

CREDIT CARD STATEMENT



12022024_1

Mr TUHIN SUBHRA BHATTACHARYA
19B, TELIPARA LANE SHYAMBAZAR, MAIL.,
WEST BENGAL, KOLKATA 700004



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Scan the QR Code, to know about the Credit Card services, on ICICI Bank's iMobile Pay.

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STATEMENT DATE
February 12, 2024

PAYMENT DUE DATE
March 1, 2024

Total Amount due

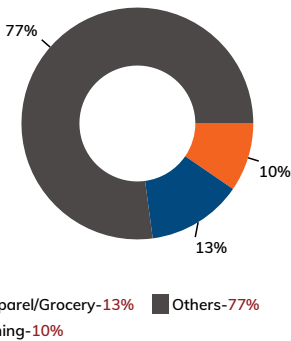
₹16,146.62

Minimum Amount due

₹2,600.00

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

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EARNINGS

Earned	Earnings transferred to Amazon Pay balance*
368	368

*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 : January 13, 2024 to February 12, 2024
Place of supply: West Bengal
State Code: 19

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
₹50,827.82	₹17,310.62	₹0.00	₹51,991.82

CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹5,00,000.00	₹4,73,652.87	₹50,000.00	₹50,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in ₹)
4315XXXXXXXXX4004					
14/01/2024	8607813420	UPI Payment Received	0		10,828.00 CR
15/01/2024	8614929833	Interest Amount Amortization - <8/12>	0		158.30
15/01/2024	8614929835	IGST-CI@18%	0		28.49
15/01/2024	8614929840	Principal Amount Amortization - <8/12>	0		2,471.96
15/01/2024	8617766482	IND*AMAZON HTTP://WWW.AM IN	18		370.00
14/01/2024	8618807877	Brightlife Care Pvt Ltd Gurgaon IN	13		1,363.00
16/01/2024	8620049062	Interest Amount Amortization - <6/6>	0		5.15
16/01/2024	8620049064	IGST-CI@18%	0		0.93
16/01/2024	8620049073	Principal Amount Amortization - <6/6>	0		386.19
17/01/2024	8629740023	Brightlife Care Pvt Ltd Gurgaon IN	-5		555.00 CR
19/01/2024	8640414542	IND*AMAZON HTTP://WWW.AM IN	35		714.00
20/01/2024	8643501067	IND*AMAZON HTTP://WWW.AM IN	32		647.00
21/01/2024	8649508935	TATA GROUP KOLKATA IN	8		881.00
22/01/2024	8652662431	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	24		499.00
23/01/2024	8657123137	AMAZON INDIA CYBS SI MUMBAI IN	74		1,499.00
25/01/2024	8659554034	UPI Payment Received	0		20,000.00 CR

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.

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
26/01/2024	8663460099	UPI Payment Received	0		10,000.00 CR
26/01/2024	8668135198	IND*AMAZON.IN - GROCER HTTP://WWW.AM IN	26		520.00
29/01/2024	8675561658	UPI Payment Received	0		9,999.82 CR
02/02/2024	8701682511	GOOGLE ADS MUMBAI IN	53		5,310.00
02/02/2024	8702004881	AMAZON INDIA CYBS SI MUMBAI IN	8		169.00
05/02/2024	8716139997	IND*AMAZON HTTP://WWW.AM IN	34		689.00
09/02/2024	8734480521	AMAZON INDIA CYBS SI MUMBAI IN	9		199.00
11/02/2024	8742665676	IND*AMAZON HTTP://WWW.AM IN	30		609.00
11/02/2024	8742670145	IND*AMAZON HTTP://WWW.AM IN	39		790.60
11/02/2024	8742819107	IND*AMAZON HTTP://WWW.AM IN	-30		609.00 CR

International Spends

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	15/06/2023	15/05/2024	12	29,143.00	4	10,521.05	2,630.26

*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> 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



The graphic displays four circular offers for the Amazon Pay Credit Card. The first offer is 'EARN 5% BACK ON AMAZON.IN* FOR AMAZON PRIME CUSTOMERS' in an orange circle. The second is 'EARN 3% BACK ON AMAZON.IN* FOR AMAZON OTHER CUSTOMERS' in a red circle. The third is 'EARN 2% BACK ON 100+ AMAZON PAY PARTNER MERCHANTS*' in a blue circle. The fourth is 'EARN 1% BACK ON ALL OTHER MERCHANTS*' in an orange circle, surrounded by shopping icons. The Amazon Pay and ICICI Bank Credit Cards logos are at the top right. A disclaimer at the bottom states: '*Over and above existing offers (If any). No capping on the Amazon Pay balance earnings'.



This section features a hand holding a smartphone and an Amazon Pay credit card. Above the hand are icons for 'Personal Loan' and 'Car Loan Application'. The text reads: 'Swipe your way towards pre-approved offers. All you need is your Amazon Pay ICICI Bank Credit Card, to avail exciting pre-approved offers.' Below this is an image of the Amazon Pay ICICI Bank Visa credit card, showing the card number 4315 8101 2345 6789 and the cardholder's name. A 'KNOW MORE' button is present. A small '*T&Cs.' note is at the bottom left.



Upgrade to iPhone 15 with EMIs starting at ₹2497 per month


Offer is Valid on ICICI Bank Credit Card EMI transactions

Offer valid till March 31, 2024.

For more details, visit

<https://www.icicibank.com/offers/iphone-credit-card-offer>

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**Get instant discount
on premium villas and apartments**

Offer valid till March 31, 2024

Visit: <https://www.icicibank.com/offers/mmt-staycation-offer>

make **my** trip

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**Get up to Rs 8500 cashback
on Vivo mobiles**

Offer valid till March 31, 2024.

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

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**Build a brighter future
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-  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 Ms. Sharlet Malvankar, 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.

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 in case Minimum Amount Due / Partial amount is paid. Interest will charge on all transactions (from the transaction date) except Fees/Charges & GST/Taxes, 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	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 29, 2023	500
9	GST on LPC	90
10	On statement dated April 15, 2021, 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

** 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 29, 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

** 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	None
Between ₹100-₹500	₹ 100
Between ₹501- ₹5,000	₹ 500
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,000
More than ₹50,000	₹ 1,200

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 29, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162