

TICK YOUR CHOICE OF ICICI BANK CREDIT CARD* (Tick just one)

Mine Credit Card by ICICI Bank
☐ Visa ☐ MasterCard

ICICI Bank Coral Credit Card
☐ Visa ☐ MasterCard ☐ RuPay
 American Express

Manchester United Signature Credit Card by ICICI Bank
☐ Visa

ICICI Bank Platinum Chip Credit Card
☐ Visa ☐ MasterCard

ICICI Bank Emerald Credit Card
☐ Visa ☐ MasterCard ☐ American Express

Emirates ICICI Bank Rubyx Credit Card
☐ Visa

ICICI Bank Sapphire Credit Card
☐ Visa ☐ Dual Card (Mastercard and American Express)

MakeMyTrip ICICI Bank Signature Credit Card
☐ Visa

Manchester United Platinum Credit Card by ICICI Bank
☐ Visa

ICICI Bank HPCL Super Saver Credit Card
☐ Visa ☐ MasterCard

Emirates ICICI Bank Emerald Credit Card
☐ Visa

☒ **Chennai Super Kings ICICI Bank Credit Card**
☒ Visa

ICICI Bank Rubyx Credit Card
☐ Visa ☐ Dual Card (Mastercard and American Express)

MakeMyTrip ICICI Bank Platinum Credit Card
☐ Visa

ICICI Bank HPCL Coral Credit Card
☐ Visa ☐ MasterCard ☐ American Express

Accelero ICICI Bank Credit Card
☐ Visa

Emirates ICICI Bank Sapphire Credit Card
☐ Visa

ABOUT YOURSELF

All fields marked with* are mandatory.

Name (Same as ID proof) Prefix **Mr** First Name **ABHINAV** Middle Name Last Name **RANJAN**

Name to be printed on Credit Card* (Maximum 19 characters, including spaces) **ABHINAV RANJAN**

Date of Birth* **24/12/1995** **Place of Birth*** **BIHAR**

Father Name* **SATYADEO KUMAR RAJAN**

Spouse Name* **Spouse DOB***

Mother Name* **KANTI RANJAN**

Gender* ☒ M- Male ☐ F- Female ☐ Other **Marital Status*** ☐ Married ☒ Unmarried ☐ Other

Citizenship* ☒ IN- Indian ☐ Other (ISO 3166 Country Code **IN**)

Residential Status* ☒ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

Proof of Identity PAN Card **CAKPR7945D**

PROOF OF IDENTITY (PoI)* CURRENT / PERMANENT ADDRESS DETAILS

Address Type* ☒ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address* ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card

Current Residential Address*

BANK COLONY,ABHIMANYU NAGAR,JALALPUR NAH, AR, BEHIND GOVERNMENT SCHOOL

Landmark **ATM** **City/District** **PATNA** **State/U.T code*** **BIHAR**
Pin* **801503** **Country** **INDIA** **ISO 3166 Country Code*** **IN** **Tel. (Resi.)** **Mobile (In India)** **7009789470**

Permanent Residential Address*

BANK COLONY,ABHIMANYU NAGAR,JALALPUR NAH, AR, BEHIND GOVERNMENT SCHOOL

Landmark **ATM** **City/District** **PATNA** **State/U.T code*** **BIHAR**
Pin* **801503** **Country** **INDIA** **ISO 3166 Country Code*** **IN** **Tel. (Resi.)** **Mobile (In India)** **7009789470**

E-mail ID (Personal)* **RANJANSME12@GMAIL.COM**

Type of Residence ☐ Bungalow ☐ Row House ☐ Flat ☐ Others (Please Specify) **Year(s) at current address** **9**

Residence Status* ☐ Owned ☐ Rented ☐ With parents ☐ Provided by Company ☐ With Relatives/Friends ☐ Others (Please Specify)

Family/Relative Reference 1 **Name** **KANTI RAJAN**

Address

City*

Pin*

STD code

Tel.:

Mobile

9852480666

Is your current residential address same as your permanent address? ☒ Yes ☐ No

☒ I hereby declare that I have reviewed and verified the current address details entered in the application form to be true, correct and updated and the application number mentioned with respect to the application form has been generated by ICICI Bank post my review, verification and confirmation of the application details and I am also aware that in case of EKYC my permanent address would be updated as per Aadhaar

ABOUT YOUR WORK

Academic Qualification*

☐ Under Graduate☐ Graduate / Diploma Holder☐ Post Graduate☐ Professional

Occupation Type*

☒ S-Service (☒ Private Sector☐ Public Sector☐ Government Sector)☐ Others (☐ Professional☐ Self-employed☐ Retired
☐ House wife☐ Student)☐ B-Business☐ X-Not Categorised

Company Name*

VIRTUAL EMPLOYEE PRIVATE LIMITED

Employer Details

☐ Proprietorship☐ Partnership☒ Pvt. Ltd.☐ Public Ltd.☐ Public Sector☐ Government☐ Multinational☐ Others (Please specify)_____

Nature of Business

☐ Manufacturing☐ Trading☒ Service☐ Retailing☐ Agriculture☐ Stock Broker☐ Real Estate☐ Others (Please specify)_____

No. of year(s) in current business*

☐☐ Type of Profession☐ Doctor☐ CA/CS☐ Lawyer☐ Architect☐ Consultant☐ Engineer☐ Others (Please specify)_____

Designation*

SALES MANAGER

Department*

Employee ID (mandatory if salaried)

No. of year(s) in current job*

Total experience (No. of years)*

Net Annual Income*

700000

Gross Annual Income*

Office Address*

3RD FLOOR J 38
SECTOR 63

Landmark

ATM

City/District

NOIDA

Pin*

201305

State/U.T code*

UTTAR PRADESH

Country

ISO 3166 Country Code*

IN

STD code*

085

Tel.*

4248056

Ext*

93

Mobile (In India)

Office E-mail ID* (Mandatory if salaried)

ABHINAVRAJAN@VIRTUALEMPLOYEE.COM

SUPPLEMENTARY CREDIT CARD APPLICATION (Liability of the Supplementary Credit Card will be on the Primary Cardholder)

Please complete this section to apply for Supplementary Card. Supplementary Card can be issued to family members (over 18 years of age) of the Primary Cardholder

Relationship

☐ Spouse☐ Father☐ Mother☐ Son☐ Daughter☐ Brother☐ Sister

Name

Prefix

First Name

Middle Name

Last Name

Date of Birth*

Gender*

☐ Male☐ Female☐ Others

Name as desired on Card*

(Maximum 19 characters, including spaces)

Current Residential Address*

Landmark

City/District

State/U.T code*

Pin*

Country

ISO 3166 Country Code*

Tel. (Resi.)

Mobile (In India)

Proof of Identity

PAN Card

Passport sized colour photograph of Supplementary Card Applicant

Please sign across

Please send colour Photograph(s) only. This would be retained by us for our records. Please do not use pins, tapes or staples to affix your photograph.

Please provide separate documents for proof of identity and proof of residential address. Only a valid passport will be accepted in both cases. At any given time, a maximum of 3 supplementary cards will be issued to a primary Cardholder including any supplementary cards issued against any other ICICI Bank Primary Credit Card. **As per the provisions of Reserve Bank of India Master Circular (RBI/2009-10/73; DBOD, AML, BC, No. 2/14, 01, 001/ 2009-10) on Know Your Customer (KYC) norms dated July 01, 2009, it is mandatory for all banks to update the customer identification documents (including photographs). We confirm that the information given above is true and correct. We understand that the Primary Cardholder will be liable for all the charges incurred with the Primary Card and the Supplementary Card. We jointly and severally agree to be bound by the Rules and Regulations of use of the Credit Card, copy of which we have received and understood. In particular, we confirm the usage in strict accordance with the Exchange Control Regulations of the Reserve Bank of India. We understand that in the event of failure to do so, we are liable for action under the Foreign Exchange Regulation Act, 1973 and may be debarred from holding the ICICI Bank Credit Card, either at the instance of ICICI Bank or the RBI. We authorise ICICI Bank to verify information in this application and to receive and exchange information about us with other banks, agencies, companies for marketing and administrative purposes or for prevention of frauds, etc.

SUBSCRIPTION FOR CREDIT CARD VALUE ADDED SERVICES

Preferred mailing address*

☐ Residence☒ Office (Please select only one)

I want to subscribe for*

☐ Statement by e-mail☒ Mobile Alerts

Mobile No.

7009789470

E-mail ID

ABHINAVRAJAN@VIRTUALEMPLOYEE.COM

Alternate E-mail ID

I understand that under the alert facility, ICICI Bank will enable me to receive customer alert messages with respect to events /transactions relating to my Credit Card or informational/promotional mail that will be useful to me over my mobile phone or through e-mail. I agree to receive communication on my alternate e-mail ID in case the alert messages with respect to any event/ transaction are not delivered to my preferred e-mail ID. (subject to information provided in the Application Form). I agree to abide by the Terms and Conditions of ICICI Bank in this regard.

Auto Debit Facility

☒ I want to subscribe☐ I don't want to subscribe

I, do hereby unconditionally and irrevocably authorise ICICI Bank Ltd. to raise the debit of my regular Credit Card payments against my Savings/ Current Account number

061005003477

maintained with ICICI Bank Ltd.

Branch,

with an amount equivalent to the

☒ Minimum Amount Due☐ Total Amount Due

(please tick one of the boxes) as indicated in the Monthly Statement of charges on the due date.

Note: Auto Debit Facility is only available to Savings/Current Account holders of ICICI Bank Ltd. with Operating Instructions Single/Either or Survivor/Anyone or Survivor. If the option of debiting the Minimum Amount Due or Total Amount Due is not clearly indicated in this Auto Debit application, ICICI Bank will activate the option of Minimum Amount Due by default.

Overlimit Consent

Basis your payment behaviour and spending pattern, the Bank may choose to approve your transaction 10% to 20% over the defined credit limit to avoid the inconvenience of transaction decline. This facility is provided at the discretion of the Bank and an over-limit Fee is levied on such approvals. (Refer Fee details in MITC).

Please tick ☐ Yes or ☐ No, as acceptable to the Applicant.

OTHER INFORMATION

I am interested to know more about the service(s)/products(s) selected below and hereby provide the consent to ICICI Bank and/or any third party/parties who is/are offering the below products to contact me for the same. I understand that this service(s)/product(s) is an offer from the third party/parties mentioned below and that the particulars contained in this form shall be shared with any third party pursuant to ICICI Bank arrangement with the third party for offering the said service(s)/product(s), as may be required or as ICICI Bank may deem fit.
Please tick from the below mentioned service(s)/product(s):



☐ Card Protection Plan (CPP) offered by CPP Assistance Services Pvt. Ltd.



☐ Wallet Assist service offered by One Assist Consumer Solutions Pvt. Ltd.



We have now digitised our Welcome Kits as part of the **GoGreen** initiative, an endeavour to reduce use of paper and make our contribution to this noble cause. If you have applied for any of these products, your Credit Card welcome pack shall carry the welcome letter and the card plastic only: **ICICI Bank Sapphire, ICICI Bank Rubyx, ICICI Bank Coral, ICICI Bank HPCL Coral, ICICI Bank Platinum Chip Credit Cards, Ferrari Credit Cards by ICICI Bank, Manchester United Credit Cards by ICICI Bank and MakeMyTrip ICICI Bank Credit Cards and Emirates ICICI Bank Credit Cards.**

The detailed membership guide, Terms & Conditions and Most Important Terms & Conditions (MITC) are available online in a PDF format. To download, please visit www.icicibank.com/cc-ewelcomekits.

The physical copy of the membership guide, Terms and Conditions and MITC shall be made available by ICICI Bank upon request made by calling our Customer Care.

For office use only*

Cross-sell Ref. No.: _____ CRM ID: _____
Lead Generator EMP ID _____ Lead Fulfiller EMP ID **A00048**
Application Ref. No. **7202009989985** Logo **282**
DMA Code: **0350591** Promo Code: **AST** Channel Code: **Y1JF** Branch SOL ID: _____ Company Code: _____
IP and Coordinates **172.16.64.128 (,)** Name as per NSDL (PAN) **ABHINAV RANJAN**

I am an existing Emirates Skyward member ☐ Yes ☒ No Membership number _____

Emirates Skyward Membership Tier ☐ Blue ☐ Blue Plus ☐ Silver ☐ Gold ☐ Platinum

Application Type* ☒ New ☐ Update KYC Number _____
(Mandatory for KYC update request)
Application Type* ☐ Normal ☐ Simplified (for low risk customers) ☐ Small

DOCUMENT UPLOAD MATRIX

Photograph ☐

OVD (any one of the documents) ☐ Passport ☐ Voter's Identity Card ☐ Driving License ☐ Aadhaar Card

Deemed OVD (any one of the document) ☐ Property or Municipal tax receipt ☐ Pension or family pension payment orders (PPOs)

☐ Rental Agreement & latest utility bills

Utility bill which is not more than two months old

☐ Electricity Bill ☐ Piped Gas Bill ☐ Telephone Bill ☐ Post-Paid Mobile Phone

☐ Water Bill

☐ Permanent government employees Photo ID Card

☐ Revised -Gas Connection card not more than 2 months old

☐ Original Letter from Govt. bodies certifying residential address

☐ Quarters allotment letter issued by Govt.

☐ Registered License agreements along with recent utility bills not older than two months in name of landlord

Customer Consent One Pager ☒

IMPORTANT CREDIT CARD DECLARATION BY PRIMARY APPLICANT

- ☐ I/We declare that all the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/we have not withheld any information. I/We confirm that I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent. I/We have read the application form and brochures and am/are aware of all the terms/conditions of availing finance from ICICI Bank Limited. I/We authorise ICICI Bank Limited to make references and enquiries related to information in this application which, ICICI Bank Limited considers necessary. I/We undertake to inform ICICI Bank Limited regarding change in my/our residence/employment and to provide any further information that ICICI Bank Limited may require.
- ☐ I/We understand that certain particulars given by me/us are required by the operational guidelines governing banking companies.
- ☐ I/We declare that I/we have read the application form and brochure and am/are agreeable to the terms/conditions of availing the Credit Card from ICICI Bank Limited.
- ☐ I/We further agree to the terms governing the issuance of a Supplementary Card as specified in the Terms and Conditions governing the Credit Card.
- ☐ I/We declare and undertake that the Credit Cards issued to me/us, if used overseas, shall be utilised strictly in accordance with the relevant exchange control regulations issued and as amended by the Reserve Bank of India (RBI) from time to time. In the event I/we exceed my/our entitlements as per the exchange control guidelines of RBI, I/we undertake to bring the same immediately to the notice of ICICI Bank Limited in writing. Further, I/we also agree and understand that if I/we am/are required to get my/our passport endorsed for any charges incurred by me/us as stipulated by RBI, the onus of getting my/our passport endorsed shall lie entirely on me/us. In the event of any failure to comply with the prevailing exchange control guidelines issued by RBI to me/us, I/we shall be liable for any action under the Foreign Exchange Management Act, 1999, as amended and be debarred from the Credit Card facility either at ICICI Bank Limited instance or by RBI.
- ☐ In the event of a Credit Card programme closure or at the time of renewal of Credit Card, ICICI Bank Limited at its sole discretion reserves the right to provide a card type that is different from the existing card type held by the Cardholder. The credit limits and cash limits on any Credit Card at any point in time are as per sole discretion of ICICI Bank Limited.
- ☐ The card application shall continue to be valid for any replacement card provided at the time of closure/renewal.
- ☐ ICICI Bank Limited reserves the right to provide the applicant with a card type based on information available with ICICI Bank Limited assessment of the applicant's credit rating.
- ☐ I/We authorise ICICI Bank to exchange, share or part with all the information relating to me/us and repayment history to credit bureaus, agencies, statutory bodies, market research agencies for conducting research as may be required and shall not hold ICICI Bank (or market research agencies) liable for use/sharing of this information.
- ☐ I confirm that I am the sole account holder or I have the required mandate in case of joint accounts to singly operate accounts.
- ☐ I/We understand that any change(s) in the Terms and Conditions will be communicated to me/us and will also be available to me/us on request.
- ☐ I confirm to have read and understood the schedule of charges, and agree to be levied the applicable fees and charges for the Credit Card chosen by me
- ☐ I have not paid any cash or cheque for the Credit Card annual fee at the time of application
- ☐ Issuance of the said Credit Card is at the sole discretion of ICICI Bank Ltd. The credit limits on the Credit Card account will be fixed by the bank based on my income documents.
- ☐ For cash withdrawals, interest will be charged from the day of the transaction and no free credit period will be provided
- ☐ Processing time: A minimum of 10 days.
- ☐ I am aware that as part of the bank's GoGreen initiative, the Credit Card Welcome Kit for ICICI Bank Credit Cards has been digitised. The PDF copy of the membership guide, Terms and Conditions and Most Important Terms and Conditions (MITC) is available for download at www.icicibank.com/cc-ewelcomekits. A physical copy of the same shall be made available by the bank upon request made by calling ICICI Bank's Customer Care.
- ☐ **CREDIT LIMIT DECLARATION** The Cardholder shall be entitled to apply for a review/enhancement/reduction of the Credit Limit and/or Cash Limit (if provided by ICICI Bank), upon completion of 12 months of his/her membership. Alterations upon such review, if any, of the Credit Limit and/or Cash Limit will be at the sole discretion of ICICI Bank. ICICI Bank shall at its sole discretion be entitled to review (including enhancement or reduction) of the Credit Limit and/or Cash Limit assigned on the Card at any time and only enhancements, if any, to the Credit Limit and/or the Cash Limit, shall be effected by ICICI Bank with the consent of the Cardholder.
- ☐ **DECLARATION FOR INFORMATION SHARING** I/We have no objection to ICICI Bank Limited, its group companies, agents/representatives to provide me/us information on various products, offers and services provided by ICICI Bank Limited/its group companies through any mode (including without limitation through telephone calls/SMSs/e-mails) and authorise ICICI Bank Limited, its group companies, agents/representatives for the above purpose.
- Yes ☒ No ☐ (Please tick Yes or No, as acceptable)
- ☐ I/We have no objection to ICICI Bank sharing my/our information with any parent, subsidiary, affiliates or associate of ICICI Bank, for the purposes of marketing and offering various products and services of ICICI Bank or its group companies, subsidiaries, affiliates and/or associates.
- Yes ☐ No ☒ (Please tick Yes or No, as acceptable)
- I/We have read and understood the Terms and Conditions to the ICICI Bank Customer
- ☐ I hereby consent to ICICI Bank Ltd. Sharing my Name, Contact Details, Address, Year of Birth, Date of First Purchase and Date of Last Purchase with Manchester United Football Club Limited and their affiliates for the purpose of marketing, curated offers etc.*
- Yes ☐ No ☐ (Please tick Yes or No, as acceptable)
- ☐ Manchester United want you to be first to know about New Signings, Competitions, Club News, Ticket Availability and occasional offers from official sponsors and partners. To stay updated, select Yes ☐ No ☐
- ☐ Internationally valid Card and all other Cards cannot be used on Internet or otherwise for the purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counterparty, trading in foreign exchange in domestic/overseas markets including binary option trading with commodities, stocks, indices, virtual currencies, bitcoin index and forex etc. ICICI Bank does not deal in virtual currencies or provide services to any

person dealing in virtual currencies in any manner, such services including maintaining accounts, registering, trading, settling, clearing, giving loans against virtual tokens, accepting them as collateral, opening accounts of exchanges dealing with them and transfer / receipt of money in accounts relating to purchase/ sale of virtual currencies.

- ☐ I/We declare that, in the event of change in address due to relocation or any other reason, I would intimate the new address to the bank within 2 weeks of such a change.
- ☐ I hereby give consent to ICICI Bank for linking my ICICI Bank Credit Card with my existing ICICI Bank savings/current account, if any. I understand that this would enable me to access my ICICI Bank Credit Card account using the existing user ID provided to me under my ICICI Bank savings/current account, if any, through internet banking and iMobile facility. I provide consent to and authorize ICICI Bank to use the KYC details provided by me including but not limited to my Aadhaar card number for the aforesaid purpose. I further understand that I may delink my ICICI Bank savings/current account from my ICICI Bank Credit Card by calling ICICI Bank Customer Care number available at www.icicibank.com.
- ☐ I confirm and authorise to a) Use my Aadhaar details to authenticate me from UIDAI b) Unique Identification Authority of India (UIDAI) to release my demographic details to ICICI Bank through biometric authentication which ICICI Bank may use for KYC verification (identity/ address proof) for the purpose of Credit Card.
- ☐ I/We declare Except to the extent disclosed to ICICI Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including ICICI Bank) or a relative/near relation (as specified by RBI) of a senior officer of ICICI Bank (as specified by RBI) is: the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company
- ☐ For the ICICI Bank Rubyx MasterCard Credit card and ICICI Bank Sapphire MasterCard Credit card, the applicant will be issued a complementary ICICI Bank Rubyx American Express Credit card and ICICI Bank Sapphire American Express Credit card respectively.
- ☐ You can change your preferences or unsubscribe any time by contacting Manchester United ("MU") at the address below. By signing up, you agree to Group using your personal data in accordance with their Privacy Policy. MU uses your data to personalise and improve your experience on their digital platforms, provide products and services you request from them, and carry out profiling and market research. Please read Privacy Policy (which includes an updated list of MU Group companies & MU official sponsors and partners) at <https://www.manutd.com/> or for a copy write to the MU Data Protection Officer at Manchester United Football Club Limited, Sir Matt Busby Way, Old Trafford, Manchester, M16 0RA.
- ☐ I hereby authorise ICICI Bank Ltd ("ICICI Bank") to share your data or information associated with your MakeMyTrip ICICI Bank Credit Card ("Card Application") (i) E-mail address; (ii) Mobile number; (iii) 16-digit Credit Card number in encrypted form; (iv) Card variant availed (Platinum/Signature); (v) Credit Card expiry date in encrypted form; (vi) Credit Card account no. with MakeMyTrip (India) Private Limited and its affiliates ("MMT") to update its records and provide you services, rewards & benefits with respect to the Card. If you wish to opt out of such sharing of your data by ICICI Bank with MMT, you may cancel your Card at any point of time by calling our Customer Care.

Yes ☐ No ☐ (Please tick Yes or No, as acceptable)

- ☐ I hereby agree that in case the e-mail address provided by you in the Card application does not have a corresponding MMT account, MMT shall provide you with services, rewards & benefits associated with the Card on your MMT account corresponding to your mobile number.

Further in case you do not have an MMT account corresponding to either your e-mail address or your mobile number, you agree and acknowledge that MMT shall create a new MMT account on your behalf with your e-mail address and/or mobile number, as the case may be, provided under the Card application. MMT shall update you with details of the new MMT account and steps to access the new MMT account by way of an SMS and/or e-mail. Yes ☐ No ☐ (Please tick Yes or No, as acceptable)

- ☐ I hereby authorise ICICI Bank Limited. ("ICICI Bank") to share my following data or information associated with my Emirates Skywards ICICI Bank Credit Card application ("Card Application") (i) Name; (i) registered e-mail ID; (ii) registered Mobile Number; (iii) Card variant availed (Rubyx/Sapphire/Emeralde); and (iv) Credit Card account number, with Emirates to provide me services, rewards and benefits with respect to the Emirates Skyward ICICI Bank Credit Card and I shall not hold ICICI Bank responsible or liable for sharing such information.

I understand and agree that in case the EK Account number provided by me is not a part of/active in the Emirates Skywards Rewards Programme, Emirates will create a new Emirates Skywards account on my behalf with my e-mail ID and/or mobile number provided in the Card Application. Emirates shall update me with details of the new Emirates Skywards account and steps to access the Emirates Skywards account by way of an SMS and/or e-mail.

I agree and acknowledge that if I am not an existing Emirates Skywards Rewards Programme member, I will be automatically enrolled by Emirates into the Emirates Skywards Rewards Programme member. Also, if you do not mention your existing Emirates Skywards Rewards Programme membership number in the application form, a new Emirates Skywards Rewards Programme membership number will be allotted to you and linked to the Credit Card. Please note that by applying for the Emirates Skywards ICICI Bank Credit Card, the Terms and Conditions of membership of the Emirates Skywards Programme and privacy policy of Emirates shall also become applicable. These can be found at <https://www.emirates.com/in/english/skywards/emirates-skywards-programme-rules/>

I agree and understand that ICICI Bank is the issuer of the Emirates Skywards Credit Cards and at its discretion can (i) issue the credit card and (ii) add or debit Skywards Miles in case of any error entries. For Detailed terms and conditions, refer to www.icicibank.com.

- ☐ For more information regarding information disclosures, please check ICICI Bank Card Terms & Conditions.

With reference to the financial assistance/credit facility in the form of Credit Card being availed by me/us on the date hereof from ICICI Bank Limited ("ICICI Bank") vide credit Card application form, I/we hereby confirm having understood the concepts and illustrative examples (as detailed below) relating to due dates, classification of borrowal accounts as Special Mention Account ("SMA") or Non Performing Asset ("NPA") in the course of the conduct of the accounts.

Concepts / clarifications / Illustrative examples on due dates and specification of SMA / NPA classification dates

Dues: mean, the principal / interest / any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.

Overdue: mean, the principal I interest / any charges levied on the loan account which are payable, but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

- ☐ I. Classification as Special Mention Account and Non-Performing Asset- Lending institution (i.e ICICI Bank) will recognize the incipient stress in loan accounts, immediately on default, by classifying them as SMA.

The basis of classification of SMA category shall be as follows:

LOANS IN THE NATURE OF TERM LOANS		LOANS IN THE NATURE OF CASH CREDIT/ OVERDRAFT	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower for the period of
SMA-0	Upto 30 days		
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days

Non-performing Asset- NPA is a loan or an advance where:

- interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan,
- the account remains 'out of order' as indicated below, in respect of an overdraft/cash credit ("OD/CC"),
- the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops,
- the instalment of principal or interest thereon remains overdue for one crop season for long duration crops.

'Out of Order' Status:

An account shall be treated as 'out of order' if:

- the outstanding balance in the OD/CC account remains continuously in excess of the sanctioned limit/drawing power for 90 days;
- the outstanding balance in the OD/CC account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the OD/CC account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

Illustrative movement of an account to SMA category to NPA category based on delay /non-payment of dues and subsequent upgradation to standard category at day end process:

Due date of payment	Payment Date	Payment covers	Age of oldest dues in days	SMA / NPA Categorisation	SMA since Date / SMA class date	NPA Categorisation	NPA Date
01.01.2022	01.01.2022	Entire dues upto 01.01.2022	0	NIL	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA 0	01.02.2022	NA	NA
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA 0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA 0	01.02.2022	NA	NA
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA 0	01.03.2022	NA	NA
		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA 1	01.02.2022 / 03.03.2022	NA	NA
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not fully paid at EOD 01.03.2022	1	SMA 0	01.03.2022	NA	NA
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 and amount due on 01.4.2022 at EOD 01.04.2022	60	SMA 1	01.02.2022 / 03.03.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.2022 at EOD 02.04.2022	61	SMA 2	01.02.2022 / 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 01.05.2022	90	SMA 2	01.02.2022 / 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.22 at EOD 02.05.2022	91	NPA	NA	NPA	2.05.2022
01.06.2022	01.06.2022	Fully Paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA	NPA	2.05.2022
01.07.2022	10.07.2022	Paid entire dues 01.03.2022 & 01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	2.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32	NPA	NA	NPA	2.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022 but not paid the dues of 01.09.2022	1	NPA	NA	NPA	2.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard account with no over dues	NA	NA	STD from 01.10.2022

a) Account will be moved out from NPA to Standard only after payment of all pending dues in credit Card and other products.

b) If customer has a banking exposure with ICICI of more than Rs 5 crore INR and the account becomes overdue then account will be reported to RBI as SMA.

III. Reporting to Credit Bureau - All overdue accounts are reported to Credit bureau on a monthly basis.

I/We understand that the clarifications/examples mentioned herein are only illustrative in nature covering common scenarios and that the norms and clarifications provided by Reserve Bank of India from time to time will prevail.

- I have authorized, the representative of ICICI Bank Limited having to enter the account opening details on my behalf and as per the instructions given by me in the electronic application form.
- That I have reviewed and verified the details entered by him/her in the electronic application form and declare the same to be true, correct and updated and the application number mentioned above with respect to the electronic application form has been generated by ICICI Bank post my review, verification and confirmation of the application details.
- I understand the electronic application form and physical confirmation form together shall constitute credit card application form for the application number mentioned above
- That I have read, understood and hereby agree to Terms and Conditions and MITC (Most Important Terms and Conditions) applicable to my credit card application set forth on the website www.icicibank.com. I understand that access to any changes/update in Terms and Conditions applicable to this application would be available on the website only.
- I authorize ICICI Bank to exchange, share or part with all the information relating to me and repayment history to credit bureaus, agencies, statutory bodies, market research agencies for conducting research as may be required and shall not hold ICICI Bank (or market research agencies) liable for use/sharing of this information; and share Card application details and status, Card account status, reward details and Card activity data with its affiliates for it to update its records to provide services & benefits with respect to the Card.
- ICICI Bank Rewards powered by PAYBACK: You hereby authorize ICICI Bank Ltd ("ICICI Bank") to share your data or information associated with your ICICI Bank Credit Card ("Card application") (i) Name (ii) E-Mail ID (iii) Mobile number (iv) Date of Birth (v) Address (vi) Credit Card Account number with Loyalty Solutions and Research Pvt. Ltd. and its affiliates ("LSRPL") to update in your PAYBACK account and provide services and benefits with respect to the PAYBACK reward programme on your ICICI Bank Credit Card"

- I confirm that I have gone through all the Terms and Conditions, Most Important Terms & Conditions and Important Credit Card Declaration and hereby agree to abide by the same.

- I hereby consent to receiving information from Central KYC Registry through SMS/e-mail on the above registered number/e-mail ID

Date : 04/03/2023 Y Y Y Y Place : PATNA