



## CREDIT CARD APPLICATION FORM

For office use only\*

Cross Sell Ref No : \_\_\_\_\_  
 Lead Generator EMP ID : \_\_\_\_\_  
 Application Ref. No.\* : \_\_\_\_\_  
 DMA Code : \_\_\_\_\_  
 Promo Code : **HET**      Lead Fulfiller EMP ID : \_\_\_\_\_  
 Branch SOL ID : \_\_\_\_\_      Channel Code : **Y5JF**  
 Logo : **365**      Company Code : \_\_\_\_\_

CRM ID : \_\_\_\_\_  
9201701594208  
 Input 1 : \_\_\_\_\_  
 Input 2 : \_\_\_\_\_

**PRIMARY APPLICANT PHOTO**

Please paste colour photograph only.  
Please do not use pins, tapes or staples to affix your photograph.

Please sign across

**For office use only**      Application Type\*     New     Update  
 (To be filled by financial institution)    KYC Number \_\_\_\_\_ (Mandatory for KYC update request)  
 Account Type\*     Normal     Simplified (for low risk customers)     Small

### TICK YOUR CHOICE OF CARD\* (Tick just one)

#### THE GEMSTONE COLLECTION

**ICICI Bank Sapphire Credit Card**

Dual card (American Express and MasterCard)

Joining Fee: ₹ 6,500  
 Annual Fee: ₹ 3,500\* (2<sup>nd</sup> Year onwards)  
 \*Waived off if the annual spend is equal to or more than ₹ 6,00,000 in an anniversary year

**ICICI Bank Rubyx Credit Card**

Dual card (American Express and MasterCard)

Joining Fee: ₹ 3,000  
 Annual Fee: ₹ 2,000\* (2<sup>nd</sup> Year Onwards)  
 \*Waived off if the annual spend is equal to or more than ₹ 3,00,000 in an anniversary year

**ICICI Bank Coral Credit Card**

American Express     Visa     MasterCard  
 MasterCard Contactless

Joining Fee: ₹ 500  
 Annual Fee: ₹ 500\* (2<sup>nd</sup> Year onwards)  
 \*Waived off if the annual spend is equal to or more than ₹ 1,50,000 in an anniversary year

#### JET AIRWAYS CREDIT CARDS

**Jet Airways ICICI Bank Sapphire Credit Card**

American Express     Visa

Joining Fee: ₹ 5,000  
 Annual Fee: ₹ 5,000 (2<sup>nd</sup> Year onwards)  
 Supplementary Card Fee: ₹ 250  
 JPMiles Uncapping Fee: ₹ 7,500\*

**Jet Airways ICICI Bank Rubyx Credit Card**

American Express     Visa

Joining Fee: ₹ 2,500  
 Annual Fee: ₹ 2,500 (2<sup>nd</sup> Year onwards)  
 Supplementary Card Fee: ₹ 250  
 JPMiles Uncapping Fee: ₹ 7,500\*

**Jet Airways ICICI Bank Coral Credit Card**

American Express     Visa

Joining Fee: ₹ 1,250  
 Annual Fee: ₹ 1,250 (2<sup>nd</sup> Year onwards)  
 Supplementary Card Fee: ₹ 250  
 JPMiles Uncapping Fee: ₹ 7,500\*

\*Please refer to the Most Important Terms and Conditions (MITC) for further details on JPMiles Uncapping Fee.

#### Ferrari Credit Card by ICICI Bank

**Ferrari Signature Credit Card by ICICI Bank**

Visa Signature

Joining Fee: ₹3,999  
 Annual Fee: ₹999\* (2<sup>nd</sup> year onwards)  
 \*Waived off if you spend more than ₹2,50,000 in the anniversary year

**Ferrari Platinum Credit Card by ICICI Bank**

Visa Platinum

Joining Fee: ₹499  
 Annual Fee: ₹499\* (2<sup>nd</sup> year onwards)  
 \*Waived off if you spend more than ₹1,25,000 in the anniversary year

**ICICI Bank HPCL Credit Cards**

**ICICI Bank HPCL Coral Credit Card**

American Express     Visa     MasterCard  
 Visa Contactless

Joining Fee: ₹199  
 Annual Fee: ₹199\* (2<sup>nd</sup> Year onwards)  
 \*Waived off if the annual spend is equal to or more than ₹50,000 in an anniversary year

**ICICI Bank Platinum Chip Credit Card**

MasterCard     Visa

Joining Fee: ₹199  
 Annual Fee: ₹99\* (2<sup>nd</sup> Year onwards)  
 \*Waived off if the annual spend is equal to or more than ₹ 50,000 in an anniversary year

**ICICI Bank Expressions Credit Card**

Visa Image Code: \_\_\_\_\_

Joining Fee: ₹499  
 Annual Fee: ₹499\* (2<sup>nd</sup> year onwards)  
 \*Waived off if you spend more than ₹1,50,000 in the anniversary year

**Illustration of Annual Fee Waiver (ICICI Bank Coral Credit Card Example)**

\*If the spends on the ICICI Bank Coral Credit Card is ₹1,50,000 or more during an anniversary year, the Annual Fee for the subsequent year shall be reversed. If the total spends on the ICICI Bank Coral Credit Card is less than ₹1,50,000 during an anniversary year, the Annual Fee shall not get reversed for the subsequent year.

#### FEES AND CHARGES:

ICICI Bank Card	Overdue Interest on extended credit		Interest on cash advances	
	Monthly	Annual	Monthly	Annual
Jet Airways ICICI Bank Cards	3.50%	42%	3.50%	42%
All Other Cards	3.40%	40.80%	3.40%	40.80%

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).

#### OTHER INFORMATION

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



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



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

X Signature of Primary Card Applicant Date \_\_\_\_\_

X Signature of Primary Card Applicant Date \_\_\_\_\_

## ABOUT YOURSELF

All fields marked with \* are mandatory.

Please fill the form in **BLOCK LETTERS** and attach all relevant documents as specified in this form. Please complete all sections. Tick  boxes where applicable

Name to be printed on Credit Card\* Ibrahim All fields marked with \* are mandatory  
(Maximum 19 characters, including spaces)      First Name      Middle Name      Last Name

Name\* (Same as ID proof)    Ibrahim S O      Jahur      Khan

Maiden Name(if any)    Shalama

Date of Birth\*    14/04/93      Place of Birth\*    \_\_\_\_\_

Father Name\*    \_\_\_\_\_

Spouse Name    \_\_\_\_\_

Date of Birth\*    \_\_\_\_\_

Mother Name\*    \_\_\_\_\_

Gender\*     M- Male       F- Female       T-Transgender

Marital Status\*     Married       Unmarried       Others

Citizenship\*     IN- Indian       Others (ISO 3166 Country Code   )

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

## PROOF OF IDENTITY (PoI)\*

A- Passport Number\*    \_\_\_\_\_      Passport Expiry Date \_\_\_\_\_

B- Pan Card\*    AGAPI8138F

C- Voter Id    \_\_\_\_\_

D- Driving Licence    \_\_\_\_\_      Driving Licence Expiry Date \_\_\_\_\_

E- UID (Aadhaar)\*    \_\_\_\_\_

F- NREGA Job Card    \_\_\_\_\_

Z- Others (any document notified by the central government)    \_\_\_\_\_      Identification Number \_\_\_\_\_

S- Simplified Measures Account - Document Type code \_\_\_\_\_      Identification Number \_\_\_\_\_

## PROOF OF ADDRESS (PoA)\*

### CURRENT / PERMANENT ADDRESS DETAILS

*(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)*

Address Type\*     Residential/Business     Residential     Business     Registered Office     Unspecified

Proof of Address\*     Passport     Driving Licence     UID (Aadhaar)

Voter Identity Card     NREGA Job Card     Others \_\_\_\_\_ *please specify*

Simplified Measures Account - Document Type code \_\_\_\_\_

**Current Residential Address\***    House/Building/Apt No 192/192 Sector 19 Partapnagar Jaipur

Floor/Building level No \_\_\_\_\_ Premises Name \_\_\_\_\_ Sector / Locality \_\_\_\_\_

Street / Road Near Nri Colony Sector 19 Partapnagar

Landmark Partap Nagar

City/Town/Village\* JAIPUR      Pin/Post code\* 302033

State/U.T code\* RAJASTHAN

Country \_\_\_\_\_

Tel. (Resi.) \_\_\_\_\_      Mobile (In India) 9602625743

District\* \_\_\_\_\_      ISO 3166 Country Code\* \_\_\_\_\_

**Permanent Residential Address\***    House/Building/Apt No 192/192 Sector 19 Partapnagar Jaipur

Floor/Building level No \_\_\_\_\_ Premises Name \_\_\_\_\_ Sector / Locality \_\_\_\_\_

Street / Road Near Nri Colony Sector 19 Partapnagar

Landmark \_\_\_\_\_

City/Town/Village\* JAIPUR      Pin/Post code\* 302033

State/U.T code\* RAJASTHAN

Country \_\_\_\_\_

Tel. (Resi.) \_\_\_\_\_      Mobile (In India) 9602625743

District\* \_\_\_\_\_      ISO 3166 Country Code\* \_\_\_\_\_

E-mail ID (Personal)\* khanebrahim643@gmail.com

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

**Residence Status\***     Owned     Rented     With parents     Provided by Company     With Relatives/Friends     Others (please specify) \_\_\_\_\_

**Family/Relative Reference 1**    Name \_\_\_\_\_

                         Address \_\_\_\_\_

                         City\* \_\_\_\_\_      Pin\* \_\_\_\_\_

                         STD code \_\_\_\_\_      Tel. \_\_\_\_\_      Mobile \_\_\_\_\_

Family/Relative Reference 2 Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City\* \_\_\_\_\_ Pin\* \_\_\_\_\_  
 STD code \_\_\_\_\_ Tel. \_\_\_\_\_ Mobile \_\_\_\_\_

### ABOUT YOUR WORK

**Academic Qualification\***  Under Graduate  Graduate / Diploma Holder  Post Graduate  Professional  
**Occupation Type\***  S-Service (  Private Sector  Public Sector  Government Sector )  
 Others (  Professional  Self-employed  Retired  House wife  Student )  
 B-Business  
 X-Not Categorized

**Company Name\*** bintree software

**Employer Details**  Proprietorship  Partnership  Pvt. Ltd.  Public Ltd.  Public Sector  Government  Multinational  Others (Please specify) \_\_\_\_\_

**Nature of Business**  Manufacturing  Trading  Service  Retailing  Agriculture  Stock Broker  Real Estate  
 Others (Please specify) \_\_\_\_\_ **No. of year(s) in current business\*** \_\_\_\_\_

**Type of Profession**  Doctor  CA/CS  Lawyer  Architect  Consultant  Engineer  Others (Please specify) \_\_\_\_\_

**Designation\*** \_\_\_\_\_ **Department\*** \_\_\_\_\_

**Employee ID** ( mandatory if salaried ) \_\_\_\_\_ **No. of year(s) in current job\*** 3 **Total experience (No. of years)\*** 4

**Net Annual Income\*** 240000.0 **Gross Annual Income\*** \_\_\_\_\_

**Office Address\*** Sector 9 Partapnagar Near Yes Bank 1st Floor  
Partapnagar Jaipur  
**Landmark\*** Near Yes Bank **City / Town / Village\*** JAIPUR  
**State / U. T Code\*** RAJASTHAN **Pin / Post Code\*** 302033  
**STD code\*** 0141 **Tel.\*** 2119024 **EXT.\*** \_\_\_\_\_ **Mobile\*** \_\_\_\_\_

**Office E-mail ID\*** (Mandatory if salaried) khanebrahim643@gmail.com  
**District\*** \_\_\_\_\_ **ISO 3166 Country Code\*** \_\_\_\_\_

### YOUR ICICI BANK RELATIONSHIP(S)

**Do you have any other relationship(s) with ICICI Bank?**  Home Loan  Car Loan  Personal Loan  Credit Card  Savings Account  Salary Account  Current Account  Others (please specify) \_\_\_\_\_

**Account/Credit Card No.** 407601000099 **ICICI Bank Customer ID No.** \_\_\_\_\_

### DETAILS OF RELATED PERSON

Addition of Related Person  Deletion of Related Person **KYC Number of Related Person (if available\*)** \_\_\_\_\_

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

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

**Supplementary Card Applicant\***  Spouse  Father  Mother  Son  Daughter  Brother  Sister

Prefix \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

**Name\*** \_\_\_\_\_

**Date of Birth\*** \_\_\_\_\_ **Gender\***  Male  Female  Transgender

**Name as desired on Card\*** \_\_\_\_\_  
 (Maximum 19 characters, including spaces)

**Current Residential Address\*** House/Building/Apt No \_\_\_\_\_  
 Floor/Building level No \_\_\_\_\_ Premises Name \_\_\_\_\_ Sector / Locality \_\_\_\_\_  
 Street / Road \_\_\_\_\_  
 Landmark \_\_\_\_\_  
**City/Town/Village\*** \_\_\_\_\_ **Pin/Post code\*** \_\_\_\_\_  
**State/U.T code\*** \_\_\_\_\_  
**Country** \_\_\_\_\_ **Tel.\*** \_\_\_\_\_ **Mobile\*** \_\_\_\_\_  
**District\*** \_\_\_\_\_ **ISO 3166 Country Code\*** \_\_\_\_\_

Passport sized colour photo of Supplementary Card Applicant

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

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

X Signature of Primary Card Applicant Date \_\_\_\_\_

### PROOF OF IDENTITY (PoI)\*

A- Passport Number\* \_\_\_\_\_ **Passport Expiry Date** \_\_\_\_\_  
 B- Pan Card\* \_\_\_\_\_  
 C- Voter Id \_\_\_\_\_  
 D- Driving Licence \_\_\_\_\_ **Driving Licence Expiry Date** \_\_\_\_\_

- E- UID (Aadhaar)\* \_\_\_\_\_
- F- NREGA Job Card \_\_\_\_\_
- Z- Others (any document notified by the central government) \_\_\_\_\_
- S- Simplified Measures Account - Document Type code \_\_\_\_\_ Identification Number \_\_\_\_\_

#### SUBSCRIPTION FOR CREDIT CARD VALUE ADDED SERVICES

Preferred mailing address\*  Residence  Office (Please select one option only)

I want to subscribe for\*  Statement by E-mail  Mobile Alerts

E-mail ID \_\_\_\_\_ Mobile No. \_\_\_\_\_

Alternate E-mail ID \_\_\_\_\_

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

Auto Debit Facility  I want to subscribe  I don't want to subscribe

I, do hereby unconditionally and irrevocably authorize ICICI Bank Ltd. to raise the debit of my regular Credit Card payments against my Savings / Current Account number \_\_\_\_\_ maintained with ICICI Bank Ltd. \_\_\_\_\_ Branch, with an amount equivalent to the

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

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

X Signature of Primary Card Applicant Date \_\_\_\_\_

#### JETPRIVILEGE MEMBERSHIP

I am an existing JetPrivilege member\*  Yes  No Membership number\* \_\_\_\_\_

JetPrivilege Membership Tier\*  Blue  Blue Plus  Silver  Gold  Platinum

I/We authorize 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 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 found at [www.jetairways.com](http://www.jetairways.com)

X Signature of Primary Card Applicant Date \_\_\_\_\_

#### DECLARATION BY PRIMARY CARD APPLICANT

- 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 four weeks.
- 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 & Conditions (MITC) is available for download at [www.icicibank.com/cc-ewelcomekits](http://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 membership. Alterations upon such review, if any, of the Credit Limit and/or Cash Limit will be at the sole discretion of ICICI Bank. ICICI Bank shall at its sole discretion be entitled to review (including enhancement or reduction) of the Credit Limit and/or Cash Limit assigned on the Card at any time and only enhancements, if any, to the Credit Limit and/or the Cash Limit, shall be effected by ICICI Bank with the consent of the Cardholder.

X Signature of Primary Card Applicant Date \_\_\_\_\_



We have now digitised our welcome kits as part of the **GoGreen** initiative, an endeavour to reduce use of paper and make our contribution to this noble cause. If you have applied for any of these products, your credit card welcome pack shall carry the welcome letter and the card plastic only: **ICICI Bank Sapphire, ICICI Bank Rubyx, ICICI Bank Coral, ICICI Bank HPCL Coral and ICICI Bank Platinum Chip** credit cards.

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

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

### IMPORTANT CREDIT CARD DECLARATION

- I/We declare that all the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/we have not withheld any information. I/We confirm that I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent. I/We have read the application form and brochures and am/are aware of all the terms/conditions of availing finance from ICICI Bank Limited. I/We authorise ICICI Bank Limited to make references and enquiries related to information in this application which, ICICI Bank Limited consider necessary. I/We undertake to inform ICICI Bank Limited regarding change in my/our residence/employment and to provide any further information that ICICI Bank Limited may require.
- I/We understand that certain particulars given by me/us are required by the operational guidelines governing banking companies.
- I/We declare that I/we have read the application form and brochure and am/are agreeable to the terms/conditions of availing the Credit Card from ICICI Bank Limited.
- I/We further agree to the terms governing the issuance of a Supplementary Card as specified in the Terms and Conditions governing the Credit Card.
- I/We declare and undertake that the Credit Cards issued to me/us, if used overseas, shall be utilised strictly in accordance with the relevant exchange control regulations issued and as amended by the Reserve Bank of India (RBI) from time to time. In the event I/we exceed my/our entitlements as per the exchange control guidelines of RBI, I/we undertake to bring the same immediately to the notice of ICICI Bank Limited in writing. Further, I/we also agree and understand that if I/we are required to get my/our passport endorsed for any charges incurred by me/us as stipulated by RBI, the onus of getting my/our passport endorsed shall lie entirely on me/us. In the event of any failure to comply with the prevailing exchange control guidelines issued by RBI by me/us, I/we shall be liable for any action under the Foreign Exchange Management Act, 1999, as amended and be debarred from the Credit Card facility either at ICICI Bank Limited instance or by RBI.
- 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 Cardholder. The credit limits and cash limits on any Credit Card at any point in time are as per sole discretion of ICICI Bank Limited.
- The card application shall continue to be valid for any replacement card provided at the time of closure/renewal.
- ICICI Bank Limited reserves the right to provide the applicant with a card type based on information available with ICICI Bank Limited assessment of the applicant's credit rating.
- I/We authorise ICICI Bank to exchange, share or part with all the information relating to me/us and repayment history to credit bureaus, agencies, statutory bodies, market research agencies for conducting research as may be required and shall not hold ICICI Bank (or market research agencies) liable for use/sharing of this information.
- I confirm that I am the sole account holder or I have the required mandate in case of joint accounts to singly operate accounts.
- I/We understand that any change(s) in the Terms and Conditions will be communicated to me/us and will also be available to me/us on request.
- I/We have read and understood the Terms and Conditions to the ICICI Bank Customer Care Centre/Internet Banking and agree to abide by them.
- The Applicant/s has/have no objection to ICICI Bank Limited and Representatives providing me/us with information on various products, offers and services provided by ICICI Bank Limited/third parties through any mode (including without limitation through telephone calls/SMSs/E-mails) and authorise ICICI Bank Limited, Representatives for the above purpose.  
Please tick Yes or No, as acceptable to the Applicant/s. Yes  No
- ICICI Bank may also share Cardholder information with any parent, subsidiary, affiliate or associate of ICICI Bank, for the purposes of marketing and offering various products and services of ICICI Bank or its group companies, subsidiaries, affiliates and/or associates.  
Please tick Yes or No, as acceptable to the Applicant/s. Yes  No
- Internationally valid Card and all other Cards cannot be used on Internet or otherwise for 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 etc.
- 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 confirm and authorize 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 CC

### SIGNATURE

- 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.

**X** Signature of Primary Card Applicant Date \_\_\_\_\_

- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address

Date : \_\_\_\_\_ Place : \_\_\_\_\_

### KYC CERTIFICATION

I have met Mr./Ms./Mx. \_\_\_\_\_, in person at his/her residence/office/others (please specify) \_\_\_\_\_ and hereby confirm the identity and address provided in the relationship form having verified the copy of the documents (as applicable) against originals as produced by the applicant. I also confirm that the form has been signed by the applicant in my presence.

<b>Documents Received</b> <input type="checkbox"/> Certified Copies
<b>KYC VERIFICATION CARRIED OUT BY</b>
Date _____ Emp. Name _____ Emp. Code _____ Emp. Designation _____ Emp. Branch _____
<div style="border: 1px solid #ccc; width: 100%; height: 30px; margin: 0 auto;"></div> [Employee Signature]

<b>INSTITUTION DETAILS</b>
Name _____ CODE _____
<div style="border: 1px solid #ccc; width: 100%; height: 30px; margin: 0 auto;"></div> [Institution Stamp]

### ACKNOWLEDGEMENT SLIP

Received application for a ICICI Bank Credit Card, along with the requisite Know Your Customer (KYC) documents, from :

Mr./Ms./Mx. \_\_\_\_\_

Date \_\_\_\_\_

Sales Executive Name \_\_\_\_\_

**Application Number**

SE ID: \_\_\_\_\_

I have shared the Most Important Terms & Conditions (MITC) along with the Credit Card application form.

Dear Customer,

**Please SMS'CCAPP<space><13 digit application form number><space><SEID>' to 5676766. We would request you to send the sms in above format to enable the application processing. This will assist us in reporting the status of your application post the submission of completed documents. To know the status, please call our Customer Care. T&C Apply.**

Your ICICI Bank Credit Card application processing may take upto 21 working days. The documents submitted along with the application will be kept with the Bank for record purposes and will not be returned.

**Signature of Sales Executive**

Date \_\_\_\_\_

### List of two - digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

### List of ISO 3166 two - digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Repub of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwic Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	GuineaBissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islami Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands British	VG
Cote d'Ivoire   Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion   Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao   Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy   Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

### Most Important Terms and Conditions (MITC)

To get the complete version of the Credit Card Terms and Conditions, please visit [www.icicibank.com](http://www.icicibank.com)

#### (a) Schedule of Fees and Charges:

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

ICICI Bank Credit Card Variant	Joining Fee (1 <sup>st</sup> year) ₹	Annual Fee (1 <sup>st</sup> year Onwards) ₹	Annual Fee (2 <sup>nd</sup> year Onwards) ₹	Supplementary Card Annual Fee ₹	Minimum Spends for Annual Fee reversal* ₹
ICICI Bank Sapphire Credit Card	6,500	Nil	3,500	Nil	6,00,000*
ICICI Bank Sapphire Visa Credit Card	6,000	Nil	3,500	Nil	6,00,000*
ICICI Bank Signature Credit Card	25,000	Nil	2,000	Nil	NA
ICICI Bank British Airways Premium Credit Card Account	Nil	7,000	7,000	Nil	NA
ICICI Bank British Airways Classic Credit Card Account	Nil	3,500	3,500	Nil	NA
ICICI Bank Rubyx Credit Card	3,000	Nil	2,000	Nil	3,00,000*
ICICI Bank Rubyx Visa Credit Card	3,000	Nil	2,000	Nil	3,00,000*
Jet Airways ICICI Bank Sapphire American Express Credit Card	5,000	Nil	5,000	250	NA
Jet Airways ICICI Bank Sapphire Visa Credit Card	5,000	Nil	5,000	250	NA
Jet Airways ICICI Bank Rubyx American Express Credit Card	2,500	Nil	2,500	250	NA
Jet Airways ICICI Bank Rubyx Visa Credit Card	2,500	Nil	2,500	250	NA
Jet Airways ICICI Bank Coral American Express Credit Card	1,250	Nil	1,250	250	NA
Jet Airways ICICI Bank Coral Visa Credit Card	1,250	Nil	1,250	250	NA
Ferrari Signature Credit Card by ICICI Bank	3,999	Nil	999	Nil	2,50,000*
Ferrari Platinum Credit Card by ICICI Bank	499	Nil	499	Nil	1,25,000*
ICICI Bank Ascent American Express (R) Credit Card	4,000	Nil	1,000	Nil	NA
ICICI Bank Platinum Identity Credit Card	2,000	Nil	750	Nil	NA
ICICI Bank Coral Credit Card	500	Nil	500	Nil	1,50,000*
ICICI Bank Coral American Express Credit Card	500	Nil	500	Nil	1,50,000*
ICICI Bank Carbon	1,000	Nil	Nil	Nil	NA
ICICI Bank HPCL Platinum Credit Card / ICICI Bank HPCL Titanium Credit Card / ICICI Bank HPCL Coral Credit Card	199	Nil	199	Nil	50,000*
ICICI Bank Platinum Chip Credit Card	199	Nil	99	Nil	50,000*
ICICI Bank Expressions Credit card	499	Nil	499	199	1,50,000*
ICICI Bank Unifare Credit Card	299	Nil	299	299	50,000*

For all other cards, joining fees, annual fees and supplementary card fees are currently NIL for the Primary Card Member as well as for the Supplementary Card Member.

\*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.

## 2. Finance Charges:

ICICI Bank Card Variant	Overdue interest on extended credit		Interest on cash advances	
	Monthly Rate	Annual Rate	Monthly Rate	Annual Rate
All Cards except for the cards mentioned below	3.40%	40.80%	3.40%	40.80%
ICICI Bank Instant Platinum Credit Card / ICICI Bank Instant Gold Credit Card Fixed Deposit Instant Credit Card	2.49%	29.88%	2.49%	29.88 %
Jet Airways ICICI Bank Credit Cards	3.50%	42%	3.50%	42%

## 3. Other Fees and Charges:

Cash advance – transaction fee	On all Cards - 2.50% on advanced amount, subject to a minimum of ₹300 except for the following cards: On Easy Deposit Card – Nil for cash withdrawals at ICICI Bank ATMs. On Cash Card - ₹151 per transaction	
Redemption Handling Fee	A Redemption Handling Fee plus Goods and Service Tax (GST) will be charged towards handling and delivery on every redemption request for reward points earned on ICICI Bank Credit Cards.	
	Reward Scheme	Redemption Handling Fee
	Hand-picked Rewards Scheme	₹99
	ICICI Bank Rewards Scheme	₹99
	For PAYBACK Rewards Scheme	
	Redemption category	Redemption Handling Fee
	Catalogue based redemptions	₹99
Online and in-store redemptions at PAYBACK Online Partner Brands	₹25	
Dial-a-draft – Transaction fee	3% of the draft value amount subject to a minimum of ₹300	
Late payment charges	The Late Payment charges on your card will be a function of the Total Amount Due and will be as follows:	
	<b>Total Amount Due</b>	<b>Late Payment Charges</b>
	Less than ₹100	None
	Between ₹100 - ₹500	₹100
	Between ₹501 - ₹10,000	₹500
More than ₹10,000	₹750	
Over-limit charges*	2.50% on the over-limit amount (subject to a minimum of ₹500)	
Return of cheque	2% of Total Amount Due (Min. ₹450)#	
Auto-Debit return fee	2% of Total Amount Due (Min ₹450)#	
Fee on cash payment at branches	₹100 per payment transaction	
Outstation cheque processing fee	1% of the cheque value, subject to a minimum of ₹100	
JPMiles Uncapping Fee	₹7500 ##	
Duplicate statement request (beyond 3 months)	₹100	
Card replacement fee	₹100 (₹199 for ICICI Bank Expressions Credit Card)	
Cheque/Cash pick-up fee	₹100 per pick-up	
Chargeslip request	₹100 per chargeslip	
Foreign currency transactions**	Mark-up of 3.50%###	
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	1% of transaction value or ₹10 whichever is higher. 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.
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).

\*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 ₹500) will be levied. Over-limit status may also happen because of fees or interest charges.

\*\*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 American Express, as the case may be, on the settlement date, increased by a Currency Conversion Factor assessment (currently 3.50%) on such transactions.

#In addition ₹50+GST will be debited from customer's saving bank account.

## For Jet Airways ICICI Bank Credit Cards (Jet Airways ICICI Bank Coral Credit Cards, Jet Airways ICICI Bank Rubyx Credit Cards and Jet Airways ICICI Bank Sapphire Credit Cards) the Card Member can earn JPMiles on valid Credit Card spends. Such earnings will be capped at 40,000 JPMiles for Jet Airways ICICI Bank Coral Credit Cards and Jet Airways ICICI Bank Rubyx Credit Cards and at 60,000 JPMiles for Jet Airways ICICI Bank Sapphire Credit Cards every anniversary year. An anniversary year shall mean one year from date on which the first Jet Airways ICICI Bank Credit Card is issued to the Card Member.

A JPMiles uncapping fee of ₹7,500 ("Uncapping Fee") will be levied each anniversary year once the JPMiles cap as specified above is reached by the Card Member in that year. The Card Member will have to pay this Uncapping Fee before he/she can accumulate further JPMiles in that anniversary year. The JPMiles cap will be reset at the beginning of every anniversary year.

###For American Express Cards: 3.5%, out of which 1.5% will be retained by American Express.

#### 4. 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 (from the transaction date) till such time as the previous outstanding amounts are paid in full. Also, 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 behaviour, loyalty and month-on-book.

3) In case of default, interest charges may increase up to a maximum of 3.50% per month (42% per annum).

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 15<sup>th</sup> of every month. Given these assumptions, interest will be calculated as below:

Service tax will be applicable on interest charges.

Transaction	₹
Purchase on April 10, 2009	2,000
Total Amount Due on statement dated April 15, 2009	2,000
Minimum Amount Due on statement dated April 15, 2009	100
Payment due date - May 3, 2009	
Purchase on May 7, 2009	800
Payment on May 10, 2009	1,500
On statement dated May 15, 2009, following Interest charges will be levied:	
Interest calculations @ 40.80% per annum for Gold Card	
a) Interest on ₹2,000 for 30 days (from April 10 to May 9)	67.07
b) Interest on ₹500 for 6 days (from May 10 to May 15)	3.35
c) Interest on ₹800 for 9 days (from May 7 to May 15)	8.05
<b>Total interest charged in the statement dated 15th May</b>	<b>78.47</b>

#### 5. Late Payment Charges (LPC):

Late payment charges will be applicable if the Minimum Amount Due is not paid by the payment due date.

Illustrative Example for Calculation of Late Payment Charges:

Payment of at least Minimum Amount Due i.e. ₹100 in the above example, is required to be paid by the payment due date (3rd May), to ensure that no late payment charges are levied. If minimum amount due is not paid, late payment charges would be levied as per the table in Section

Total Amount Due	Late Payment Charges
Less than ₹ 100	None
Between ₹ 100 - ₹ 500	₹ 100
Between ₹ 500 - ₹ 10,000	₹ 500
Between ₹ 10,000 - ₹ 20,000	₹ 750
More than ₹ 20,000	₹ 750

Thus, in the above example, since the minimum amount due of ₹100 is not paid by the payment due date of May 3, 2009 and since Total Amount Due was ₹2000, late payment charges of ₹500 will be levied on 4th May, 2009. This charge will also be applicable if you make a payment of less than the minimum amount due by the payment due date

Service tax will be applicable on late payment charges.

#### 6. Interest- Free (Grace) Period:

The grace period could range from 18 to 48 days. Illustrative Example for the calculation of grace period: For a statement for the period from April 15, 2009 to May 15, 2009 the payment due date would be June 2, 2009. Assuming that you have paid your Total Amount Due of the previous month statement by the payment due date, the grace period would be:

1. For a purchase dated April 24, 2009, the interest-free grace period is from April 24, 2009 to June 2, 2009, i.e. 40 days.
2. For a purchase dated May 14, 2009, the interest-free grace period is from May 14, 2009 to June 2, 2009, i.e. 20 days.

Thus, the grace period can vary depending upon the date of purchase. However, if the Total Amount Due is not paid by the payment due date, 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.

**(b) Withdrawal Limits:** The Credit Limit and Cash Withdrawal Limit are communicated at the time of delivery of the Card and are also indicated in the monthly statements. Available credit limit is calculated by deducting the utilised 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 credit limit and will be NIL for the first one hundred and eighty (180) days from the date of issuance of the Card, on select Cards as may be specified by ICICI Bank. After the expiry of the first 180 days period from the date of issuance of the Card, the cash limit will be made available to the Card Member by ICICI Bank at its sole discretion and on such terms as may be communicated by ICICI Bank from time-to-time.

The Card Member 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 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) 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 with the consent of the Card Member.

#### (c) Billing:

**1) 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. However, there may be no statement generated for the period in which there has been no outstanding due and no transaction on 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.

**2) 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 installments, the installment amount due during the statement period will be added to the Minimum Amount Due. If the total outstanding is more than the credit or cash limit, then the amount by which the credit or cash limit has been exceeded will also be included in the Minimum Amount Due. 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.**

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.

No merchant refund/cashback/credit due to transactions converted to EMI / cancelled transactions / reversals / promotional cashback will 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.

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

**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 favouring ICICI Bank Credit Card No. XXXX XXXX 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 realisation of the cheque.

**Internet:** 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](http://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. In case the payment due date falls on a Sunday, the amount would be debited from such account on the next day.

**Click to Pay/NEFT:** Pay your ICICI Bank Credit Card dues from any of your other bank Savings Accounts using Pay/NEFT.

**4) Billing Disputes Resolution:** In the event the Card Member disagrees with the charges indicated in the statement, it should be communicated in writing to the correspondence address of ICICI Bank within 60 (sixty) days of receipt of the statement, failing which it would be construed that all charges indicated in the statement are in order.

**5) Contact Particulars of ICICI Bank Customer Care Centres:**

The Card Member may contact ICICI Bank at any of the following Customer Care numbers and/or at such other Customer Care numbers as may be notified by ICICI Bank from time-to-time.

States / Cities	Contact numbers	States / Cities	Contact numbers
Ahmedabad	33667777	Karnataka	8088667777
Andhra Pradesh	7306667777	Kerala	9020667777
Bengaluru	33667777	Kochi	9020667777
Bhopal	33667777	Kolkata	33667777
Bhubaneshwar	33667777	Lucknow	33667777
Bihar	8102667777	Madhya Pradesh	9098667777
Chandigarh	33667777	Maharashtra	9021667777
Chennai	33667777	Mumbai	33667777
Coimbatore	7305667777	Orissa	9692667777
Cuttack	9692667777	Panaji	33667777
Darjeeling	8101667777	Patna	33667777
Dehradun	33667777	Pune	9021667777
Delhi	33667777	Punjab	7307667777
Ernakulam	33667777	Raipur	33667777
Gujarat	8000667777	Rajasthan	7877667777
Gurgaon	33667777	Ranchi	33667777
Haryana	9017667777	Shimla	33667777
Himachal Pradesh	9817667777	Siliguri	8101667777
Hyderabad	33667777	Tamil Nadu	7305667777
Indore	9098667777	Uttar Pradesh	8081667777
Jaipur	33667777	West Bengal	8101667777

**6) 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](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Mr. Vinayak More, Nodal Officer, ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India. In all your communications with us, please indicate your complete Credit Card number.

**7) 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.

**8) 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 102 4242 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.

**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 holder 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 incapacitation 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](http://www.icicibank.com).

**(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.

**(f) Loss/Theft/Misuse of Card:**

In case of loss/theft/misuse of the Card, it must be reported immediately to the ICICI Bank Customer Care or 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.

**(g) 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.

**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.