## CREDIT CARD STATEMENT

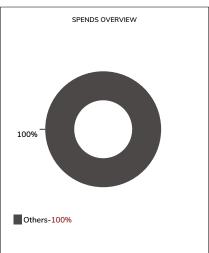


MR PILLI RAMESH 1 313 3 RAYUDU PALE RAYUDU PALEM RAMANAY PETA KAKINADA APSP CAMP ANDHRA PRADESH, KAKINADA 533005

STATEMENT DATE May 25, 2025

PAYMENT DUE DATE **June 12, 2025** 

# Total Amount due ₹8,823.77 Minimum Amount due ₹6,750.00 Interest will be charged if your total amount due is not paid





EARNINGS				
Earned	Earnings transfered to Amazon Pay balance*			
83	83			

\*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 : April 26, 2025 to May 25, 2025 Place of supply: Andhra Pradesh State Code: 37

## amazon pay





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

 ₹6,653.24
 ₹8,823.77
 ₹0.00
 ₹6,653.24

### **CREDIT SUMMARY**

Credit Limit (	Including cash)	Available Credit (Including cash)	Cash Limit		Available Cash	
₹20,00	0.00	₹11,437.78	₹2,00	2,000.00 ₹2,000.00		000.00
Date	SerNo.	Transaction Details		Reward Points	Intl.# amount	Amount (in₹)
4315XXXXXXX8000						
27/04/2025	1116131301	5 BBPS Payment received		0		6,653.24 CR
27/04/2025	1116569116	1 Interest Amount Amortization	n - <12/12>	0		87.08
27/04/2025	1116569116	4 IGST-CI@18%		0		15.67
27/04/2025	1116569117	2 Principal Amount Amortizati	on - <12/12>	0		6,535.02
11/05/2025	1124940667	3 IND*AMAZON HTTP://WWV	V.AM IN	54		1,099.00
16/05/2025	1127880360	7 IND*AMAZON HTTP://WWV	V.AM IN	14		288.00
23/05/2025	1131866082	4 IND*AMAZON RECHARGES HTTPS://WWW.A IN		15		799.00

# 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**



## **≰**iPhone 16 Pro



# Upgrade to iPhone 16 with EMIs starting at ₹2497/-per month

Offer valid till Sep 30, 2025.

For more details, please click here

T&Cs



Savor the finest flavors
with exclusive dining discounts
with ICICI Bank
Culinary treats program

Offer till Jun 30, 2025.

For more details, visit https://www.icicibank.com/personal-banking/ cards/credit-card/culinary-treat

T&Cs



## Get amazing deals on flights every Monday

Offer till Jun 30, 2025.

For more details, visit <a href="https://www.icicibank.com/of-fers/travel-monday-offer">https://www.icicibank.com/of-fers/travel-monday-offer</a>

make *WY* trip

T&Cs



## Up to ₹5,000 instant cashback on Apple products

Offer valid till Jun 30, 2025.

For more details, visit https://www.icicibank.com/offers/apple

T&Ce



Book anytime, save always

Up to 5% unlimited cashback with Amazon Pay ICICI Bank credit card Book your flights & hotels with Amazon



Visit: https://icici.co/DUvfE8qiRro

TAD

## 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 <a href="www.icicibank.com">www.icicibank.com</a> 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.

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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 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:

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000
2	Total Amount Due on statement dated Oct 08, 2023 (1)	2,000
3	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	100
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000
6	Convenience Fee on Rent Pay on Oct 15, 2023	20
7	GST on Convenience Fee	3.60
8	LPC charged on Oct 30, 2023	500

9	GST on LPC	90
10	On statement dated Nov 08, 2023, interest will be levied @ 40.80% per annum	
11	Interest on 20th Sep 2023 Transaction for 50 days (20 Sep - 8 Nov)	111.78
12	Interest on 15th Oct 2023 Transaction for 25 days (15 Oct - 8 Nov)	55.89
13	Total Interest charged (11 to 12)	167.67
14	GST on Interest	8.38

<sup>\*\*</sup> 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
2	Purchase on Sep 20, 2023	24,000
3	Total Amount Due on statement dated Oct 08, 2023 (2)	24,000
4	Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)	1,200
5	Payment due date - Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000
8	EMI No. 1 Principal	200
9	EMI No. 1 Interest	20
10	GST on EMI Interest	3.60
11	Processing Fee	20
12	GST on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900
14	GST on Late Payment Fee	162
15	Purchase on Oct 30, 2023	1,000
16	Over-limit Fee	550
17	GST on Over-limit Fee	99
18	Total Outstanding Due (TAD) on Statement dated Nov 08, 2023	26,958.20
19	On statement dated Nov 08, 2023, following MAD will be calculated:	
20	Overdue of previous statement (4)	1,200
21	EMI No. 1 (Principal & Interest & GST) (8 to 10)	223.60
22	Over-limit Amount above Credit Limit (18 – 1)	958.20
23	EMI Processing Fee (11)	20
24	GST on EMI Processing Fee (12)	3.60
25	Late Payment Fee (13)	900
26	GST on Late Payment Fee (14)	162
27	Over-limit Fee (16)	550
28	GST on Over-limit Fee (17)	99
29	5% GST on remaining Balance (18 - 20 - 21 - 22 - 23 - 24 - 25 - 26 - 27 -28)	1,142.09
30	Minimum Amount Due on statement dated Nov 08, 2023 (20 to 29)	5,258.49

<sup>\*\*</sup> 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