

I the undersigned declare, confirm and agree as follows: 1. All the particulars/details filed in/provided during the journey of opening the InstaSave account (Particulars) have been entered by me/us. I verify and confirm that all the information and Particulars entered/recorded by me are true and correct and I have not withheld any information required for opening the Savings Account. 2. The Particulars read along with the Terms (hereinafter defined) shall together constitute the Savings Account opening documents and shall be referred to as "electronic application form" or "EAF". 3. I understand that my Savings Account opening request is subject to verification and if any discrepancy in the information/documentation provided is noted as per the Bank policy and/or applicable law, the Bank has a right to reject the EAF, account opening request and/or close/freeze my Savings Account and retain the Savings Account opening documents. 4. I agree and undertake to provide any further information that ICICI Bank /its affiliates may require from time to time and I further agree that any false/misleading information, suppression of any material fact by me will render my Savings Account liable for closure and any further action as the Bank considers necessary. 5. I do not have any insolvency, bankruptcy or liquidation proceedings initiated against me nor have I ever been adjudicated insolvent/bankrupt; I have not defaulted under any loan/facility availed by me from any bank/ institution. 6. I have read and understood the requirement of maintaining minimum Monthly Average Balance ("MAB") and have understood that non-maintenance of MAB will attract applicable charges. A copy of such charges, tariff guidelines/ schedule of charges have been shared with me along with this EAF. I have understood the charges applicable to the Savings Account variant opted by me/us. The Bank shall have a right to debit my Savings Account, for charges as applicable pertaining to the Savings Account and related services availed by me. 7. I am/are aware and understand that in addition to the terms and conditions stated in this EAF, the Savings Account shall also be governed by the terms and conditions governing online savings account along with attachment products availed by me ("InstaSave Terms"), terms and conditions governing Retail Internet Banking and Mobile Banking, terms and conditions for Debit Cards, terms and conditions for such other services/products available and availed by the Customer in relation to the Savings Account (together referred to as "Additional Terms") displayed on ICICI Bank's website ("Website"). I am further aware that the terms contained in this EAF, InstaSave Terms and Additional Terms (together referred to as "Terms") may be modified and updated by ICICI Bank from time to time. I have read, understood and agree to abide by the Terms, InstaSave Terms, Additional Terms including but not limited to the updated terms and conditions as available on the Website. 8. I hereby consent to receive and authorize the Bank and its affiliates/ group companies to reach me/send any communication pertaining to my Savings Account and related services/facilities/special offers, or any other relationship held by me with the Bank, or in relation to various products, offers and services provided by ICICI Bank /its group companies, through registered e-mail, phone, SMS, WhatsApp messaging, or any other electronic mode or other messaging or social media platforms. ICICI Bank will be sending One Time Pin (OTP) on the abovementioned mobile number. This consent will override any registration for DND/DNC registered with ICICI Bank with respect to InstaSave

Account/any other relationship with ICICI Bank and any other services/facilities/offers offered by ICICI Bank. I understand and agree that the email provider /WhatsApp or any other service provider can review/monitor the contents shared/communicated through email provider/WhatsApp or other service provider. I understand that such electronic mode of communication(s) are subject to the terms and conditions of the respective service provider and agree to comply with the terms of use of email/WhatsApp, SMS, or any other electronic mode, as applicable and updated/modified by the service provider from time to time. 9. I authorize ICICI Bank to share my personal information provided herein to credit rating agencies to receive/extract credit information/score for understanding my financial profile for the purpose of Savings Account opening and for offering various products and services by ICICI Bank. 10. I hereby authorise the Bank to issue ICICI Bank debit card and enable provisions of internet banking, phone banking and mobile banking services governed by the Terms and I agree to abide by the same. I authorize ICICI Bank to share my personal information provided herein to service providers/credit rating agencies or any such person with whom ICICI Bank contracts or proposes to contract on a confidential basis to receive/extract financial/credit information or for understanding my financial profile for the purpose of opening the InstaSave Account and for offering various products and services by ICICI Bank. 11. I agree to hold ICICI Bank, its directors and employees, representatives, agents, indemnified against all direct or indirect actions, suits, proceedings, claims, demands, arising from (a) any act or omission by the Bank due to any instructions given by me or from any person(s) purported to have been authorised by me (including but not limited to instructions via phone, fax, email, SMS, WhatsApp and other telecommunications or electronic instructions) or; (b) any misrepresentation, breach of any terms and conditions, declarations, contained in this EAF/Terms or (c) any fraud, negligence or misconduct by me. The indemnity stated herein shall be in addition to and not in derogation of any other indemnity obligation undertaken by me whether stipulated in the EAF or Terms or otherwise. 12. I hereby agree and authorize the Bank to reverse any wrongful/ erroneous credit given to my Savings Account and/or to reverse any such amounts of which I am not the intended recipient. I undertake not to hold the Bank or its agents/ representative liable (in any manner whatsoever) for any such reversal made to my Savings Account at any point in time. 13. Disclosure/Consent: I hereby expressly authorise and give consent to the Bank to collect, store, share, exchange, disclose, transfer, or part with any of my Savings Account information or personal data or any other data/details (including but not limited to information with respect to Cheque bounce/failure to honour ECS/NACH mandate/insufficiency of balance maintained/auto debit mandate), contained in the EAF, or relating to and/or otherwise provided to/ available with the Bank in relation of the my Savings Account maintained with the Bank, when the Bank considers such disclosure as necessary or expedient, with: a) Employees or agents of the Bank, group entities, subsidiaries, branches (including overseas branches) in any jurisdiction; b) Auditors, any agencies/credit rating agencies/credit bureaus, any court or tribunal or any statutory, regulatory, judicial, governmental or administrative authority, Central KYC registry, SEBI

Know your client registration agency having jurisdiction over the Bank or its group entities / subsidiaries/branches, DigiLocker agencies; c) Service providers or any such person with whom the Bank contracts or proposes to contract in relation to the provision of services in respect of the Savings Account or facilities; For the purpose: (i) of compliance with applicable laws or any order (judicial or otherwise), statutory or regulatory requirement to which the Bank, its subsidiaries or any of its branches are subject to; or (ii) of facilitating banking transactions through any medium (whether through internet banking, phone banking, mobile banking, (including through WhatsApp or otherwise) or (iii) disclosures for review of any account, assets or service or any credit facilities received/ availed/ by you from the Bank (whether singly or jointly or otherwise); or (iv) for authentication or verification purposes, or (v) research or analytical purposes, credit reporting, credit scoring, risk management, anti money laundering checks, data management services, participation in any telecommunication; or (vi) to design financial services and to offer an enhanced, personalized online experience on the Website and third party websites or otherwise. (vii) for enabling registration/verification/ offering of any products or any investments to be made by me/us with Bank's group companies. (viii) for the purposes of confirming or investigating the content of the account opening request. (ix) marketing and offering various products/services of ICICI Bank or its group companies, subsidiaries, affiliates and/or associates. 14.I hereby consent to receive information from Central KYC Registry as required by Central Registry of Securitisation Asset Reconstruction and Security interest of India (CERSAI) through SMS/ email on the registered mobile number/ email address respectively. 15.I authorise ICICI Bank to send all correspondence to the above mentioned communication address and shall indemnify ICICI Bank for any loss/ damage/ liability due to any communication being sent on the communication address updated by me. I undertake to provide/inform the Bank of any change to the KYC documents provided by me/us, including change in communication address and I authorise the Bank to update the same in their records. 16.In case of any unauthorized electronic transactions in the Savings Account, the Customer's and/or the Bank's liability will be determined as per the board approved policy of the Bank which is available on the Website. 17.I/we agree and understand that in the event of having multiple Customer IDs with the Bank, the Bank reserves the right to consolidate the Customer IDs as it may decide, without any prior notice to me/us. 18.If for any reason whatsoever, the Savings Account is overdrawn/has debit balance, I agree and undertake to repay such amounts along with interest and other amounts in accordance with the Bank's prevalent rate/s and practice. I hereby further undertake to service/fulfil any payment/repayment obligations pursuant to any loan/credit facility(ies) availed by me, either via internet banking or otherwise and disbursed to my Savings Account maintained with the Bank in accordance with the applicable terms and conditions. 19.I confirm that I have not opened any account nor shall open any other account with ICICI Bank or any other bank/Regulated Entity (as defined in Reserve Bank of India ("RBI") Master Direction- Know Your Customer ("KYC") Direction, 2016, as updated from time to time using the OTP based e-KYC mode. 20.I have noted and understood the limitations of the Savings Account so opened

using OTP based e-KYC including credit and debit restrictions and that the Savings Account opened through OTP based e-KYC shall be closed immediately if physical completion of KYC verification and/or customer due diligence is not completed because of any reason whatsoever within one (1) year from the date of opening the Savings Account (Applicable if Video KYC process is not completed). 21. For InstaSave Salary Account (If Applicable): a. I agree that my employer has full right to reverse any instruction given by them to credit my Savings Account for any amount and I will not dispute or hold the Bank responsible for any such debits in my Savings Account. b. I authorise ICICI Bank to share any Savings Account related information and/or personal data with my employer/ sourcing partner for the purpose of processing my InstaSave Salary Account opening request (Applicable for InstaSave Salary Account opened basis specific corporate/ sourcing partner tie up). 22. Aadhaar Consent a. I hereby provide my voluntary consent to ICICI Bank to use the Aadhaar details provided by me for authentication and agree to the terms and conditions related to Aadhaar consent and updation. b. I am aware that there are various alternate options provided by ICICI Bank ("Bank") for establishing my identity/address proof for opening a Savings Account and agree and confirm that for opening the online InstaSave Account variant i.e the InstaSave Account, I have voluntarily submitted my Aadhaar number to the Bank and hereby give my consent to the Bank:- (i) to establish my identity / address proof and verify my mobile number by Aadhaar based authentication system through biometric and/or One Time Pin (OTP) and/or Yes/No authentication and/or any other authentication mechanism) independently or verify the genuineness of the Aadhaar through Quick Response (QR) code or through such other manner as set out by UIDAI or any other law from time to time; (ii) share my Aadhaar detail with UIDAI, NPCI, concerned regulatory or statutory authorities as may be required under applicable laws. (iii) to collect, store and use the Aadhaar details for the aforesaid purpose(s) and update my mobile number registered with UIDAI in the bank records for sending SMS alerts/other communications to me. c. I hereby also agree with the below terms pertaining to Aadhaar based authentication/verification: 1. I have been informed that: (a) upon authentication, UIDAI may share with ICICI Bank information in nature of my demographic information including photograph, mobile number which ICICI Bank may use as an identity/address proof for the purpose of account opening; (b) my Aadhaar details (including my demographic information) shared by UIDAI will not be used for any purpose other than the purpose mentioned above or as per requirements of law; (c) my biometric information will not be stored by the Bank. 2. I hereby declare that all the above information voluntarily furnished by me is true, correct and complete in all respects. 3. I understand that ICICI Bank shall be relying upon the information received from UIDAI for processing my InstaSave Account opening formalities. 23. "I hereby authorize and consent to ICICI Bank to share or part with any/all information received from UIDAI such as my name, date of birth etc. with third party vendor(s) in order to facilitate the electronic execution of the documents (including verification of the e-sign) for availing the Services from ICICI Bank and I shall not hold ICICI Bank liable for the use of such information. I understand that to affix