



Credit Card Application Form

Application No.: 96024131826

Date: Mon, Jan 12, 2026 12:28 PM

Your Credit Card Details:

Card Variant	Card Network	Tentative Credit Limit*	Joining Fee	Annual Fee
ICICI Bank HPCL Coral Credit Card	AMEX	192091	NIL	NIL

*Subject to credit manager's approval

Card features:

- 2.5% cashback and savings of 1% fuel surcharge on fuel purchases at HPCL pumps
- 2 ICICI Bank Reward Points per ₹100 spent on retail purchases, except fuel
- 6 ICICI Bank Reward Points per ₹100 spent through ICICI Bank POS Machine at HPCL pumps
- 25% discount, up to ₹100 per transaction, on movie ticket bookings on BookMyShow

Personal Details:

Full Name	Date Of Birth	Gender
SAJU S	11-12-2002	MALE
Phone Number	PAN Number	Place/city of birth
+91 7994490752	QBLPS4357E	- Not Available
Email ID	Religion	Category
SAJUSURESH03@GMAIL.COM	HINDUISM	OTHER BACKWARD CLASSES
Mother's Maiden Name	Father's Name	Marital Status
sheeba k	SURESH BASKARAN	- Not Available
Current Employer	Employment Type	Office Email ID
FOCALOID TECHNOLOGIES PRIVATE LIMITED	PRIVATE SECTOR	- Not Available
Citizenship	Residential Status	Permanent Address
Indian	Resident Individual	KADAMKODE NARANGAPARAMBU NADUVATHAPPARA PERINGOTTUKURIS SI II NADUVATHUPARA PALAKKAD KERALA 678574 PALAKKAD 678574 KERALA (KL)
Communication Address	Is Your Permanent Address Same As Communication Address?	No
KADAMKODE NARANGAPARAMBU NADUVATHAPPARA PERINGOTTUKURIS SI II NADUVATHUPARA PALAKKAD KERALA 678574 PALAKKAD 678574 KERALA (KL)		- Not Available
CKYCR Number		
Not available		

(a) Do you want to subscribe to auto-debit?

No

(b) Have you been assisted by an ICICI Representative?

No



Employee ID	Branch ID
NA	8324899

(c) Are You A Director/ Relative Of Director Of ICICI Bank or Any Other Bank?

No

- I confirm that the communication address is as mentioned in the online application form. I also authorise ICICI Bank to send all correspondence to the mentioned communication address and shall indemnify ICICI Bank for any loss/ damage/ liability due to updation of the communication address provided by me during the account opening journey.

FATCA Declaration

I am Tax Resident of **ONLY** India (This information is required to be collected as per The Income Tax Act, 1961 to comply with **FATCA** and **CRS** regulations. We will continue to report the above information 'As Is' till we receive any change request from you)

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 esidence/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.

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.

JetPrivilege Membership I/We authorise ICICI Bank to exchange, share or part with all the information relating to me/us as contained in this application form and/or the details of the Jet Airways ICICI Bank Credit Card, if any to be issued to me with JetPrivilege Programme Partner and/or any other third party pursuant to ICICI Bank arrangement with Jet Airways and/or any other third party in relation to the Jet Airways ICICI Bank Credit Card, as may be required or as ICICI Bank may deem fit and I/we shall not hold ICICI Bank liable for use/sharing of this information. Note: If you are not a JetPrivilege Member, you will be automatically enrolled. Also, if we do not receive your existing JP membership number in this application form, a new JP membership number will be allotted to you and linked to your Credit Card. Please note that by applying for the

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

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.

Jet Airways ICICI Bank Credit Card you are consenting to the Terms and Conditions of membership of the Jet Airways JetPrivilege programme. These can be fund at www.jetairways.com

- 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 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

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.

You 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.

You 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 email.

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



Terms and Conditions for Video KYC

These terms and conditions for Video KYC process ("Terms") apply to and regulate the operation of Video KYC process offered by ICICI Bank Limited ("ICICI Bank/Bank") in India and govern the general relationship between the Customer (defined below) and the ICICI Bank, having its registered office at: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara 390007, India. These terms shall be in addition to any other terms as stipulated by ICICI Bank from time to time on its website (defined below) whether pertaining to the Product/Facility (defined below) or in relation to other services or offers provided by ICICI Bank.

Further, in case of inconsistency between the Terms and any specific term and condition pertaining to a specific Product/Facility, the specific term and condition of that particular Product/Facility shall prevail.

1. Definitions:

1.1 In these Terms applicable to the Video based KYC process the following words and phrases shall have the meaning stated hereunder unless indicated otherwise:

i. "Customer" shall mean a Resident Indian individual applicant who applies for any Product/Facility (defined below) with ICICI Bank subject to such Product/Facility specific terms and conditions as may be specified by ICICI Bank from time to time.

ii. "KYC" shall mean the 'Know Your Customer' process to be completed by ICICI Bank as per extant regulations.

iii. "Product"/"Facility" shall mean any ICICI Bank product or facility that the Customer has applied/requested for and in respect of which the Customer has consented to complete the KYC through the Video KYC process.

iv. "Video KYC process" shall mean the process of KYC verification conducted through a video call feature supported by ICICI Bank in line with extant regulations and ICICI Bank policy.

v. "Primary Terms and Conditions" shall mean the terms applicable to the Product/Facility being availed by the Customer.

vi. "Website" shall mean ICICI Bank's website www.icicibank.com

2. Interpretation:

i. All references to singular include plural and vice versa and the word "includes" should be construed as "without limitation".

ii. Words importing any gender include the other gender.

iii. Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.

iv. All headings, bold typing and italics (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of these Terms and Conditions.

v. Reference to any "law or legislation, regulation, rule" shall mean, applicable, constitution, statute, law, rule, regulation, ordinance, judgement, order, decree, authorisation, or any published directive, guideline, notice, requirement or governmental restriction, having the force of law in any jurisdiction and include laws as amended from time to time.

3. Applicability of the Terms:

3.1. These Terms and primary Terms and Conditions form the express contract between the Customer and ICICI Bank. The Customer shall apply to ICICI Bank in the prescribed form for the Product/Facility. By applying, the Customer acknowledges that he has read, understood and accepted these Terms and the primary Terms and Conditions as applicable.

4. General Terms for Video KYC process:

4.1. Requirements for availing of Video KYC feature:

i. Video KYC process is available only for Customers who are physically present in India and if the same can be confirmed through their live location through geo-tagging.

ii. The Video KYC process is available and accessible to Customers throughout the year irrespective of ICICI Bank's working hours or holidays i.e. 24*7 and 365 days a year.

iii. Video KYC process shall work only in good network/internet conditions and

iv. Customer should possess requisite documents and materials as informed on the journey page at the time of the Video KYC process to avoid any inconvenience.

4.2 On opting for Video KYC process, a two-way video call will be initiated between the Customer and ICICI Bank official to start the Video KYC process.

4.3 As a part of Video KYC process, the Customer shall be required to verify their identity by answering certain questions asked by ICICI Bank officials through a video call. By proceeding with the video call, the Customer accepts the Terms herein.



4.4 The Customer shall be required to co-operate with ICICI Bank officials in every manner and provide all such relevant information/data/documents including but not limited to allowing ICICI Bank officials to capture their photographs, photographs/screenshots of various documents (including but not limited to Officially Valid Documents ("OVD"), PAN, etc.), screenshot of the Customer's signature on a plain paper as submitted by the Customer during Video KYC process as and when requested by ICICI Bank officials. The Customer agrees and consents to co-operate and provide all such relevant data/documents, etc. for the purpose of Video KYC process.

4.4 The Customer authorises ICICI Bank to collect/store/verify any and all information/details received through the Video KYC process including but not limited to the video call itself, information received from documents/information captured/shared through the video call.

4.5 In case the documents shown and verified by ICICI Bank officials over a video call do not comply with the ICICI Bank policy and/or relevant guidelines due to any reason whatsoever, the application request shall be rejected and it will be converted to the offline KYC mode. Customers need to follow the offline KYC process to complete their KYC verification process in such case for completion of the Product/Facility application request.

4.6 The Customer agrees and understands that the image of the signature crop provided by the Customer shall be updated in ICICI Bank records as the Customer's specimen signature.

4.7 Customers who have opted for Video KYC process for the Product/Facility application agree that their request is subject to verification and may be rejected by the Bank for various reasons including, but not limited to:

- i. Call drop due to network/internet issues at the Customer's or ICICI Bank's end; or
- ii. Documents matching criteria is not fulfilled or
- iii. Bank official is unable to capture the screenshot of Customer's photo or any document or
- iv. Customer is not ready to co-operate with Bank officials or
- v. Signature process is incomplete or
- vi. Location outside India, face mis-match, poor quality uploaded documents or
- vii. For any other reason at the discretion of ICICI Bank.

In case of such rejection, Customers need to follow the offline KYC process to complete their KYC verification process for completion of the Product/Facility application request.

4.8 The Customer understands that the Video KYC process is subject to the availability of ICICI Bank officials to conduct such Video KYC, and technical stipulations including but not limited to those arising due to any delay, interruption, suspension, resolution or error of ICICI Bank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information or request to and from the telecommunication equipment of the Customer and the network of any internet service provider and ICICI Bank's system or any breakdown, interruption, suspension or failure of the telecommunication equipment of the Customer, or ICICI Bank's system or the network of any internet service provider and/or any third party who provides such services as is necessary to provide the Video KYC process.

5. Acceptance of Terms and Conditions:

5.1 By accepting these terms and conditions in the digital journey of the Video KYC process, the Customer shall be deemed to have accorded his approval/consent to (i) complete the KYC verification for the Product/Facility application through Video KYC process (ii) the consents, authorisations, declarations and undertakings, etc. mentioned therein.

6. Miscellaneous:

6.1 Customer agrees that all costs incurred at the Customer's end (technical/data plan related or otherwise) for completing the Video KYC process shall be borne by the Customer solely.

6.2 The Customer agrees that ICICI Bank shall not be liable for any connectivity/signal/data related issues leading to incomplete information/application being provided by the Customer.

6.3 In case the Video based KYC process is not completed/submitted for any reason whatsoever, ICICI Bank may contact the Customer for completing offline KYC.

6.4 Customer hereby agrees to indemnify, defend and hold harmless ICICI Bank from and against any and all liability, loss that may occur, arise from reliance by ICICI Bank on the information, declarations, documents, images and undertakings, etc. provided by the Customer (on account of them being fake/incorrect/erroneous), the usage of online/offline mode for the Product/Facility application including the details provided basis this Video KYC process or breach, non-performance or inadequate performance by the Customer of any of these Terms, Primary Terms and Conditions or the acts, errors, representations, misrepresentations, misconduct or negligence of the Customer in performance of its obligations.

6.5 In case of any inconsistency/inaccuracy/non-completion of any formalities in the Video KYC process or for any other reason whatsoever, ICICI Bank may contact the Customer for offline completion of KYC. The Customer agrees and confirms that ICICI Bank shall at its sole discretion reject the Product/Facility application for any reason whatsoever including but not limited reasons attributable to erroneous, incomplete, misleading information or non-adherence with the relevant norms/non submission of KYC documents to ICICI Bank or upon any notice/directions received from any other regulatory body.

6.6 The Bank reserves the right, at any time and from time to time, with or without notice, to cancel, withdraw, suspend, vary, change, add to or supplement the Video KYC process and facilities offered to Customers hereunder.



6.7 "In compliance with the rule 9B of the Prevention of Money Laundering (Maintenance of Records) Rules, you are required to intimate us if there is any change in your KYC details along with updated documents (i.e. address, contact details, profile, etc.) within a period of 30 days from the date the change was made. Once you intimate us, we will make necessary changes in our records."

7. Change of Terms:

7.1 ICICI Bank shall have the absolute discretion to amend or supplement any of these Terms at any time. ICICI Bank may communicate the amended Terms by hosting the same on the Website or in any other manner as decided by ICICI Bank.

8. Limitation of Liability

8.1 Neither ICICI Bank nor its employees shall be responsible or liable in any way for any direct or consequential loss suffered by the Customer or any third party or towards any claims that may arise due to the rejections of the Product/Facility application due to the Video KYC process availed by the Customer.

8.2 ICICI Bank shall not be liable for any failure to perform any obligation contained in these Terms or for any loss or damage whatsoever suffered or incurred by the Customer or a third party howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.

8.3 Under no circumstances shall the Bank be liable to the Customer or a third party for any indirect, incidental, consequential, special or exemplary loss or damages in connection with the Video KYC process.

9. Force Majeure:

9.1 ICICI Bank shall not be liable for any losses caused by its inability or delay in providing the Video KYC process or fulfilling any of ICICI Bank's obligations hereunder, either wholly or in part, caused by or in connection with any force majeure events including, but not limited to, restrictions on convertibility, transferability, requisitions, hacking, involuntary transfers, riot, disturbance, strikes, lock-outs, bandhs, war, civil strife, burglary, theft, dacoit, accident, hacking, technical fault including problems related to computers, accessories, software, printers, fax machines, internet, telephone system and such related hardware and software beyond the control of ICICI Bank, breach of trust by any authorised persons, flood, epidemic/pandemic, fire, earthquake, act of God, act of any Government, change in regulation or law and other allied acts of regulatory or statutory nature or if the performance of such obligation or provision of such service would result in the breach of any law, regulation or other requirement of any governmental or other authority or on account of any other restriction or requisition or other circumstances or events whatsoever beyond the control of the Bank and the Bank shall not be obliged to provide any service or facility or perform any of its obligations hereunder during the period while the Bank's performance is affected by force majeure conditions. The Bank shall not be responsible for any loss or damage caused to the Customer by reason of any failure to comply with the Customer instructions, when such failure is caused due to reasons beyond the control of the Bank, the opinion of the Bank being final in this regard.

10. Governing Law:

10.1 The laws of India shall govern these Terms. The Customer hereby agrees that any legal action or proceedings arising out of the Terms shall be brought in the courts or tribunals at Mumbai in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. ICICI Bank may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms in any other court, tribunal or other appropriate forum, and the Customer hereby consents to that jurisdiction.

- 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.

**ADDITIONAL TERMS AND CONDITIONS**

12-01-2026 12:13:03

I hereby declare that I am currently residing in India and consent to receive and authorize the Bank and its affiliates/ group companies to reach me/send any communication pertaining to my Account / Card / Loan / Investment 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 Account / Card / Loan / Investment / 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. In compliance with the rule 9B of the Prevention of Money Laundering (Maintenance of Records) Rules, you are required to intimate us if there is any change in your KYC details along with updated documents (i.e. address, contact details, profile, etc.) within a period of 30 days from the date the change was made. Once you intimate us, we will make necessary changes in our records. Any update can be intimated to the Bank through RIB/ iMobile/ Branch.

For the purpose of credit underwriting and bank record storage, I hereby consent to and authorize ICICI Bank to make inquiries with third parties including NSDL, Credit Bureaus, Karza (for employment verification checks from EPFO), Perfios (for salary and other financial analysis), and others. I also authorize ICICI Bank to conduct the necessary checks using Bank's internal and external data sources.

12-01-2026 12:27:59

I am Tax Resident of only India (This information is required to be collected as per The Income Tax Act, 1961 to comply with FATCA and CRS regulations. We will continue to report the above information 'As Is' till we receive any change request from you)

I have read and I agree to the KFS, Agreement Documents, T&C and the Consent Clause.

YES

NO

12-01-2026 12:27:59

I hereby declare that I authorize ICICI Bank to download/fetch my CKYCRR record for the purpose of processing of credit cards application and/or updating the CKYCRR record reference number in Bank's records or any other related purposes



Most Important Terms and Conditions (MITC)

Last updated on 12th Sept, 2025

To get the complete version of the Credit Card Terms and Conditions, please visit <https://www.icicibank.com/>

Section I: Key Fact Sheet

a) Schedule of fees and Charges:

1. Joining Fees, Annual Fees and Supplementary Card Fees:

ICICI Bank Card Variant	Joining Fee (1st year) ₹	Annual Fee (1st year) ₹	Annual Fee (2nd year onwards) ₹	Supplementary Card Fee (Annual) ₹ (w.e.f. Nov 15, 2024)	Minimum Spends for Annual fee reversal* ₹
Times Black ICICI Bank Credit Card	20,000	Nil	20,000	3,500*****	25,00,000****
ICICI Bank Emeralde Private Metal Credit Card	12,499	Nil	12,499	Nil	10,00,000***
ICICI Bank Emeralde Private Credit Card	12,000	Nil	12,000	Nil	10,00,000***
ICICI Bank Emeralde Credit Card	12,000	Nil	12,000	Nil	10,00,000***
ICICI Bank Sapphiro Credit Card	6,500	Nil	3,500	199	6,00,000*
ICICI Bank Rubyx Credit Card	3,000	Nil	2,000	199	3,00,000*
ICICI Bank Coral Credit Card	500	Nil	500	199	1,50,000***
ICICI Bank Platinum Chip Credit Card	Nil	Nil	Nil	199	Nil
ICICI Bank Signature Credit Card	25,000	Nil	2,000	199	NA
ICICI Bank Ascent American Express (R) Credit Card	4,000	Nil	1,000	199	NA

ICICI Bank Platinum Identity Credit Card	2,000	Nil	750	199	NA
ICICI Bank HPCL Platinum Credit Card / ICICI Bank HPCL Titanium Credit Card / ICICI Bank HPCL Coral Credit Card	199	Nil	199	199	50,000*
ICICI Bank HPCL Super Saver Credit Card	500	Nil	500	199	1,50,000*
Manchester United Signature Credit Card	2,499	Nil	2,499	199	2,50,000*
Manchester United Platinum Credit Card	499	Nil	499	199	1,25,000*
Chennai Super Kings ICICI Bank Credit Card	500	Nil	500	199	1,50,000*

Adani One ICICI Bank Signature Credit Card	5,000	Nil	5,000	199	6,00,000*
Adani One ICICI Bank Platinum Credit Card	750	Nil	750	199	3,00,000*
MakeMyTrip ICICI Bank Credit Card	999	Nil	999	199	3,00,000

ICICI Bank Unifare Credit Card	299	Nil	299	199	50,000*
ICICI Bank Coral Credit Card against Fixed Deposit	500	Nil	500	199	1,50,000*
ICICI Bank Instant Platinum Credit Card	Nil	Nil	Nil	199	NA
Accelero ICICI Bank Credit Card	499	Nil	499	199	1,25,000*

MakeMyTrip ICICI Bank Platinum Credit Card	500	Nil	Nil	199	NA
MakeMyTrip ICICI Bank Signature Credit Card	2,500	Nil	Nil	199	NA
ICICI Bank Parakram Credit Card	Nil	Nil	Nil	199	NA
ICICI Bank Parakram Select Credit Card	Nil	Nil	Nil	199	NA
Emirates Skywards ICICI Bank Emerald Credit Card	10,000	Nil	10,000	199	NA
Emirates Skywards ICICI Bank Sapphiro Credit Card	5,000	Nil	5,000	199	NA
Emirates Skywards ICICI Bank Rubyx Credit Card	1,000	Nil	1,000	199	NA
ICICI Bank Expressions Credit Card	499	Nil	499	199	1,50,000*
Amazon Pay ICICI Bank Credit Card	Nil	Nil	Nil	Nil	Nil
ICICI Bank NRI Coral Credit Card	1,000	Nil	500	199	1,50,000***
ICICI Bank NRI Sapphiro Credit Card	6,500	Nil	3,500	199	6,00,000*
ICICI Bank Rubyx Credit Card against Fixed Deposit	3,000	Nil	2,000	199	3,00,000*
ICICI Bank Diamant World Mastercard Credit Card	1,25,000	Nil	10,000	Nil	25,00,000***

The Cards will have the same pricing irrespective of the network variant opted for, unless stated otherwise.

The fees may vary for each Card member and from offer to offer. The same is communicated to the Card member at the time of applying for the Credit Card.

Cards with no Joining Fee / Annual Fee will have no joining / annual benefits. This applies to all Cards, except Accelero ICICI Bank Credit Card. In case of ICICI Bank Platinum Chip Credit Card, a Joining Fee / Annual Fee of ₹ 99 and in case of ICICI Bank HPCL Coral Credit Card, a Joining Fee / Annual Fee of ₹ 500 shall continue as communicated at the time of sourcing.

The fees as applicable are billed to the Card account and are stated in the Card statement of the month in which they are charged. Cards sourced with no Joining / Annual fee, will not have these charges levied in the statement cycles. However, the Bank reserves the right to revise the policy and charge Annual Fee on the Card in future with due intimation to customer as per regulatory guidelines.

Mine Credit Card by ICICI Bank

Monthly Plan Name	Starter Free Plan	Pro 49 Plan	Premium 149 Plan
Monthly Fee (₹)	Nil	49	149
Spends for Monthly Fee Reversal (₹)	Nil	10000**	20000**
Supplementary Card Fee (₹)		Nil	

*If total spends on the Credit Card is equal to or more than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the subsequent year shall be reversed. If total spends on the Credit Card is less than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the subsequent year shall not get reversed. Spends through EMI transactions on Credit Card are not included in total spends calculation.

**If the total spends on the Mine credit card is equal to or more than this amount during a plan cycle, the monthly fee applicable on such credit card for the same plan cycle shall be reversed. The reversal provided will be in the form of Mine Cash. The selected plan will be applicable for the calendar month and the monthly fee will be charged on or before the 7th of every month. Reversals in the form of Mine Cash shall be provided on or before the 7th of next calendar month.

***If total spends on the Credit Card is equal to or more than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the year shall be reversed on card anniversary year completion. If total spends on the Credit Card is less than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the year shall not get reversed. Spends through EMI transactions on Credit Card are not included in total spends calculation.

****If total spends on the Credit Card is equal to or more than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the year shall be reversed on card anniversary year completion. If total spends on the Credit Card is less than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the year shall not get reversed.

*****For Times Black ICICI Bank Credit Card, Supplementary Card fee of ₹3,500 + GST is applicable one time only for each Supplementary Card. The customer can redeem the Milestone Benefits only after the payment of the Joining fee/ Annual fee and crossing the spending threshold.

Spend Threshold Criteria (w.e.f. Nov 15, 2024)

The spend threshold for annual fee reversal and milestone benefits will exclude rent, government, and education payments.

Note: Transaction of Credit Balance Refund, Joining Fee, Annual Fee, Late Payment Fee, Interest Charges, Principal amount, DCC fee, Reward redemption handling fee, Reversal transaction, cancelled transaction, Equated Monthly Instalment (EMI) transaction, and other transactions of similar nature on Credit Card are not included in total spends calculation (for Annual Fee Waiver and Milestone Benefits).

Please note: Annual gifts will not be issued in case a customer receives benefit of Annual Fee reversal basis spend on any card.

UPI On RuPay Credit Card by ICICI Bank

These terms and conditions constitute the contract between the User and ICICI Bank. These shall be in addition to and not in derogation of above listed MITC for Credit Cards.

The user agrees to abide by the below terms in addition to those mentioned in MITC for Credit Cards.

The functionality of RuPay Credit card on UPI will be made available to the ICICI Bank Users who satisfy the eligibility criteria. This provision is made at the sole discretion of ICICI Bank and the offerings may be altered/ paused/ discontinued by ICICI Bank at any time, with or without prior intimation to the Users.

Terms of Service

The below terms and conditions for Credit Card on UPI are an addendum to the general terms & conditions of any account or facility provided by ICICI Bank to its Customers.

1. This facility will be provided, subject to approval of ICICI Bank RuPay Credit Card at the request of the User.
2. The customer should have the mobile number linked with the UPI app to be set as registered mobile number for their ICICI Bank RuPay Credit Card.
3. User will have to set a 4-digit UPI Pin to activate UPI functionality on ICICI Bank RuPay Credit Card and all UPI payments will be authenticated using the 4-digit UPI PIN. The 4-digit Credit Card PIN will not be considered for authenticating UPI transactions
4. Setting-up of UPI PIN will be considered as customer consent for activation of card.
5. User can only make P2M transactions allowed on RuPay network.
6. Transactions on P2P, P2PM, digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other categories as restricted by the ICICI Bank/RBI are not allowed
7. UPI on Credit Card will be subject to both credit card limits provided to customer by ICICI Bank and the existing UPI transaction limits as set by NPCI for all UPI transactions (whichever is lower).
8. All fees, finance charges, surcharges or mark-ups applicable on Credit Card transactions will be applicable on CC on UPI transactions too.
9. Cash withdrawal will not be allowed from CC on UPI transactions
10. Any transaction done against CC on UPI will be deducted from your existing credit card limit.
11. This ICICI Bank RuPay Credit Card on UPI cannot be set as a default option to receive funds
12. In case of renewal or replacement of ICICI Bank RuPay Credit Card, user has to re-register on UPI App with updated
Credit Card details
13. In case of device change, user has to re-register for credit card on UPI app with same SIM. Application installed in previous device will be de-registered.

2. Finance Charges: (With effect from November 15, 2024)

Finance charges for the revolving credit facility on retail transaction and cash advances = 3.75% per month i.e., 45% per annum.

For retail purchases, balance transfer, cash advances, non-payment of minimum amount due, late payment etc. the APR is same (3.75% per month i.e., 45% per annum.)

3. Other Service Charges and Fees :

Card replacement fee	Current Charges	With effect from July 1, 2024	
	₹100 for all cards Exception: ₹199 for ICICI Bank Expressions Credit Card) ₹3500 for Emeralde Private Metal Credit Card ₹3500 for Times Black ICICI Bank Credit Card	₹200 for all cards Exception: ₹3500 for Emeralde Private Metal Credit Card ₹3500 for Times Black ICICI Bank Credit Card	

Foreign currency transactions**	<p>Mark-up of 3.50%. A refund initiated by the customer on similar Foreign Currency transactions will also attract a 3.5% Mark-up fee.</p> <p>Exception:</p> <ol style="list-style-type: none"> 1. Mark-up of 2% will be levied for Emeralde Private Metal Credit Card, Emeralde Private Credit Card and Emeralde Credit Card (w.e.f. Nov 15, 2024) 2. Mark-up of 0.99% will be levied on the MakeMyTrip ICICI Bank Credit Card (Not applicable on MakeMyTrip ICICI Bank Signature Credit Card and MakeMyTrip ICICI Bank Platinum Credit Card). 3. Mark-up of 1.49% will be levied on Times Black ICICI Bank Credit Card. 				
Dynamic Currency Conversion Fee	<table border="1"> <thead> <tr> <th>Current Charges</th><th>(w.e.f. Oct 01, 2025)</th></tr> </thead> <tbody> <tr> <td>1% Dynamic Currency Conversion fee will be applied on all transactions conducted in Indian currency at international locations or transactions carried out in Indian currency at merchants located in India but registered in a foreign nation.</td><td> <p>3.5% Dynamic Currency Conversion fee will be applied on all transactions conducted in Indian currency at international locations or transactions carried out in Indian currency at merchants located in India but registered in a foreign nation.</p> <p>Exceptions:</p> <ol style="list-style-type: none"> 1. 2% will be levied for Emeralde Private Metal Credit Card, Emeralde Private Credit Card and Emeralde Credit Card. 2. 0.99% will be levied for MakeMyTrip ICICI Bank Credit Card (not applicable on MakeMyTrip ICICI Bank Signature Credit Card and MakeMyTrip ICICI Bank Platinum Credit Card). 3. 1.49% will be levied for Times Black ICICI Bank Credit Card. 4. 1.99% will be levied for Amazon Pay ICICI Bank Credit Card </td></tr> </tbody> </table>	Current Charges	(w.e.f. Oct 01, 2025)	1% Dynamic Currency Conversion fee will be applied on all transactions conducted in Indian currency at international locations or transactions carried out in Indian currency at merchants located in India but registered in a foreign nation.	<p>3.5% Dynamic Currency Conversion fee will be applied on all transactions conducted in Indian currency at international locations or transactions carried out in Indian currency at merchants located in India but registered in a foreign nation.</p> <p>Exceptions:</p> <ol style="list-style-type: none"> 1. 2% will be levied for Emeralde Private Metal Credit Card, Emeralde Private Credit Card and Emeralde Credit Card. 2. 0.99% will be levied for MakeMyTrip ICICI Bank Credit Card (not applicable on MakeMyTrip ICICI Bank Signature Credit Card and MakeMyTrip ICICI Bank Platinum Credit Card). 3. 1.49% will be levied for Times Black ICICI Bank Credit Card. 4. 1.99% will be levied for Amazon Pay ICICI Bank Credit Card
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Rent Pay Transactions***	1% fee on transaction amount				
Fuel Transaction (w.e.f. Nov 15, 2024)	A fee of 1% of the transaction amount will be charged for fuel transactions exceeding Rs. 10,000				
Utility Transaction (w.e.f. Nov 15, 2024)	A fee of 1% of the transaction amount will be charged for utility payment transactions exceeding Rs. 50,000				
Education Payment (w.e.f. Nov 15, 2024)	A fee of 1% of the transaction amount will be charged for education payments made through third-party apps				
Skill-Based Gaming Transactions (w.e.f. Oct 01, 2025)	A fee of 1% of the transaction amount will be charged for skill-based gaming transactions of ₹ 5,000 or more				
Wallet Load (w.e.f. Oct 01, 2025)	A fee of 1% of the transaction amount will be charged for wallet load transactions of ₹ 10,000 or more				
Cash advance – transaction fee	<p>On all cards – 2.5% on advanced amount, subject to minimum of ₹500</p> <p>Exception:</p> <p>Emeralde Private Metal Credit Card - Nil Emeralde Credit Card - Nil Times Black ICICI Bank Credit Card - Nil</p>				

Redemption Handling Fee	A Redemption Handling Fee plus Goods and Services Tax (GST) will be charged towards handling and delivery on every redemption request for reward points earned on ICICI Bank Credit Cards.										
	<table border="1"> <thead> <tr> <th>Reward Scheme</th><th>Reward Handling Fee</th></tr> </thead> <tbody> <tr> <td>Hand-picked Rewards Scheme</td><td>₹99</td></tr> <tr> <td>ICICI Bank Rewards Scheme</td><td>₹99</td></tr> <tr> <td>Mine Cash Statement Credit Redemptions</td><td>₹99</td></tr> <tr> <td>Mine Cash Catalogue Based Redemptions</td><td>₹25</td></tr> </tbody> </table>	Reward Scheme	Reward Handling Fee	Hand-picked Rewards Scheme	₹99	ICICI Bank Rewards Scheme	₹99	Mine Cash Statement Credit Redemptions	₹99	Mine Cash Catalogue Based Redemptions	₹25
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Over-limit charges* (excluding ICICI Bank Emeralde Private Metal Credit Card and Emeralde Credit Card)	2.50% on the over-limit amount (subject to a minimum of ₹550) Please note over-limit facility (for customer induced transactions) will be provided only basis explicit consent from customer as per regulatory guideline								
Fee on cash payment at branches	<table border="1"> <thead> <tr> <th>Current Charges</th><th>(w.e.f. Oct 01, 2025)</th></tr> </thead> <tbody> <tr> <td>₹ 100 per payment transaction</td><td>₹ 150 per payment transaction</td></tr> </tbody> </table>	Current Charges	(w.e.f. Oct 01, 2025)	₹ 100 per payment transaction	₹ 150 per payment transaction				
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Railway booking – surcharge	1.80% of transaction value for Internet transactions and 2.50% for other bookings. Cost of railway tickets will be recovered along with charges and taxes levied if any by the acquiring bank at actual. For cards on American Express network: 1.80% of transaction value or ₹10 whichever is higher.								
Fuel surcharge	Fuel Surcharge is levied by Merchant Bank. ICICI Bank debits the Cost of fuel along with charges and taxes levied if any as instructed by the Merchant bank at actual. In case of any discrepancy with regards to Surcharge amount debited, customer should reach out to the Merchant Bank.								

Fuel surcharge Waiver (w.e.f. Nov 15, 2024)	<p>Surcharge waiver of 1% of transaction value on HPCL petrol pumps on select cards (this offer is valid on a maximum transaction of ₹4,000, when the payment is made by swiping the card on ICICI Merchant Services swipe machines). Surcharge waiver of 1% of transaction value on all petrol pumps on select cards. Cost of fuel will be recovered along with charges and taxes levied if any by the acquiring bank at actual. On fuel purchase at Offus terminals and non HPCL outlets, the surcharge reversal will not include Goods and Service tax. Fuel surcharge waiver will be applicable for spends upto ₹50,000 per statement cycle</p> <p>Exception: For Times Black ICICI Bank & Emeralde Private Metal Credit Card , 1% fuel surcharge waiver will be given at all petrol pumps for the maximum transaction size of Rs.4000.Fuel surcharge waiver will be applicable for spends upto ₹1,00,000 per statement cycle</p>																																	
Goods and Services Tax (GST)	Effective 01 July 2017, the Goods and Services Tax (GST) will be applicable instead of Service Tax. GST may be applicable from time- to-time; presently the GST rate for banking and financial services is at 18% (applicable on all fees, interest, surcharge and other charges).																																	
Instalment Products ROI s Processing Fee (Instant EMI, EMI on Call)	<p>Following rate of Interest (per annum on reducing balance) on your card would be charged for respective instalment products as may be applicable:</p> <table border="1" data-bbox="547 920 1270 1448"> <thead> <tr> <th rowspan="3">Tenure</th> <th colspan="3">ROI %</th> </tr> <tr> <th colspan="2">Instant EMI</th> <th rowspan="2">EMI on Call</th> </tr> <tr> <th>POS</th> <th>ECOM</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>15.99</td> <td>15.99</td> <td>15% to 18%</td> </tr> <tr> <td>6 months</td> <td>15.99</td> <td>15.99</td> <td>15% to 18%</td> </tr> <tr> <td>9 months</td> <td>15.99</td> <td>15.99</td> <td>15% to 18%</td> </tr> <tr> <td>12 months</td> <td>15.99</td> <td>15.99</td> <td>15% to 18%</td> </tr> <tr> <td>18 months</td> <td>15.99</td> <td>15.99</td> <td>15% to 18%</td> </tr> <tr> <td>24 months</td> <td>15.99</td> <td>15.99</td> <td>15% to 18%</td> </tr> </tbody> </table> <ul data-bbox="531 1455 1429 1774" style="list-style-type: none"> Processing fee of 2.99%, capped at a maximum of ₹ 299 is applicable on all Instant EMI transactions with effect from Sep 01, 2025. Processing fee and interest rates charged may differ from the above in case of some special campaigns for Instant EMI. Interest rates between 9.92% and 20% can be charged for such cases with processing fees of up to ₹ 999 or 2% of the loan amount. Processing fee of up to 2% of the transaction value will be applicable on all 'EMI on Call' transactions GST will be charged in the interest component of EMIs on Credit Card. 	Tenure	ROI %			Instant EMI		EMI on Call	POS	ECOM	3 months	15.99	15.99	15% to 18%	6 months	15.99	15.99	15% to 18%	9 months	15.99	15.99	15% to 18%	12 months	15.99	15.99	15% to 18%	18 months	15.99	15.99	15% to 18%	24 months	15.99	15.99	15% to 18%
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Conditions for cancellation of the Instalment facility—(Merchant EMI) w.e.f. May 01, 2025	<p>Cancellation of Merchant EMI bookings without levying any foreclosure charges will be allowed only if any of the following conditions are met:</p> <ul style="list-style-type: none"> • Full refund has been received from the merchant as a single refund transaction • Partial refund amount is received as a single transaction where difference between original transaction amount and refund amount is less than ₹ 1,500. <p>Foreclosure charges will be levied if the EMI option is opted at the time of purchase and the customer opts to discontinue the EMI facility thereafter.</p> <p>Upon discontinuation of the EMI facility, crediting of deferred EMI interest subvention amount as confirmed at the time of availing the facility, will not be passed on to the Card holders.</p>
Prepayment of Instalment Facility	<ul style="list-style-type: none"> • If the instalment product is availed on Credit card and is prepaid/ terminated before the stipulated tenure of the product, the outstanding amount at the time of prepayment/termination together with all interest thereon and all other monies in respect of this facility shall become repayable by the Card Member. In addition to this, Card Member is liable to pay pre-closure charges of up to 3% on the principal outstanding amount at the time of prepayment/termination along with interest of upcoming unbilled EMI. • The Card Member may prepay the Facility at any time by contacting ICICI Bank's 24 Hour customer care. The Card Member shall pay such prepayment charges as may be indicated by ICICI Bank in the communication sent to the Card Member at the time of granting the Facility.
Card Validation charges – Lounges within India	<ul style="list-style-type: none"> • An authorisation amount of ₹2 shall be taken on each eligible card presented at the entrance to the Participating Lounge on VISA, MASTERCARD s RUPAY variants and Re. 1 shall be taken on each eligible card presented at the entrance to the Participating Lounge on AMEX variants.
Liberalised Remittance Scheme (LRS) and Tax Collected at Source (TCS)	<p>In case of notification from the ministry / regulatory authorities including overseas credit card spends under LRS, the applicable spends shall be reported as per regulatory guidelines and Tax Collected at Source (TCS) charged on these spends as per applicable rates notified by authorities.</p>

*Over-Limit Fee: Bank may approve certain transactions attempted by the Card Member, which can breach the credit limit, as a service gesture. Please note that if the outstanding amount exceeds the credit limit, an over-limit fee of 2.5% of the over-limit amount (subject to a minimum of ₹550) will be levied, except for ICICI Emeralde Private Metal Credit Card and ICICI Bank's Emeralde Credit Card. Over-limit status may also happen because of fees / interest charges / taxes.

**Charges in foreign currency: If a transaction is made in a currency other than Indian Rupees, that transaction will be converted into Indian Rupees. The conversion will take place on the date the transaction is settled with ICICI Bank, which may not be the same date on which the transaction was made. If the transaction is not in US Dollars, the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees.

Unless a specific rate is required by applicable law, the conversion rate from US Dollar to Indian Rupees will be at the rates provided by VISA, MasterCard or AMEX, as the case may be, on the\settlement date, increased by a Currency Conversion Factor assessment (currently 3.50%) on such transactions.

In compliance with the rule 9B of the Prevention of Money Laundering (Maintenance of Records) Rules, you are required to intimate us if there is any change in your KYC details along with updated documents (i.e. address, contact details, profile, etc.) within a period of 30 days from the date the change was made. Once you intimate us, we will make necessary changes in our records. Any update can be intimated to the Bank by Internet Banking/Branch.

***All transactions towards payment of rent on any merchant will be levied 1% fee. All the transactions routed through Merchant Category Code (MCC) 6513 will be considered as rent pay transactions. No reward point will be extended for the transaction routed from 6513 MCC for all credit cards.

Starting Feb 05, 2024, government transactions will be included under utility payment transactions. (This change will not apply for Amazon Pay ICICI Bank Credit Card)

For Emeralde Private Metal Credit Card, Reward Points accrued will be capped for certain MCCs given below

1. Grocery payments: 1000 Reward Points/statement cycle
2. Education payments: 1000 Reward Points/ statement cycle
3. Insurance Category : 5,000 Reward Points/statement cycle
4. Utility Category : 1000 Reward Points/statement cycle
5. Rent Pay, Fuel, Government Payment and Tax Payment categories - No Reward Points will be issued

For MakeMyTrip ICICI bank Credit Card, Reward Points accrued will be capped for certain MCCs given below

1. Insurance Category: 1,000 Reward Points/anniversary year.

For other ICICI Bank Credit Cards, Reward Points accrued per statement cycle will be capped for certain MCCs as given below (w.e.f. Nov 15, 2024)

ICICI Bank Credit Card Variant	Utility Spend	Insurance Spend	Grocery and Departmental Spend
ICICI Bank Emeralde Credit Card / ICICI Bank Emeralde Private Credit Card / ICICI Bank Sapphiro Credit Card / ICICI Bank Rubyx Credit Card	₹80,000	₹80,000	₹40,000
ICICI Bank Coral Credit Card / Manchester United Signature Credit Card / Manchester United Platinum Credit Card / Chennai Super Kings ICICI Bank Credit Card / HPCL / ICICI Bank Expression Credit Card / ICICI Bank HPCL Coral Credit Card / ICICI Bank HPCL Platinum Credit Card / ICICI Bank Platinum Chip Credit Card	₹40,000	₹40,000	₹20,000
ICICI Bank Parakram Credit Card / ICICI Bank Parakram Select Credit Card	₹40,000	₹40,000	NA

Reward Points will be credited to your rewards account within 5 working days. In case you wish to cancel the card, the reward points accrued will lapse upon card cancellation.

Category	Merchant Category Code (MCC)
Utility	4899, 4900, 4901, 3887, 4897, 5416, 5417, 4812, 4813, 4814, 4815, 4821, 4896, 4902, 3886
Insurance	5960, 6300, 6381, 6399
Grocery and Department Store	3333, 5411, 5412, 5441, 9751, 5311, 5331, 5499
Rent	7014, 7407, 5271, 6513
Government	6760, 9222, 9211, 9399, 9402, 9405, 9313, 9311

Fuel	1361, 3851, 5172, 5541, 5542, 5983, 9752, 5555
Skill-Based Gaming	5816
Wallet Load	6540
Education	8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494, 7911

Note (For all ICICI Bank Credit Card Variants): The above list of MCCs is not exhaustive and is only indicative in nature with reference to restricted categories.

For Times Black ICICI Bank Credit Card, Reward Points accrued will be capped upto 5000 rewards per statement cycle on MCCs given below

1. Utilities (MCC 4899, 4900, 4901, 3887)
2. Insurance Premium (MCC 5960, 6300, 6381, 6399)
3. Education (MCC 8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494, 7911)
4. Govt payment like house tax, advance tax, fines, court payments, postal payments etc (MCC 6760, 9222, 9311, 9313, 9211, 9399, 9402, 9405)

4. Penal Charges and Fees:

Late payment charges (excluding ICICI Bank Emeralde Private Metal Credit Card) (w.e.f. Nov 15, 2024)	The Late Payment charges on your card will 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.																		
	<table border="1"> <thead> <tr> <th>Outstanding (as defined above)</th><th>Late Payment Charges</th></tr> </thead> <tbody> <tr> <td>Less than ₹100</td><td>None</td></tr> <tr> <td>Between ₹100-₹500</td><td>₹100</td></tr> <tr> <td>Between ₹501- ₹1,000</td><td>₹500</td></tr> <tr> <td>Between ₹1001- ₹5,000</td><td>₹600</td></tr> <tr> <td>Between ₹5,001-₹10,000</td><td>₹750</td></tr> <tr> <td>Between ₹10,001-₹25,000</td><td>₹900</td></tr> <tr> <td>Between ₹25,001- ₹50,000</td><td>₹1100</td></tr> <tr> <td>More than ₹50,000</td><td>₹1300</td></tr> </tbody> </table>	Outstanding (as defined above)	Late Payment Charges	Less than ₹100	None	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	₹1100	More than ₹50,000	₹1300
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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	₹1100																		
More than ₹50,000	₹1300																		
Return of cheque	2% of Total Amount Due (Min. ₹500) [#]																		
Auto-Debit return fee	2% of Total Amount Due (Min. ₹500) [#]																		

#In addition ₹50+GST will be debited from customer's saving bank account. In case customer paid partial payment against Total Amount Due (TAD) then fee will be calculated on Total Amount Due (TAD) minus payment if applicable.

5. Interest Charges:

- 1) Interest will be charged if the Total Amount Due 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.
- 2) The rate of interest may be changed at the sole discretion of ICICI Bank. It can be as low as 1.25% per month (15% per annum) depending on factors such as, but not limited to, credit history, purchase patterns, payment behavior, loyalty and month-on book.
- 3) In case of default, interest charges may increase up to a maximum of 3.75% per month (45% per annum).

W.E.F 26th Oct, 2023, Any Fee/GST transaction on the customer's statement after 26/10/2023 will not be compounded for interest calculation

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:

Transaction	₹
Purchase on Sep 20, 2025	2,000.00
Total Amount Due on statement dated Oct 08, 2025	2,000.00
Minimum Amount Due on statement dated Oct 08, 2025	100.00
Payment due date - Oct 26, 2025	
Purchase on Oct 15, 2025, Rent Pay	2,000.00
Convenience Fee on Rent Pay on Oct 15, 2025	20.00
Tax on Convenience Fee	3.60
LPC charged on Oct 29, 2025*	600
Tax on LPC	108
On statement dated Nov 08, 2025, following interest charges will be levied:	
a) Interest on 20th Sep 2025 Transaction	123.29
b) Interest on 15th Oct 2025 Transaction	61.65
c) Interest on Convenience Fee - Pre deployment	0.56
d) Interest on GST on Convenience Fee - Pre deployment	0.10
e) No Interest on LPC - Post Oct 26, 2023	-
f) No Interest on GST on LPC - Post Oct 26, 2023	-

GST will be applicable on interest charges.

**LPC (Late Payment Charges) are applicable as the customer has not paid the Minimum Amount Due (MAD).*

6. Late Payment Charges (LPC):

Late Payment Charges will be applicable if the Minimum Amount Due is not paid by the payment due date (grace period of 3 days)

W.E.F Oct 27, 2023, late payment will be charged on Total Amount Due minus any payment received before payment due date

The following illustration will indicate the method of calculating Late Payment Charges:

Transaction	₹
Credit Limit	26,000.00
Purchase on Sep 20, 2025	26,000.00
Total Amount Due on statement dated Oct 08, 2025	26,000.00
Minimum Amount Due on statement dated Oct 08, 2025	1,300.00
Payment due date - Oct 26, 2025	
Payment on Oct 29, 2025	1,100.00
Late Payment Fee on Oct 30, 2025	900.00
Tax on Late Payment Fee	162.00

Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date.

Outstanding (as defined above)	Late Payment Charges
Less than ₹100	None
Between ₹100 - ₹500	₹100
Between ₹501 - ₹1,000	₹500
Between ₹1,001 - ₹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

7. Interest- Free Period and Grace Period:

- a) The interest free period could range from 18 to 48 days and grace period will be given 3 days after the payment due date.

For a credit cards account the statement for the period from April 15, 2025 to May 15, 2025 the payment due date would be June 2, 2025. Assuming that you have paid your Total Amount Due of the previous month statement by the payment due date, then interest free period would be:

1. For a purchase dated April 24, 2025, the interest free period is from April 24, 2025 to June 2, 2025, i.e. 40 days.
2. For a purchase dated May 14, 2025, the interest-free period is from May 14, 2025 to June 2, 2025, i.e. 20 days.

Thus, the interest free period can vary depending upon the date of purchase. Post the payment due date there will 3 days grace period given to customer and if the Total Amount Due is not paid by the payment due date + 3 days grace, then there will be no interest free period. For cash advances, interest is charged from the date of the transaction until the date of payment. If cardholder make the payment till Minimum Amount Due (MAD) by payment due date + 3 days grace period then there will not be any Late Payment Charges levied to customer however interest will be calculated from the transaction date.

- b) **Withdrawal Limits:** The Credit Limit and Cash Withdrawal Limit are communicated at the time of delivery of the Card and are indicated in the monthly statements. Available credit limit is calculated by deducting the utilized limit from the Total Credit Limit. In case the Card Member has availed of any loan within the credit limit on the card, the outstanding loan amount will also be deducted from the Total Credit Limit to arrive at the Available Credit limit.

Cash limit will be a sub-set of the credit limit and will be 10% of the credit limit up to a maximum of ₹20,000 for the first 180 days from the date of issuance of the Credit Card unless it is specified otherwise. After the expiry of the first 180 days from the date of issuance of the Card, ICICI Bank will make the cash limit available to the Cardholder at its sole discretion and on such terms as may be communicated by ICICI Bank from time to time.

In cases where multiple credit cards are mapped to one customer, total spends can be done only up to the combined aggregate credit limit calculated over all the credit cards cumulatively. It is clarified that the aggregate credit limit has been defined as the maximum limit across all the credit cards held by the customer. Any transactions done in excess of the aggregate credit limit shall be declined (except in cases where explicit consent is obtained for over-limit facility and subject to eligibility).

The Card Member shall be entitled for a review / enhancement / reduction of the credit limit and/or cash limit if provided by ICICI Bank. ICICI Bank shall at its sole discretion be entitled to review / alter (including enhancement or reduction) the credit limit and/or the 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 along with consent of the Card Member.

- c) **Billing: Billing Statements:** periodicity and mode of sending: All Card Member will be billed on a monthly basis for all charges incurred by the use of the Card and for all charges applicable to the card account. Please note, only transactions done & settled by the merchant before the statement date will reflect in the Current Bill. If a transaction done in the current billing cycle is settled by merchant in subsequent cycle, then the transaction will also be billed to customer account in subsequent statement cycle.

However, there may be no statement generated for the period in which there has been no outstanding due and no transaction in the account in the past month. The billing statement will be dispatched on a monthly basis to customers at the mailing address as per our records by post and/or by e-mail.

As per the Bank's guidelines, Credit Card e-Statement will be sent to the registered e-mail ID. Physical statement will not be sent to the Cardholder. The Cardholder can download and print the Statement for perusal, records and payment, through the iMobile app or Internet Banking. ICICI Bank does not take any responsibility and will also not be liable for any claims if the details provided by the Cardholder are incorrect/incomplete. The Bank will be exempt from any and all responsibility/liability arising from misuse and shall be held free and harmless from all losses, costs, damages, expenses that may be suffered by the Cardholder due to any errors, delays or problems in transmission or unauthorised / illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission.

- 1) Minimum Amount Payable:** Without prejudice to the liability of the Card Member to immediately pay all charges incurred, the Card Member may exercise the option to pay only the Minimum Amount Due (MAD) indicated in the statement by the due date. The Minimum Amount Due shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. In case of any repayment through instalments, the instalment 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 post 26th Oct 2023 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. Interest will be charged if the Total Amount Due is not paid by the payment due date even if the Minimum Amount Due has been paid.

W.E.F 26th Oct 2023, Fees / Charges & Taxes on customer's statement post 26th Oct 2023 will also be included in the Minimum Amount Due.

Illustration of Minimum Amount Due Calculation:

The following illustration will indicate the method of calculating Minimum Amount Due:

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, Minimum Amount Due will be calculated as below:

Particulars	₹
Credit Limit	26,000.00
Purchase on Sep 20, 2025	24,000.00
Total Amount Due on statement dated Oct 08, 2025	24,000.00
Minimum Amount Due on statement dated Oct 08, 2025	1,200.00
Payment due date: Oct 26, 2025	
Purchase on Oct 15, 2025	2,000.00
EMI Conversion of Purchase on Oct 15, 2025	-2,000.00
EMI Principal	200.00
EMI Interest	20.00
Tax on EMI Interest	3.60
Processing Fee	20.00
Tax on Processing Fee	3.60
Late Payment Fee on Oct 30, 2025	900.00
Tax on Late Payment Fee	162.00
Purchase on Oct 30, 2025	1,000.00
Over Limit Fee	550.00
Tax on Over Limit Fee	99.00
Closing Balance	26,958.20
On statement dated Nov 08, 2025, 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	958.2
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
Minimum Amount Due*	5,260.00

* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

If customer has registered for Auto Debit facility towards Credit Card repayment and has selected Minimum Amount Due option then the same will be executed on the due date provided no amount is paid by the customer before due date.

If customer has paid an amount less than Minimum Amount Due before due date then differential amount would be debited. If customer has paid an amount, which is equal to, or more than Minimum Amount Due before due date then no additional amount will be debited from customer's liability account.

If you spend ₹5,000 and pay back exactly the Minimum Amount Due (subject to a minimum payment of ₹100) every month, it will take you up to 6 years and 6 months to pay back the total amount. We therefore suggest that whenever your cash flows allow, pay back an amount substantially more than your Minimum Amount Due. Transactions converted to EMI / and promotional cashback will not be considered as a payment towards the outstanding of the card.

In case card member makes an excess payment compared to the outstanding of the card, there will be credit balance in the card account. This will be adjusted against the subsequent transactions on the card. However, no interest can be claimed on this excess credit amount.

2) Method of payment: Payments towards the Card Account may be made in any of the following ways:

- Scan to Pay: Use Scan to Pay for making QR-Code based Unified Payments Interface (UPI) payments
- UPI Payment: Make UPI payment through any UPI-enabled app/ Bharat Interface for Money (BHIM) app to ICICI Bank
Virtual Payment Address (VPA) : <ccpay>.<16-digit Credit Card number>@icici (For ICICI Bank American Express Cards, prefix '0' with Credit Card number).
- National Electronic Funds Transfer (NEFT): Pay from your other bank Internet Banking facility, if they have the NEFT facility. Use Transaction Code <52> and Indian Financial System (IFS) Code <ICIC0000004> for ICICI Bank as the destination bank.
- Cash: The Card Member may deposit cash at any of the branches of ICICI Bank towards the Card payment. Such payments at branches would attract a fee of ₹100 per payment transaction. Cheque/Draft: Make a cheque or draft favoring ICICI Bank Credit Card No. XXXXXXXX XXXX XXXX and drop it into the collection box at any ICICI Bank branch / Skypak drop boxes / ATM locations where drop boxes are available. If customer has made the payment towards the Credit Card dues by cheque then Credit limit equal to cheque amount will be released only post realization of the cheque.
- Internet Banking: If the Card Member holds a Savings Account with ICICI Bank, he or she may pay online through the ICICI Bank's website. Just log on to www.icicibank.com.
- Auto-Debit: If the Card Member holds a Savings Account with ICICI Bank, he/she may pay directly through the Savings Account by giving an instruction in writing to debit the payment from such account every month on the payment due date.
- Click to Pay: Pay your ICICI Bank Credit Card dues from any of your other bank Savings Accounts' net banking using Click To Pay (please note the TAT for payment and ensure payment is credited to the Bank before the payment due date to avoid interest / charges).
- iMobile Pay app: Customers can make payments by logging in to the iMobile Pay app.
- ICICI Bank ATMs: Customers can make payments at any ICICI Bank ATM using their Debit Card.

3) Refund / Failed / Reversed Transactions: Any merchant refund, income reversal, chargeback / fraud credit (permanent) received by cardholder will be considered as payment.

If the above-mentioned reversals are received by cardholder after the statement is generated and before the payment due date then it will be adjusted against Total Amount Due (TAD) and Minimum amount Due (MAD) on the current statement cycle.

- a) If the above-mentioned reversals are received by the cardholder after the payment due date s before 2 days prior to the next statement generation date and customer has already made the payment of Total Amount Due (TAD) by Payment Due Date then the amount will be transferred to Bank's savings account.
- b) If Customer have not made any payment or paid partially against Total Amount Due (TAD) by Payment Due Date, then these reversals will be adjusted against current balance of Credit Card and any residual amount left out of these reversals post adjustment will be transferred to ICICI Bank Savings account.

To select the customer's savings account, below steps will be followed:

- a) If Customer have opted for Auto Debit facility, then the savings account setup for Auto Debit will be considered for the transfer of funds.
- b) If customer have not opted for Auto Debit facility but still have ICICI Bank Savings account/s, then the latest Open, Active, Non-Dormant Savings Account will be considered for the transfer of funds.
- c) If customer does not have the ICICI Bank Savings Account, then a communication will be triggered to customer seeking savings bank account details for crediting the amount.

4) Cancellation of credit cards:

For existing card account: If all credit cards have not been used for a period of 12 months, the process to close the card shall be initiated after intimating the cardholder. If cardholder wishes to continue using the card in such case, explicit consent within 30 days would be required; failing which, the card account shall be closed, subject to payment of all dues by the cardholder.

For new card: The card needs to be activated by the customer within 30 days of card issuance. If the cards has not been activated by the customer, the Bank shall keep the card active, only with OTP based consent / activation by the customer. All other cards, shall be closed in next seven working days (by 37th day from card issuance date) without any cost to customer. Bank will not levy fee for the card and also not report the card information to bureau unless the new card is activated by customer.

5) Changes in fees & Charges: Changes in fees / charges shall be made only with prospective effect giving prior notice of at least one month to the customer. If a cardholder desires to surrender his/her card on account of any change in fees/ charges to his/her disadvantage, he/she shall be permitted to do so without levying any extra charge for such closure, subject to payment of all dues by the cardholder.

6) Billing Disputes Resolution: All the contents of the statement will be deemed to be correct and accepted if the card member does not inform ICICI bank of the discrepancies within 60 (sixty) days of the Statement Date in writing. On receipt of such information, ICICI Bank may reverse the charge / transaction on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges / transactions is to the card member's account, the charge / transaction will be reinstated in a subsequent statement along with the associated charges. Upon receipt of dispute from customers, within a maximum period of 60 (sixty) days, ICICI Bank would provide necessary documents, wherever applicable as received from the Member Bank, subject to operating guidelines laid down by the respective card network like Visa / Master Card / American Express / Rupay, etc. GST levied will not be reversed on any dispute on Fees / Charges / Interest / Transaction

7) Contact Details of ICICI Bank Customer Care Centre: The Card Member may contact ICICI Bank at the below mentioned Customer Care number as may be notified by ICICI Bank from time- to-time. Toll Free Customer Care Number India: 1800 1080 and wealth management customer care: 1800 103 8181

8) 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, 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. In all your communications with us, please indicate your complete Credit Card number.

9) Credit Cards mis-selling or harassment: In case of any mis-selling or harassment by the bank representative, the card member may contact ICICI Bank at 1800 1080 or send e-mail at customer.care@icicibank.com.

10) Complete Postal Address of the Bank: ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India.

11) Toll-free Number for Grievance Redressal: In the event you are not satisfied with our services, you may register your grievance by dialing our toll-free number 1800 1080 between 9 a.m. to 6 p.m. from Monday to Friday, press 1 and then enter the Service Request Number (numeric digits only) which should not be more than 2 months old.

8. Airport Lounge Access:

Starting <Jan 01, 2025 >, you can enjoy complimentary airport lounge access by spending ₹75,000 in the preceding calendar quarter. Spends made in the preceding calendar quarter will unlock access for the subsequent calendar quarter. To be eligible for complimentary lounge access in Jan-Feb-March, 2025 quarter, you need to spend a minimum of ₹75,000 in the Oct- Nov-Dec, 2024 quarter and similarly for following quarters.

Below is the illustration to understand the Spend period along with the Lounge eligibility period

SL. No.	Spends period	Lounge Eligibility Criteria
1	Customer spends ₹75,000 between Sept 26, 2024 to Dec 25, 2024	Complimentary lounge access(es) between Jan 1, 2025 to March 31, 2025
2	Customer spends ₹75,000 between Dec 26, 2024 to March 25, 2025	Complimentary lounge access(es) between April 1, 2025 to June 30, 2025
3	Customer spends ₹75,000 between March 26, 2025 to June 25, 2025	Complimentary lounge access(es) between July 1, 2025 to Sept 30, 2025
4	Customer spends ₹75,000 between June 26, 2025 to Sept 25, 2025	Complimentary lounge access(es) between Oct 1, 2025 to Dec 31, 2025

This updated criteria to avail complimentary domestic airport lounge access will be applicable for all eligible ICICI Bank Credit Cards except:

- ICICI Bank Diamant Credit Card
- ICICI Bank Emeralde Private Metal Credit Card
- ICICI Bank Emeralde Private Credit Card
- ICICI Bank Emeralde Credit Card
- ICICI Bank Emirates Emeralde Credit Card
- Adani One ICICI Bank Signature Credit Card
- Adani One ICICI Bank Platinum Credit Card
- MakeMyTrip ICICI Bank Credit Card
- Times Black ICICI Bank Credit Card

10. Insurance Coverage and Claim Process:

Click below link(s) to know about insurance coverage:

<https://www.icicibank.com/content/dam/icicibank/india/managed-assets/docs/insurance-cover.pdf>

<https://www.icicibank.com/content/dam/icicibank/india/managed-assets/docs/parakram-base-tnc.pdf>

Insurance claim process: Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is ICICI Lombard General Insurance Co. Ltd. The policy is governed by the terms and conditions laid down by ICICI Lombard General Insurance Co. Ltd. ICICI Bank is not responsible for processing of claims and all claim related queries need to be taken up directly on ICICI Lombard General Insurance Co. Ltd.

Toll-Free number: 1800-2666

Email ID: ihealthcare@icilombard.com

For more details on claim process, please refer below link

[https://www.icicibank.com/ms/Personal-Banking/cards/consumer-cards/credit-card/emeralde-credit-card/images/pdf/Cancellation-\(CFAR\)-Claim-Process.pdf](https://www.icicibank.com/ms/Personal-Banking/cards/consumer-cards/credit-card/emeralde-credit-card/images/pdf/Cancellation-(CFAR)-Claim-Process.pdf)

11. Terms and Conditions pertinent to ICICI Bank Rewards:

- 1) Reward Points will be credited to your rewards account within 7 working days from statement generation date.
- 2) Reward points have expiry of 36 months from the date of issuance.
- 3) The ICICI Bank Reward points accrued will lapse upon card cancellation and cannot be reinstated.
- 4) ICICI Bank Reward points can be redeemed on ICICI Bank Rewards Platform via iMobile or Internet Banking. ICICI Bank Reward points can also be redeemed on iShop.
- 5) Order once placed through redeeming the reward points cannot be cancelled or modified. Gift vouchers once issued cannot be reversed/exchanged.
- 6) Complaints related to non-delivery of vouchers must be raised within a month of order placement date. ICICI Bank will not be liable for complaints raised beyond this period.
- 7) Complaints related to redemption order of physical products must be raised within a month of order placement date. Complaints related to broken/damaged/defective product must be raised within 7 working days of the product delivery with all the details. ICICI Bank will not be liable for the complaints raised beyond this period.
- 8) Bank holds full right to block the card from redeeming the ICICI Bank Rewards points in case of any misuse of card related to offers, rewards or retail usage.
- 9) On availing the EMI Facility, the card holder shall not be eligible for any reward points whatsoever, awarded under the ICICI Bank Reward Program.

Section II: Other Information

d) Default and Circumstances:

- i) If the Card Member fails to pay the Minimum Amount Due by the date indicated in the billing statement, it shall be treated as default. In case of default, the Bank can forward the default report to the Credit Information Bureaus or to such other agencies as approved by law. The time period between the payment due date and the billing date indicated on the billing statement is considered as the notice period for reporting a Card Member as a defaulter. Terms and Conditions governing Credit Card Facilities shall be applicable to the Supplementary Card Holders as well.
- ii) Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues:

*The Bank submits the Card Member's data to CIBIL - Credit Information Bureau (India) Limited every month in the format prescribed by CIBIL. This data includes the repayment status of all Cardholders, both defaulters and current, for the previous month. CIBIL uploads the submitted data onto their server in another thirty days.
- iii) Recovery of dues in case of death/permanent incapacity of the Card Member: It shall be in accordance with the applicable laws after giving sufficient notice for payment of dues and all information regarding the outstanding dues, to the successors/nominees /legal heirs of the Card Member.
- iv) ICICI Bank offers free insurance cover on certain cards through a tie up with ICICI Lombard General Insurance Company Limited or any other Insurance Company as may be decided by ICICI Bank from time to time. For insurance details, cardholders are advised to go through the brochure in the welcome kit or refer to www.icicibank.com.
- v) The debt collection policy of the bank is built around dignity and respect to borrowers. The policy is built on courtesy, fair treatment and persuasion. The bank believes in following fair practices with regard to collection of dues and thereby fostering borrower's confidence and long-term relationship. Detailed Policy on Collection of Dues and Repossession of Security is available on <https://www.icicibank.com/personal-banking/debt-service/debt-service-policy>
- vi) The Borrower agrees that the Bank may suspend usage of the sanctioned limits in the event the Borrower is declared a wilful defaulter under the applicable RBI regulations and guidelines.
- vii) The Borrower shall at its own expense, allow ICICI Bank to appoint auditors (or award a separate mandate to the Borrower's auditors), chartered accountants, cost accountants, forensic experts or other consultants for carrying out

concurrent or special audit or examination of the Borrower, where such audit or examination is required to be conducted pursuant to regulatory requirements.

- viii) The Borrower shall promptly notify ICICI Bank upon being declared a wilful defaulter.

e) Termination/Revocation/Surrender of Card membership:

The Card Member may at any time choose to terminate the Card Account with or without giving any prior notice. For avoiding misuse, it is advised to cut the Credit Card into four pieces ensuring that the hologram and magnetic strip are destroyed permanently. The Card Member may terminate the Card membership at any time by writing to "ICICI Bank Limited,

ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India" by indicating the complete Card number. The termination shall only be effective once ICICI Bank receives the payment of all amounts due and outstanding in respect of the said Card Account.

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.

<https://www.icicibank.com/personal-banking/cards/credit-card/cancellation>

Usage Restrictions

The Credit Card is issued solely for personal use. Any usage that appears to be for business or commercial purposes, including but not limited to frequent or high-value transactions inconsistent with typical personal usage patterns, may be deemed to be in breach of the authorised end-use of the Card. The Bank reserves the right to review and restrict such usage and the customer agrees to be bound by such determination.

Credit Card Usage Policy

- Primary Card Members are not permitted to make excess payments into their Credit Card accounts with the intention of enhancing their Card usage limits beyond their sanctioned credit limit for the purpose of honouring high-value transactions. Further, the customer shall refrain from making credit payments into the Credit Card account which are in excess of the total amount due. In such cases, ICICI Bank reserves the right to restrict, suspend or block transactions undertaken during a calendar month that exceeds the sanctioned credit limit on the Credit Card. In the event the Card Member requires an increase in the credit limit available on their Credit Card, they are advised to request the Bank for the same.
- The Bank reserves the right to block a Credit Card if transactions are observed on restricted MCCs as per the RBI mandate.
- To ensure that Credit Card usage aligns with applicable regulatory guidelines, the Credit Card Terms and Conditions and internal policies of the Bank, the Bank may conduct periodic reviews of Credit Card usage. This includes, but is not limited to, identifying any excessive utilisation beyond the sanctioned credit limit within a single billing cycle, disproportionate usage at a few merchant establishments, use of the Card for repayment of other Credit Cards / loans, fund transfers to Savings Accounts, potential merchant collusion, usage for business or non-personal expenses and misuse of features / programmes for accumulating undue reward points, cashback or other benefits. In such cases, ICICI Bank may, at its sole discretion, cancel the concerned Credit Card(s), including any add-on Cards and withhold or cancel accrued reward points or cashback at the customer level without prior notice. ICICI Bank may also contact the Card Member via phone or other formal channels to seek clarification or documentation regarding the Card usage. Failure to provide satisfactory responses may lead to Card blocking/closure.
- In the event that the ICICI Bank Credit Card is terminated, whether voluntarily by the Primary Card Member or by the Bank, the Card Member will immediately cease to be eligible for earning reward points or cashback. All unused or unredeemed reward points or cashback shall automatically be forfeited immediately after voluntary or involuntary cancellation.
- The Bank may, at its sole discretion and without prior notice or assigning any reason, refuse authorisation for a transaction at a merchant establishment, restrict or defer usage of the Card, or suspend / cancel the Card. The Bank, the acquiring bank or the concerned merchant establishment may retain or confiscate the Card if it believes such action is necessary for managing credit or business risk, or in case of misuse or suspected misuse of the Credit Card or account.
- Suspension or termination of the Credit Card by the Bank will result in immediate withdrawal of all associated privileges, benefits and facilities without being liable in any manner.

f) Loss/Theft/Misuse of Card:

In case of loss/theft/misuse of the Card, it must be reported immediately to ICICI Bank either through the Customer Care or through Simply SMS CCBLK <last four digits of your card> to 5676766 from your registered mobile number only. The Bank shall thereupon suspend the Card. The Card Member is advised to file an FIR with the local police station so that the Card Member can produce its copy whenever requested by the Bank. The Card Member shall be primarily responsible for the security of the Card including theft and for the transactions using the Card. The Card Member shall not be liable for any transaction/s made on the Card post reporting its loss/theft/damage. However, in case of any dispute relating to the time of reporting such loss/ theft/damage and/or transactions made on the Card post reporting of the loss/theft/damage/ misuse, the Bank reserves the right to ascertain such time and or the authenticity of the disputed transactions. ICICI Bank reserves the right to block the Credit Card on suspected risk of compromise in order to protect the interest of the Card Member and to avoid misuse in any manner on the Card Account. The Card Member shall not be able to use the blocked Card for any transaction/s and shall receive a replacement Card within 7 (seven) working days. In the event, the Card Member, after being informed by ICICI Bank of the probable fraud risk, still requests to unblock the Card, ICICI Bank shall not stand liable or responsible in any manner for any fraudulent transactions reported to it thereafter on account of fraudulent usage of the Card or otherwise.

In case of ICICI Bank Credit Card replacement, the card can be replaced up to 3 times. After the 3rd replacement, the Cardholder will need to apply for a new ICICI Bank Credit Card.

Compensation Policy <https://www.icicibank.com/content/dam/icicibank/india/managed-assets/docs/personal/general-links/code-of-commitment/customer-compensation-policy.pdf>

icicibank.com -> HELP & CONTACT (Top Right Corner) -> Notice Board -> Customer Compensation Policy

g) RBI Mandate on Standing Instruction:

As per regulatory guidelines, which will be in effect from 1st April 2021, the Standing instructions of recurring merchant bill payments will be disabled from security point of view. To continue using the services, customer needs to re-register their utility bill through bill payment section in internet banking or iMobile. For all Standing Instructions other than utility bills, customer needs to re-register the biller at merchant's end. Any charges due to SI failure are not a liability of Bank.

h) Disclosure:

The Bank shall part with all available information about the Card Member, repayment history etc.to Credit Information Bureaus or to such other agencies approved by law. ICICI Bank/Group Companies reserve the right to retain the application forms and documents provided therewith, including photographs, and will not return the same.

i) 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:

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:

Overdue mean, the principal / 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/Credit Card	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days

Non-performing Asset:

I. A credit card account will be treated as non-performing asset if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.

II. Illustrative movement of an account to SMA category to NPA category based on delay /nonpayment 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 Categorization	SMA since Date / SMA class date	NPA Categorisation	NPA Date
01.01.2022	01.01.2022	Entire dues up to 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, for Due 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

Due date of payment	Payment Date	Payment covers	Age of oldest dues in days	SMA / NPA Categorization	SMA since Date / SMA class date	NPA Categorisation	NPA Date
01.04.2022		No payment of dues of 01.02.2022, 01.03.2022 and amount due on	60	SMA 1	01.02.2022 / 03.03.2022	NA	NA
		01.4.2022 at EOD 01.04.2022					

		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	1.07.2022	Paid entire dues 01.03.2022 s 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 s 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 s 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 s 01.10.2022	0	Standard account with no over dues	NA	NA	STD from 01.10.2022

II. 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.

The Bank reserves the right to share all available information about the customers filling up the lead form with its service providers, agents, affiliates and credit bureaus, for verification, storage, credit assessment, evaluation and for such other purposes, as may be required to offer its products and services.

The Bank and its representatives reserve the right to Call/E-Mail/SMS/WhatsApp the customers filling up the lead form, regarding ICICI Bank's Credit Card services

Disclaimer: ICICI Bank may at its sole discretion, utilise the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products.