

CREDIT CARD STATEMENT



12112025_1

MR Bharat Anand
ENGLABS.INDIA.PVT.LTD
1021.1022.2nd.Floor.Disha
Arcade.It.Park.Road..MDC.Sector.4.Panchk
Near ivy hospital
HARYANA, PANCHKULA 134114

STATEMENT DATE
November 12, 2025

PAYMENT DUE DATE
November 30, 2025

Total Amount due

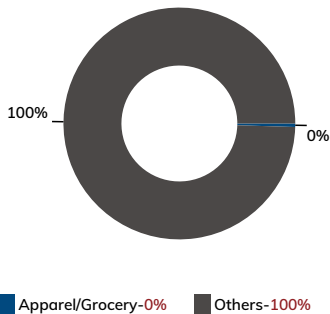
₹97,065.35

Minimum Amount due

₹4,860.00

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

SPENDS OVERVIEW



OFFER ZONE

For exclusive
offers, visit
www.icicibank.com/offers

T&C apply

EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
1191	1191

*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 13, 2025 to November 12, 2025
Place of supply: Haryana
State Code: 6

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.

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 > 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
₹82,071.74	₹1,09,137.09	₹0.00	₹94,143.48

CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,00,000.00	₹2,934.65	₹10,000.00	₹2,934.65

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
4315XXXXXXXX6001					
18/10/2025	12176181189	BBPS Payment received	0		22,071.74 CR
19/10/2025	12183080375	BBPS Payment received	0		12,071.74 CR
21/10/2025	12198554801	AMAZON PAY INDIA PVT LTD WWW.AMAZON.IN IN	204		10,236.00
22/10/2025	12203695720	cred Mumbai IN	4		477.50
25/10/2025	12215557518	BBPS Payment received	0		10,000.00 CR
25/10/2025	12219797698	RAZ*FCAP TECHNOLOGIES PRI Mumbai MH IN	503		50,381.89
28/10/2025	12229183118	BBPS Payment received	0		50,000.00 CR
28/10/2025	12236908105	RAZ*FCAP TECHNOLOGIES PRI Mumbai MH IN	329		32,927.14
28/10/2025	12236954338	RAZ*FCAP TECHNOLOGIES PRI Mumbai MH IN	151		15,114.56

International Spends

For any query, you may write to us on 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
- 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 banner features four circular icons representing different cashback offers. From left to right: 1. An orange circle with 'EARN 5% BACK' and 'ON AMAZON.IN* FOR AMAZON PRIME CUSTOMERS'. 2. A red circle with 'EARN 3% BACK' and 'ON AMAZON.IN* FOR AMAZON OTHER CUSTOMERS'. 3. A blue circle with 'EARN 2% BACK' and 'ON 100+ AMAZON PAY PARTNER MERCHANTS*'. 4. An orange circle with 'EARN 1% BACK' and 'ON ALL OTHER MERCHANTS*'. The Amazon Pay and ICICI Bank Credit Cards logos are in the top right. A disclaimer at the bottom states: '*Over and above existing offers (If any). No capping on the Amazon Pay balance earnings'.

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



The banner has an orange background. On the left is a smartphone displaying the Amazon.in app with a 'Flight ticket' search bar. On the right, the text reads: 'Book anytime, save always', 'Up to 5% unlimited cashback with Amazon Pay ICICI Bank Credit Card', and 'Book your flights & hotels with Amazon'. At the bottom left is the Amazon Pay logo, and at the bottom right is the text 'For more details, please [click here](#)'. A small 'T&C apply' note is in the bottom right corner.

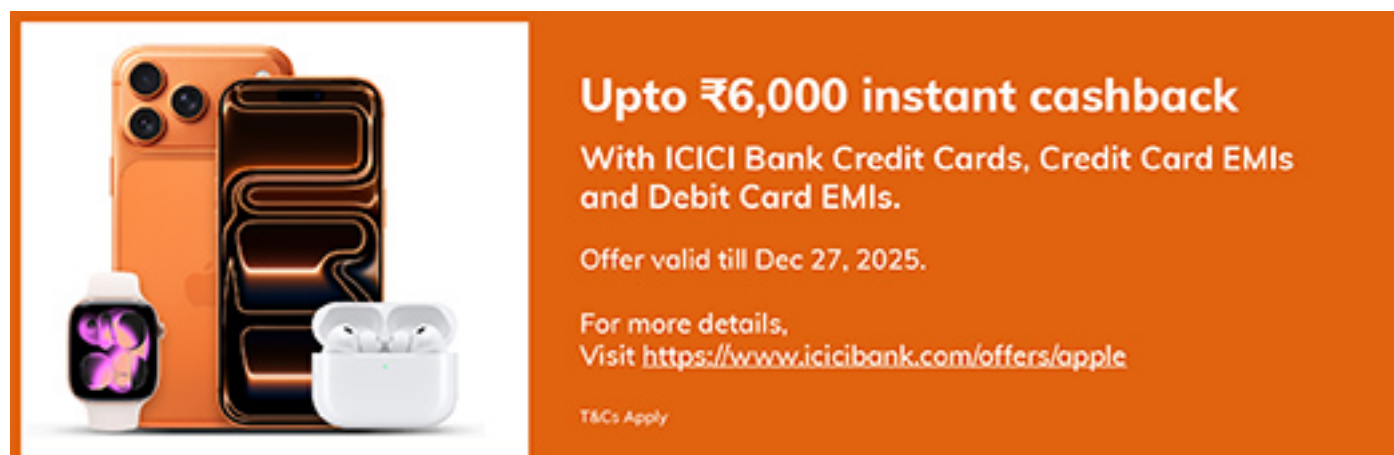
Book anytime, save always

Up to 5% unlimited cashback
with Amazon Pay ICICI Bank Credit Card

Book your flights & hotels with Amazon

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

T&C apply



The banner has an orange background. On the left is an image of an iPhone 11 Pro Max, an Apple Watch, and a pair of AirPods. On the right, the text reads: '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>', and 'T&Cs Apply' at the bottom.

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 EMI's 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 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.

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:

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