

CREDIT CARD STATEMENT



20042023_33134

MR HAREESH R
8/635
EAST STREET
MELATHUKURICHI
NEERATHANALLUR
TAMIL NADU, KUMBAKONAM 612501

STATEMENT DATE

April 20, 2023

PAYMENT DUE DATE

May 8, 2023

Total Amount due

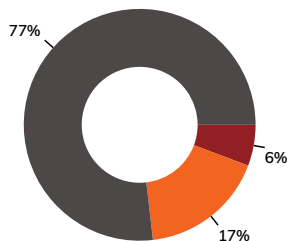
₹30,725.98

Minimum Amount due

₹1,540.00

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

SPENDS OVERVIEW



YOU ARE ELIGIBLE!

Personal Loan on Credit Card

INSTANT DISBURSAL

T&C Apply

ICICI Bank Rewards

Points Earned

615

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities
Statement period : March 21, 2023 to April 20, 2023
Place of supply: Tamil Nadu
State Code: 33

75
Azadi Ka
Amrit Mahotsav

Platinum

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 ATM or branch

Scan to Pay using any UPI Application



STATEMENT SUMMARY

| Previous Balance | Purchases / Charges | Cash Advances | Payments / Credits |
|------------------|---------------------|---------------|--------------------|
| ₹4,292.36 | ₹33,733.62 | ₹0.00 | ₹7,300.00 |

CREDIT SUMMARY

| Credit Limit (Including cash) | Available Credit (Including cash) | Cash Limit | Available Cash |
|-------------------------------|-----------------------------------|------------|----------------|
| ₹45,000.00 | ₹7,952.78 | ₹9,000.00 | ₹7,952.78 |

| Date | SerNo. | Transaction Details | Reward Points | Intl. # amount | Amount (in ₹) |
|------------------|------------|---------------------------------------|---------------|----------------|---------------|
| 5241XXXXXXXX8009 | | | | | |
| 20/03/2023 | 7325354180 | CDNA TECHNOLOGIES PRIVATE | 6 | | 299.00 |
| 21/03/2023 | 7328950769 | ADYAR BAKERY AB - 01 B CHENNAI IN | 17 | | 840.00 |
| 21/03/2023 | 7329545315 | KALYAN JEWELLERS CHENNAI IN | 461 | | 23,050.00 |
| 27/03/2023 | 7352550671 | DINE N FUN CHENNAI IN | 35 | | 1,750.00 |
| 30/03/2023 | 7363817215 | IRCTC Mobile App www.irctctour IN | 9 | | 453.69 |
| 30/03/2023 | 7363817723 | IRCTC Mobile App www.irctctour IN | 8 | | 423.34 |
| 02/04/2023 | 7376823877 | SREENARAYANA HOTEL PALAKKAD IN | 40 | | 2,000.00 |
| 03/04/2023 | 7379410347 | UPI Payment Received | 0 | | 4,300.00 CR |
| 03/04/2023 | 7381001423 | IBACO CHENNAI IN | 30 | | 1,486.80 |
| 03/04/2023 | 7382458618 | CDNA TECHNOLOGIES PRIVATE | 3 | | 147.00 |
| 04/04/2023 | 7382951184 | Interest Amount Amortization - <4/6> | 0 | | 108.40 |
| 04/04/2023 | 7382951189 | IGST-CI@18% | 0 | | 19.51 |
| 04/04/2023 | 7382951202 | Principal Amount Amortization - <4/6> | 0 | | 2,856.88 |
| 05/04/2023 | 7386039932 | UPI Payment Received | 0 | | 3,000.00 CR |
| 10/04/2023 | 7403480708 | CDNA TECHNOLOGIES PRIVATE | 6 | | 299.00 |

International Spends

The standing instruction for auto debit is activated for total amount due in your account. Please maintain sufficient funds in your linked savings account XX6358. Any changes to the standing instructions done on or after billing date will reflect in the next statement.

For any query, you may write to us on customer.care@icicibank.com or call us at 1800 1080.

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.

EMI / PERSONAL LOAN ON CREDIT CARDS

| Transaction/ LoanType | Creation Date | Finish Date | No. of Installments | EMI/Loan Amount | Pending Installments | Outstanding Amount* | Monthly Installment Amount |
|-----------------------------|---------------|-------------|---------------------|-----------------|----------------------|---------------------|-------------------------------|
| Merchant EMI conversions | 04/01/2023 | 04/06/2023 | 6 | 17,039.00 | 2 | 5,930.54 | 2,965.28 |

*For EMI Purchases and Loans within Credit Card limit, the credit limit of the credit card will be blocked by the amount which is equal to outstanding amount + Applicable Taxes and fees.

*For loan on Credit Card-over the limit (PLCC OTL), the credit limit of the credit card will be blocked by the amount which is equal to billed EMI/EMIs + Applicable Taxes and fees.

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>Terms and Conditions and FAQs>Most Important Terms and Conditions

Or visit the link: https://www.icicibank.com/managed-assets/docs/personal/cards/MITC_cc.pdf

GREAT OFFERS ON YOUR CARD



**Walk the trend on Wednesdays
with 10% off at Flipkart**

Offer Valid till Jun 30, 2023

For more details, visit
<https://www.icicibank.com/offers/trendy-wednesday-myntra-offer>

Flipkart 

*T&Cs

iPhone for life



iPhone 14

**Upgrade to iPhone 14 with EMIs
starting at Rs 2497 per month.***

Offer is valid on ICICI Bank Credit Card
EMI transactions.

For more details, visit www.icicibank.com/emioffers



*T&C apply



**Get up to 22.5% cashback* on
Samsung products**

For more details, visit
www.icicibank.com/emioffers



*T&C apply



Get an instant discount when sending a gift to your loved one with IGP.

Use your ICICI Bank Credit and Debit Cards.

Offer valid till Jul 31, 2023

For more details, visit <https://www.icicibank.com/offers/igp-instant-discount-offer>



*T&C apply



Get cashback of up to Rs 1,200 on Delhi Duty Free shops with your ICICI Bank Credit Card

Offer valid till Sep 30, 2023

For more details, visit <https://www.icicibank.com/offers/delhi-duty-free-offer>



*T&Cs

Build a brighter future with ICICI Bank Education Loan!



Loans up to ₹ 2 crore



Unsecured Loan up to ₹ 1 Crore*



Income Tax savings U/S 80E.

*T&Cs.

Apply Now



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 (iii) writing to Mr. Vinayak More, Nodal Officer, ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India. In all your communications with us, please indicate your complete Credit Card number.

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

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 or on the remaining amount incase Minimum Amount Due / Partial amount is paid. Interest will charge on all transactions (from the transaction date) and interest-free credit period benefits would not be available until 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 | Particulars | Amount |
|--------|---|----------|
| 1 | Purchase on April 10, 2021 | 2,000.00 |
| 2 | Cash withdrawal on April 11, 2021 | 1,000.00 |
| 3 | On statement dated April 15, 2021, interest will be levied @ 40.80% per annum | |
| 3.1 | Interest on ₹1000 for 5 days (from April 11 to April 15) | 5.59 |
| 3.2 | GST on Interest | 1.01 |
| 4 | Total Amount Due (TAD) on statement dated April 15, 2021 (1+2+3.1+3.2) | 3,006.60 |
| 5 | Minimum Amount Due (MAD) on statement dated April 15, 2021 (5% of TAD) | 150.33 |
| 6 | Payment due date - May 3, 2021 | |
| 7 | LPC on May 6, 2021 | 500.00 |
| 8 | GST on LPC | 90.00 |
| 9 | Purchase on May 7, 2021 | 800.00 |
| 10 | Payment on May 10, 2021 | 1,500.00 |
| 11 | On statement dated May 15, 2021, interest will be levied @ 40.80% per annum | |
| 11.1 | Interest on ₹2000 for 30 days (from April 10 to May 9) | 67.07 |
| 11.2 | Interest on ₹1000 for 24 days (from April 16 to May 9) | 26.83 |
| 11.3 | Interest on ₹1506.60 for 6 days (from May 10 to May 15) | 10.10 |
| 11.4 | Interest on ₹800 for 9 days (from May 7 to May 15) | 8.05 |
| 11.5 | Interest on Previous statement Interest for 24 days (from April 16 to May 9) | 0.18 |
| 11.6 | Interest on LPC and LPC - GST for 10 days (from May 6 to May 15) | 6.60 |
| 12 | Total interest charged in the statement dated 15th May (11.1 to 11.6) | 118.82 |
| 13 | GST on Interest | 21.39 |
| 14 | Total Amount Due (TAD) on statement dated May 15, 2021 (4+7+8+9-10+12+13) | 3,036.80 |
| 15 | Minimum Amount Due (MAD) on statement dated May 15, 2021 (5% of TAD) | 151.84 |

* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on April 15, 2021