihealthcare@icicilombard.com

b) Claim number will be generated and the Bank executive will send a letter of requirement to process the claim to the claimant.

c) ICICI Lombard will confirm with ICICI Bank the eligibility of the claims (card and purchase details).

d) The Cardholder will share all the documents.

e) If there is a further requirement for documents or details, our claims team will contact the customer.

f) ICICI Lombard will take 14 days to process the claim (Including payment) once all the documents are received.

Please find the necessary details the claimant is required to provide at the time of claim intimation through E-mail:

1) Policy number:- 4049/258012671/00/000

2) Name of the insured: - Name of the Cardholder

3) Date of Loss (DOL): Mon DD, YYYY

4) Nature of Loss (NOL) (with description of the accident with dates): Nature of Loss details

5) Nominee's address with PIN Code

6) E-mail ID and mobile number

For any claims, please notify us immediately on the toll-free number 18002666 or on our website (www.icicilombard.com) or drop a letter to the Customer Support department at our registered office address along with the policy number.

Disclaimer: Insurance is the subject matter of solicitation. The insurer for the cover as mentioned above is ICICI Lombard General Insurance Company Ltd. The policy is governed by the Terms and Conditions laid down by ICICI Lombard General Insurance Company Ltd.

ICICI Bank is not responsible for processing of claims and all claim related queries need to be taken up directly with ICICI Lombard General Insurance Company Ltd. by calling on the toll-Free number 1800 2666 or writing to ihealthcare@icicilombard.com.

iv. Concierge Services

Our team of service professionals at i-Assist, our 24x7 concierge service takes care of every need right from finding the right gift and making restaurant reservations to travel and hotel reservations and even delivering movie tickets at the Cardholder's doorstep.

The services include:

1. Restaurant referral and reservation
2. Flower & gift assistance
3. Flight referral and reservation
4. Hotel referral and reservation

5. Car rental & limousine service
6. Booking & delivery of movie tickets*
7. Medical concierge privileges **
8. Emergency auto assistance across India#

*This service is currently available in New Delhi, Mumbai, Bengaluru and Chennai.

**In case of any unforeseen situation, if the Cardholder needs to be moved to a place where appropriate medical care is available, the i-Assist team can arrange for air and/or surface transportation and communication to move him/ her to the required hospital. i-Assist can also connect him/ her with the physicians, hospitals, clinics, dentists and dental clinics on request. The Cardholder can also ask to set up appointments with local doctors.

#A range of emergency auto assistance services are available in New Delhi, Mumbai, Kolkata, Hyderabad, Bengaluru and Chennai including towing, repair and alternative travel assistance.

To contact the i-Assist team, please call on 1800 26 70731 (Toll-free for MTNL/ BSNL) or 022 6787 2016 (Standard call charges applicable).