

Important Terms & Conditions :

a) Important Credit card Declaration for Credit Card issued against Fixed Deposit:

- These Terms and Conditions (the "Terms") apply to and regulate the Instant Credit Card provided by ICICI Bank and are in addition to and not in derogation of the Terms and Conditions governing the Credit Card facilities of ICICI Bank and Terms and conditions governing ICICI Bank's Fixed Deposit (the "Primary Terms and Conditions") as available on www.icicibank.com. To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail. All capitalized terms used herein but not defined shall have the same meaning as specified under Primary Terms and Conditions.
- "Cardholder" shall mean a person who has / places a fixed deposit with ICICI Bank and applies for ICICI Bank's Instant Credit Card and is issued an Instant Credit Card subject to the Primary Terms and Condition and Terms as specified herein.
- "Instant Credit Card" shall mean ICICI Bank Instant Credit Card issued by ICICI Bank to the Cardholder against the fixed deposit maintained by the Cardholder with ICICI Bank.
- In order to be eligible for availing the Instant Credit Card, the Cardholder shall be required to maintain / place a fixed deposit of minimum Rs. 20,000/- amount with ICICI Bank.
- The credit limit on the Instant Credit Card shall be eighty five percent (85%) of the fixed deposit amount, subject to minimum credit limit of Rs. 17,000/- and maximum of Rs. 5 lakhs. The said credit limit may be subject to change at the sole discretion of ICICI Bank from time to time and shall be communicated to the Cardholder through such mode and manner as deemed fit by ICICI Bank.
- The Cardholder shall be required to place the fixed deposits in the manner specified and upon execution of the relevant documents as specified by ICICI Bank from time to time. The Cardholder shall be required to place fixed deposit at any ICICI Bank branch only or such other alternate channel as shall be decided and communicated by ICICI Bank at its sole discretion from time to time. The fixed deposits so opened shall be opened on auto renewal mode only. In the event of cancellation of the Card by Cardholder/ ICICI Bank, the fixed deposit linked to the Instant Credit Card shall continue in accordance with the instructions placed by the Cardholder at the time of placing the fixed deposit.
- Upon issuance of the Instant Credit Card, ICICI Bank shall mark a lien on the entire amount of the fixed deposit amount deposited by the Cardholder,

including interest earned by the Cardholder, until the termination of the Instant Credit Card or maturity of the fixed deposit, as the case may be.

- In the event that applicant has an existing fixed deposit with ICICI Bank, the fixed deposit will be linked to the Cardholder's Instant Credit Card account and the fixed deposit shall be converted in to an auto- renewal mode with immediate effect. The prevailing rate of interest applicable at the time of auto - renewal of the fixed deposit shall be applicable on the said fixed deposit amount.
- The Cardholder/s shall not be able to make any part withdrawals from the fixed deposit linked to the Instant Credit Card .
- The Fixed Deposits opened / placed by HUFs, Partnership firms, minors or opened jointly by applicant/s shall not be entitled for Instant Credit Card. Only those fixed deposits which are in the name of single individual shall be eligible for Instant Credit Card.
- Nomination facilities shall be available for the fixed deposit facility.
- In the event of termination / withdrawal / cancellation of the fixed deposit or the Instant Credit Card or if the Cardholder fails to pay the amount outstanding on the Instant Credit Card within 60 days from the due date, or if the amount outstanding on the Instant Credit Card including any fees, charges or any other amount levied by ICICI Bank as per the Terms sums up to more than 95% of the fixed deposit amount at any point in time, ICICI Bank shall have the right to liquidate the entire fixed deposit amount including the interest accrued and set off such amount against the outstanding amount payable to ICICI Bank under the Instant Credit Card and any balance remaining post the above referred deduction shall be refunded to the Cardholder.
- The Instant Credit Card shall be activated post lien is marked on the fixed deposit.

b) Important Credit Card Declaration:

- 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 consider 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 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 by 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.
- 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.
- In the event of a credit card program 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 card member. 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.
- 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/We have read and understood the terms and conditions to the ICICI Bank 24 Hour Customer Care Centre/Internet Banking and agree to abide by them.
- The Applicant/s has/have no objection to ICICI Bank Limited and Representatives providing me/ us with information on various products, offers and services provided by ICICI Bank Limited/ third parties through any mode (including without limitation through telephone calls/SMSs/Emails) and authorise ICICI Bank Limited, Representatives for the above purpose.
- ICICI Bank may also share Card Member information with any parent, subsidiary, affiliate 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.