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Unlimited Rewards that Never Expire

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8 complimentary Domestic airport lounge access and 1 complimentary International airport lounge access pour to 6% myCash on MakeMyTrip bookings, over and above the discounts on MakeMyTrip

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Complimentary airport lounge access

25% discount on movie tickets, on BookMyShow and Inox, twice per month

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Movie ticket benefit - Buy 1, Get 1 free

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Unlimited complimentary Domestic & International lounge access.

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Unlimited Domastic & International lounge
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spends and 2 Reward
points on every ■100 domestic spends
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Special Access to The Quorum club with exceptional benefits
Unlimited complimentary access to international and domestic airport lounges
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BOGO offer on movie & event tickets, Up to two
times every month
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1% fuel surcharge waiver at all fuel stations
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Unlimited Domastic & International lounge Access 6 rewards points on every ■200 at all eligible retail transaction add to compare 1 Complimentary night stay with Epicure Plus Membership (validity of 1 year) Complimentary EazyDiner Prime Membership every year 12,500 ICICI Bank Reward Points as Joining Bonus and Annual Bonus 2 EaseMyTrip Air Travel Vouchers worth Rs 3,000 each on first Rs 4,00,000 spends and next Rs 4,00,000 spends Joining Fee: ■12500+GST Annual Fee: ■12500+GST know more **Emeralde Credit Card** Rs. 12000 + GST Rs. 12000 + GST Joining / Annual fee will be reveresed basis the current spent of ■1500000 BOGO offer on movie & event tickets, Up to four times every month on tickets worth up to ■750 1% fuel surcharge waiver at all fuel stations Unlimited Domastic & International lounge Access Unlimited Domastic & International lounge Access 4 rewards points on every ■100 at all eligible retail transaction and 1 rewards points on every ■100 at utilities and insurance bill payments except fuel add to compare Unlimited complimentary Domestic & International lounge access. BOGO offer on movie & event tickets, Up to four times every month on tickets worth up to ■750 Up to 4 rounds of complimentary golf basis the applicable spends on the previous

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you spend more than

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machine

Min. 15% discount on dining

bills at over 2600

restaurants in India

2 complimentary

domestic airport lounge

visits per quarter

2 complimentary

railway lounge visits per

quarter

Upto 3 ICICI Reward points on

domestic spends and

upto 6 ICICI Reward points on international spends,

add to compare

Welcome vouchers worth Rs. 5000+

25% discount on movie tickets, on BookMyShow and Inox,

twice per month

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Rs 50k

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Joining

Fee:

■3000+GST

Annual Fee:

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Rs. 500 + GST

Rs. 500 + GST

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1% fuel surcharge waiver at HPCL

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bills at over 2600

restaurants in India

1 complimentary

domestic airport lounge

visit per quarter

1 complimentary

railway lounge visit per

quarter

Earn 2 ICICI Reward points

for every Rs. 100 spent

except fuel

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25% discount on movie tickets, on BookMyShow and Inox,

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One Complimentary Railway and Domestic Airport Lounge

Access, per quarter

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Joining

Fee:

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NIL

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500/

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Manchester United Platinum Credit Card

Rs. 3000 + GST

Rs. 2000 + GST

Annual fee waived off if

you spend more than

Rs. 3,00,000 in the previous year

2 complimentary movie

tickets every month

1% fuel surcharge waiver at HPCL

Petrol Pumps when

card is swiped on ICICI Merchant Services swipe

machine

Min. 15% discount on dining

bills at over 2600

restaurants in India

2 complimentary

domestic airport lounge

visits per quarter

2 complimentary

railway lounge visits per

quarter

Upto 3 ICICI Reward points on

domestic spends and

upto 6 ICICI Reward points on international spends,

add to

compare

Complimentary Manchester United Football

Up to 3 reward points per Rs. 100 spent

25% off up to Rs. 100 on selected cinema ticket

retailers

1 Complimentary Airport Lounge Access per quarter

Joining

Fee:

■499+GST

Annual Fee:

■499+GST

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Rs. 2000 + GST

Annual fee waived off if

you spend more than

Rs. 3,00,000 in the previous year

2 complimentary movie

tickets every month

1% fuel surcharge waiver at HPCL

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machine

Min. 15% discount on dining

bills at over 2600

restaurants in India

2 complimentary

domestic airport lounge

visits per quarter

2 complimentary

railway lounge visits per

quarter

Upto 3 ICICI Reward points on

domestic spends and

upto 6 ICICI Reward points on international spends,

add to

compare

Complimentary Manchester United Football &

Holdall Up to 5 reward points per Rs. 100 spent 25% off up to Rs. 150 on selected cinema ticket retailers Two Complimentary Airport Lounge Access/quarter **Joining** Fee: **■**2499+GST Annual Fee: ■2499+GST/ **Apply Now** Know more Chennai Super Kings Credit Card NA NA NA NA 1% fuel surcharge waiver at HPCL Petrol Pumps when card is swiped on ICICI Merchant Services swipe machine Min. 15% discount on dining bills at over 2600 restaurants in India NA NA Earn 2 ICICI Reward points for every Rs. 100 spent except fuel add to compare Joining and renewal gift of 2000 ICICI Bank Reward points Monthly Top spenders will receive a marquee player autographed memorabilia Avail 25% discount, up to Rs 100, on a minimum purchase of 2 movie tickets per transaction, on BookMyShow and Inox. The offer can be availed twice in a month Joining fee of ■500 + (GST). **Joining** Fee: **■**500 + (GST) **Know More** Adani One Signature Credit Card NA NA

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7% Reward Points on Adani One ecosystem*, Adani-managed airports, Trainman,

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Exclusive benefits of 2 pranaam, 8 porter and 8 car parking (premium and valet)

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at Adani-managed airports

16 domestic lounge accesses and premium upgrades at Adani-managed airports Buy one ticket and get up to Rs 500 off on the second ticket, twice every month through BookMyShow

Joining

Fee:

■5000+GST

Annual Fee:

■5000+GST

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Upto 6% myCash on MakeMyTrip bookings, over and above the discounts on MakeMyTrip

Forex Markup of ONLY 0.99%

Complimentary MMTBLACK Gold Membership with added benefits and discounts 8 complimentary Domestic airport lounge access and 1 complimentary International airport lounge

access per year

Joining

Fee:

■999+GST

Annual Fee:

■999+GST

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bills at over 2600

restaurants in India

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machine Min. 15% discount on dining bills at over 2600 restaurants in India NA NA Earn 2 ICICI Reward points for every Rs. 100 spent except fuel add to compare Joining Fee: Rs.2500+GST, Annual Fee (Second year onwards) - Nil Rs 1,500 My Cash* plus complimentary MMTBLACK Exclusive membership*, plus MakeMyTrip holiday voucher worth Rs 2,500 on joining Complimentary international and domestic airport lounge access and domestic railway lounge access **Exclusive MMT Cabs benefits Joining** Fee: **■**2500+Gst Annual Fee: Nil **Know More Expressions Card** NA NA NA NA 1% fuel surcharge waiver at HPCL Petrol Pumps when card is swiped on ICICI Merchant Services swipe machine Min. 15% discount on dining bills at over 2600 restaurants in India NA NA Earn 2 ICICI Reward points for every Rs. 100 spent except fuel add to compare Earn 3 Reward Points per ■ 100 spent for all retail purchases except fuel Avail of 25% discount up to INR 100 on purchase of minimum

two tickets up to two times in a month **Joining** Fee: **■**499 + **GST** Annual Fee: **■**499 + **GST Know More HPCL Coral Visa Card** NA NA NA NA 1% fuel surcharge waiver at HPCL Petrol Pumps when card is swiped on ICICI Merchant Services swipe machine Min. 15% discount on dining bills at over 2600 restaurants in India NA NA Earn 2 ICICI Reward points for every Rs. 100 spent except fuel add to compare 2.5% cashback and savings of 1% fuel surcharge on fuel purchases at HPCL pumps Earn 2 Reward Points from ICICI Bank Rewards on every ■100 spent on retail purchases except fuel. 25% discount on movie ticket bookings up to Rs. 100 per transaction on BMS and Inox **Joining** Fee: ■199+GST Annual Fee: ■199+GST **Apply Now** Know more **HPCL Super Saver Credit Card** NA NA NA

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restaurants in India

NA

NA

Earn 2 ICICI Reward points for every Rs. 100 spent

except fuel

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Earn 5% back (in Reward Points) on utility, grocery and

departmental store

spends

Complimentary 24x7 Road-Side Assistance (RSA)

services

Joining

Fee:

■500+GST

Annual Fee:

■ 500+GST

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Emirates

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1% fuel surcharge waiver at HPCL

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bills at over 2600

restaurants in India

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NA

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for every Rs. 100 spent

except fuel

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Earn Skywards miles on spends

Complimentary airport lounge access Joining Fee: 10,000+GST Annual Fee: 10,000+GST Know more Accelero NA NA NA NA 1% fuel surcharge waiver at HPCL Petrol Pumps when card is swiped on ICICI Merchant Services swipe machine Min. 15% discount on dining bills at over 2600 restaurants in India NA NA Earn 2 ICICI Reward points for every Rs. 100 spent except fuel add to compare 2 ICICI Bank Reward points on every Rs 100 spent for retail transactions except fuel Complimentary 24X7 roadside assistance, with complimentary key car parts 2.5% cashback* on your fuel purchases at HPCL petrol pumps 1 complimentary airport lounge access per quarter by spending INR 5,000 in previous calendar quarter **Joining** Fee: 499+GST Annual Fee: 499+GST **Know More** Platinum Credit Card

No Fees

NIL NA NA NA NA

1% fuel surcharge waiver at HPCL

Petrol Pumps when

card is swiped on ICICI Merchant Services swipe

machine

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bills at over 2600

restaurants in India

Earn 2 ICICI Reward points

for every Rs. 100 spent

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Zero Joining and Annual Fees

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1% Fuel Surcharge waiver at HPCL petrol pumps

Joining

Fee:

NIL

Annual Fee:

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A Card dedicated to those who dedicate their lives to serving the nation.

To honour the spirit and selfless service of the Indian Defence and Paramilitary personnel, ICICI Bank has in Know more

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ICICI Bank HPCL Super Saver RuPay Credit Card comes with a secured RuPay payment network and an a Apply now

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Amazon Pay ICICI Credit Card

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Coral RuPay Credit Card

ICICI Bank Coral RuPay Credit Card offers a variety of benefits, allowing you to earn Reward Points. ICICI E

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Credit Card Eligibility

Here are the eligibility criteria for getting an instant Credit Card from ICICI Bank:

Minimum Age: 21 years

Applicant Type

Minimum Annual Income

Salaried

2,40,000

Self-employed

■ 3,60,000 (as per ITR)

Credit Card Fees & Interest Rates

Are you familiar with the charges applicable on your Credit Card transactions? Let's find out more about the Joining/Annual Fee

The Joining Fee is an initial cost to own the Card. It varies from bank to bank and on the type of card you ap Interest Charge

Interest Charges are levied on all new transactions and on outstanding dues, due to non-payment by the due Late Payment Fee

If you are unable to pay the outstanding amount, the Bank will notify you to pay the minimum amount. In case Foreign Transaction Fee

Although some Credit Cards are accepted globally, you will still have to incur an extra transaction fee if you over-the-Limit Fee

You are assigned a credit limit based on the type of Credit Card. If you spend beyond the threshold limit, you GST

The Goods and Service Tax or GST is applicable on all Credit Card transactions. Presently, the GST rate for **Credit Card Charges Credit Card** Monthly Annual Overdue Interest rate ICICI Bank Instant Platinum Credit Card/ ICICI Bank Instant Gold Credit Card/ Fixed Deposit Instant Credit (2.49% 29.88% InterMiles ICICI Bank Credit Cards 3.50% 42.00% ICICI Bank Coral Credit Card 3.40% 40.80% ICICI Bank Rubyx Credit Card 3.40% 40.80% ICICI Bank Sapphiro Credit Card 3.40% 40.80% ICICI Bank Make My Trip Platinum Credit Card 3.50% 42.00% ICICI Bank Make My Trip Signature Credit Card 3.50% 42.00% ICICI Bank Manchester United Platinum Credit Card 3.67% 44.00% ICICI Bank Manchester United Signature Credit Card 3.67% 44.00% ICICI Bank HPCL Coral Credit Card 3.40% 40.80% ICICI Bank HPCL Super Saver Credit Card 3.50% 42.00% ICICI Bank Accelero Credit Card 3.40% 40.80% ICICI Bank Mine Credit Card 3.40% 40.80% ICICI Bank Expressions Credit Card 3.40% 40.80%

Things to know before applying for a Credit Card

Things to know before applying for a Credit Card

Choose the right card

Different Credit Cards cater to different needs, so choosing the right card is essential. Consider factors such Understand the billing cycle

The billing cycle is the period between two statement dates. It's essential to understand the billing cycle to a Pay your bills on time

Late payments can negatively impact your credit score and result in late payment charges and interest charge Avoid maxing out your credit limit

It's advisable not to use your entire credit limit. Using more than 30% of your credit limit can negatively impa Keep track of your expenses

It's important to keep track of your expenses to avoid overspending and to pay your bills on time.

Benefits of ICICI Bank Credit Card

Below are some of the benefits that you can enjoy with an ICICI Bank Credit Card:

Convenient Transactions

Online shopping, bill payments and managing purchases are all made simple and rewarding with ICICI Bank Establish a Credit Profile

Regular use and timely payments of your ICICI Bank Credit Card raises your credit score over time and conferes on Purchases

Make your purchases more satisfying with discounts and reward points on almost every transaction.

Secure Transactions

Your purchases are secured with features like contactless payments and scan-and-pay alternatives.

How to apply for a Credit Card with ICICI Bank?

Steps to apply online for an ICICI Bank Credit Card:

Choose the Credit Card that best suits your financial requirements by exploring the options available Click on 'Apply Now'

You'll be redirected to the application page. Fill in the required details

After submitting your details, your new Credit Card will be issued following an internal review process.

Why should I apply for an ICICI Bank Credit Card?

The top reasons to apply for an ICICI Bank Credit Card are:

A wide variety of Credit Cards are available from ICICI Bank to suit your lifestyle

Get exclusive deals and discounts on a variety of products and services throughout the year

Take advantage of discounts, reward points and exclusive savings on dining, shopping, travel and more>

Be assured that all your transactions are secure, including everyday spends, online purchases, bill payments

Tips For Secure Credit Card Usage

Use your Credit Card from reliable and trusted merchants.

Set up alerts for transactions to detect any fraudulent activity.

Always check your Credit Card statement for any discrepancies.

Never save your card information on any websites.

Use strong, unique passwords and never share your Credit Card information with anyone.

Never use your Credit Card on public WiFis or unsecured transactions.

In case of fraud or theft, report the same at the earliest to avail the Card Protection Plan.

Types of Credit Cards in India

Some of the common types of Credit Cards in India are:

Reward Credit Cards - Maximise your spending and earn rewards with a great credit card that fits your lifest

Fuel Credit Cards - Save money on gas and earn rewards with a

fuel credit card

that's designed for drivers like you.

Travel Credit Cards - Travel more, spend less with a travel credit card that earns you rewards, miles, and pe Cashback Credit Cards - Earn cash while you shop with a cashback credit card that puts money back in you Business Credit Cards - Boost your business with a credit card that offers amazing perks tailored to your cor Credit Card – Dos And Don'ts

Credit Cards make it convenient to make purchases but there are always some dos and don'ts you need to Do's

Always pay your bills on time and in full to have a robust credit history and no interest charges.

Always check your Credit Card statements regularly for errors to avoid any fraudulent activities.

Always use your Credit Card wisely to avoid a debt trap.

Don'ts

Don't share your Credit Card information with anyone.

Don't exceed your credit limit.

Don't make late payments.

Benefits of updating Mobile number and E-mail ID

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit C Get real-time updates for all your transactions

Updates on personalised offers, upgrades etc.

Credit Information Companies (CICs) shall send alerts through SMS/ email when your Credit Information Re Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank Popular Credit Card FAQs

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What is a Credit Card?

A Credit Card is a payment card that allows you to make purchases without immediate payment. It is widely What is a Credit Card balance?

A Credit Card balance is the available balance from the sanctioned credit amount, which a Cardholder can usually What is a Credit Card Statement?

A Credit Card Statement is a summary of spends and payments made through the Credit Card during the sp What are Reward Points and how does one use them?

Reward Points are awarded against retail purchases on your ICICI Bank Credit Card, which may differ betwee Can I use my Credit Card for international transactions?

You can activate your Credit Card for International transactions through iMobile Pay or Retail Internet Bankii What is a RuPay Credit Card?

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RuPay Credit Card

is an innovative financial instrument seamlessly integrated with the RuPay payment network. The ICICI Bank How to check the application status of ICICI Bank Credit Card?

To check the status of your ICICI Bank Credit Card application, visit www.icicibank.com > Log in > Track applications ICICI Bank customers can also track their applications through iMobile Pay. Log in to iMobile App >

To know more visit

Credit Card Application Status

How can I get my CVV number without my card?

You can get your ICICI Bank

Credit Card CVV

number through the iMobile Pay app.

Log in to iMobile App > Cards & Forex > Select the specific Credit Card. The Virtual Credit Card facilitates o

Can I use RuPay Credit Card to make payments via UPI?

Yes, linking your

UPI Rupay Credit Card

to iMobile App or UPI apps enables contactless payments without requiring a contact number. Scan any Me What are the documents required to apply for a Credit Card?

When you apply for a Credit Card in India, you are required to provide certain documents. ICICI Bank required to apply for an Add-on Credit Card?

To apply for an Add-on Credit Card with ICICI Bank, log in to your Internet Banking Account and select the A When will I receive a Credit Card after applying?

After you apply for a Credit Card with ICICI Bank, the approval process typically takes a few working days. Of What is the minimum salary required to apply for a Credit Card?

The minimum salary required to apply for an ICICI Bank Credit Card varies according to the issuer and card Can we take a Loan on a Credit Card?

Yes, you can easily apply for a

Loan on Credit Card

if you own any ICICI Bank Credit Card. Customers having a good history of transactions and repayment with What is the limit for a Credit Card?

A Credit Card limit is the maximum amount that you can spend in a month on their Credit Card. It is decided How do I apply for a Credit Card without a salary?

Applying for a Credit Card without salary is possible. However, the issuer bank might ask you to open a Fixe

VIEW ALL FAQS

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Get a free McChicken /McVeggie worth ■145 on a minimum purchase of ■399. Coupon code: ICICIFREE

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Everyday Delights Trendy Wednesdays Offer On Flipkart

Get 10% instant discount on purchase of products across fashion category at Flipkart

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Get The Biggest Deals On Biggest Brands With Tata Neu

Offer is applicable on ICICI Bank Credit Card Full Swipe, Credit and Debit Card EMI transactions.

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Get Up To 22.5% Cashback On Select Samsung Products

Get Up to 22.5% cashback on select Samsung products.

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Get 15% instant discount on Tata CLiQ Palette mobile app (

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), and Tata CLiQ e-commerce site (

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), respective Mobile site and Mobile application

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Avail Rs 5,000 Instant Discount On Croma

Get and instant discount of Rs 5,000 at any Croma Retail Store PAN India or

Croma Website

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Grab Exciting Offers At Croma With Your ICICI Bank Credit/Debit Cards!

Offer is applicable on Credit and Debit Card Full Swipe transactions and also on Credit and Debit Card EMI

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Get Flat Rs 100 Off On Zomato

Flat Rs 100 off on a minimum order of Rs 499 <(applicable for new customers)

Use coupon code 'ICICINEW', valid once per card, per month

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Important notices

Login

to your account with your user ID and password to view your credit card statement.

If you are a member holding the Visa Signature Credit Card from ICICI Bank, please click here for some imp

A redemption handling fee (and GST thereon) is levied for every request seeking redemption of reward poin click here to check.

Members holding the Instant Platinum Credit Card from ICICI Bank will earn two ICICI Bank Reward points of 3D Secure registration, an additional security protocol for your credit card

Option 1: Log in to the 3D Secure section at www.icicibank.com

Step 1 - Visit

https://www.3dsecure.icicibank.com

Step 2 - Enter the number of your credit card, the date it's valid from and your date of birth.

Option 2: Real-time OTP generation

A unique OTP is generated for every transaction. So, you can be rest assured that your transactions are sec For Verified by Visa or Mastercard SecureCode services, register here.

FAQs and terms and conditions

FAQs

Most important terms and conditions

Terms and conditions

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Terms and conditions for instant EMI

Terms and conditions for Personal Loan on Credit Card (PLCC)

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RBI: Beware of Fictitious Offers

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Customer Literature on NPAs and SMAs

Regulatory Disclosure Section 2025

RBI-UDGAM Portal (Unclaimed Deposits Gateway to Access Information)

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Complaint Form

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Popular Products & Services

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Debt Management Services

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ICICI Lombard General Insurance

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