

## CREDIT CARD STATEMENT



12072025\_1

MR KRISHANA NISHAD  
CO KRISHANA NISHAD 264 SECTOR 14 GURUGRA  
M NEAR FLYOVER VISHAL MEGA MART DISTRICT  
GURGAON HARAYANA MOBILE NO 9140213599  
NEAR VISHAL MEGA MART AND FLYOVER  
HARYANA, GURGAON 122001

## STATEMENT DATE

July 12, 2025

## PAYMENT DUE DATE

July 30, 2025

## Total Amount due

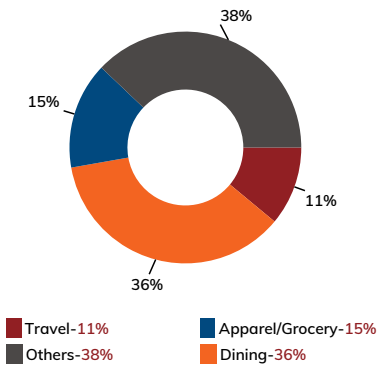
₹24,648.80

## Minimum Amount due

₹1,240.00

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

## SPENDS OVERVIEW

OFFER  
ZONE

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offers, visit  
[www.icicibank.com/offers](http://www.icicibank.com/offers)

T&amp;C apply

## EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
239	239

\*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: 27AAACI195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : June 13, 2025 to July 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](http://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
₹44,296.94	₹25,979.80	₹0.00	₹45,627.94

## CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹2,00,000.00	₹24,491.83	₹20,000.00	₹5,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX4005					
14/06/2025	11434224703	BBPS Payment received	0		44,296.94 CR
13/06/2025	11436227024	GOOGLE CLOUD MUMBAI IN	0		2.00 CR
14/06/2025	11442494616	Bharti Airtel Limited Gurgaon IN	9		929.00
14/06/2025	11442982704	REDBUS BANGALORE IN	27		2,731.85
15/06/2025	11447829637	KABAB AND CURRY GURGAON IN	13		1,325.00
16/06/2025	11454364485	UBER INDIA SYSTE PVT LTD NOIDA IN	0		43.00
16/06/2025	11454408751	GOOGLE PLAY SER CYBS SI MUMBAI IN	2		299.00
16/06/2025	11454633436	UBER INDIA SYSTE PVT LTD NOIDA IN	0		50.69
17/06/2025	11459462693	UBER INDIA SYSTE PVT LTD NOIDA IN	0		43.91
16/06/2025	11459584994	WWW AIRTEL IN SI NEW DELHI IN	10		999.46
18/06/2025	11466130124	UBER INDIA SYSTE PVT LTD NOIDA IN	0		43.75
18/06/2025	11466375996	UBER INDIA SYSTE PVT LTD NOIDA IN	0		34.40
19/06/2025	11468395351	BBPS Payment received	0		10.00 CR
19/06/2025	11468667330	BBPS Payment received	0		10.00 CR
19/06/2025	11470655750	WLI*Louis Stitch GURGAON IN	29		2,999.00
19/06/2025	11471611698	UBER INDIA SYSTE PVT LTD NOIDA IN	0		63.42
21/06/2025	11483157832	ZEPTO MARKETPLACE PRIV BANGALORE IN	3		367.00

For any query, you may write to us on [help.amazonpaycc@icicibank.com](mailto: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](http://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.

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
21/06/2025	11484355373	BBPS/UPPCL-Postpaid and S	1		159.00
21/06/2025	11484355383	BBPS/UPPCL-Postpaid and S	2		217.00
22/06/2025	11488297071	P772 FCD DT CITY CENTR GURGAON IN	7		778.92
22/06/2025	11488676506	PVR LIMITED GURGAON IN	3		352.00
24/06/2025	11498890301	One97 Communications L Noida IN	-3		300.00 CR
24/06/2025	11498939624	One97 Communications L Noida IN	-1		151.00 CR
25/06/2025	11508926238	APNA DESI THAAT GURGAON IN	10		1,028.00
26/06/2025	11509606059	SWIGGY_FOOD Bangalore IN	1		180.00
27/06/2025	11514437546	NY CINEMAS LLP AHMADABAD IN	7		740.00
27/06/2025	11514823777	WWW OLACABS COM GURGAON IN	0		58.00
27/06/2025	11514825801	WWW OLACABS COM GURGAON IN	0		58.00 CR
28/06/2025	11520875667	DJT RETAILERS PRIVATE L Gurgaon IN	4		493.39
28/06/2025	11521146488	NY CINEMAS LLP AHMADABAD IN	4		450.00
28/06/2025	11522316313	OPENAI *CHATGPT SUBSCR OPENAI.COM US*	20	23.6 USD	2,105.71
29/06/2025	11526714015	DJT RETAILERS PRIVATE L Gurgaon IN	53		5,354.53
29/06/2025	11527178176	ZUDIO A UNIT OF TRENT GURGAON IN	3		399.00
30/06/2025	11528551561	RUNPOD.IO RUNPOD.IO US*	8	10 USD	892.25
01/07/2025	11538297956	CURSOR, AI POWERED IDE CURSOR.COM US*	17	20 USD	1,786.55
10/07/2025	11587074468	OPENAI OPENAI.COM US*	10	11.8 USD	1,055.97
12/07/2025	11593274167	BBPS Payment received	0		800.00 CR

# International Spends

## 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



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\*Over and above existing offers (If any). No capping on the Amazon Pay balance earnings



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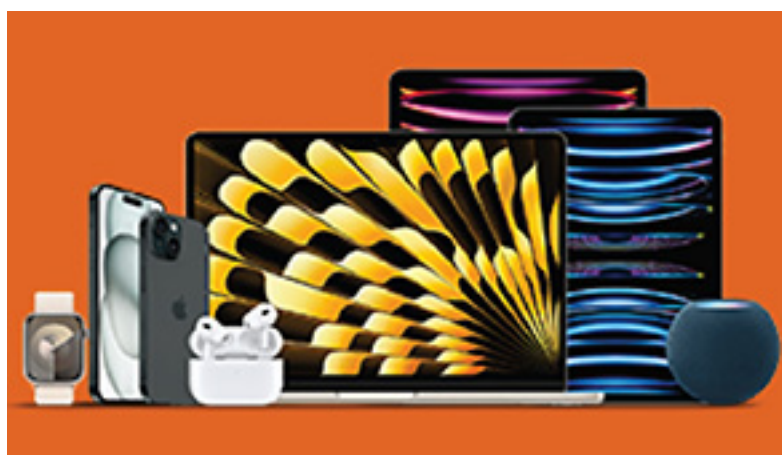
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T&Cs



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

Offer valid till Sept 30, 2025.

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

T&Cs

iPhone 16



**Upgrade to iPhone 16 with EMI  
starting at ₹2,497/- per month**

Offer valid till Sept 30, 2025.

For more details, visit  
<https://www.icicibank.com/offers/iphone-credit-card-offer>

\*T&C apply

yatra



**Get amazing deals on  
Flight & Hotels every  
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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 flight  
every Monday**

Offer till Sept 30, 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](http://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, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: [pno@icicibank.com](mailto: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](mailto: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