

## Terms and Conditions governing the MakeMyTrip ICICI Bank Platinum Credit Card Features and Offers

### Onboarding privileges

- Get ₹500 My Cash (100% usable MakeMyTrip cash in My Wallet)\*
- MakeMyTrip holiday voucher worth ₹3,000\*

\*Only the Primary Cardholder will receive these benefits within 45 business days of payment of the joining fee (except MakeMyTrip holiday voucher which is part of the primary card welcome kit).

### What is My Cash

- Rewards earned on the MakeMyTrip ICICI Bank Credit Cards are transferred to MakeMyTrip My Wallet as My Cash
- For the purposes of the MakeMyTrip ICICI Bank Credit Cards Programme, ₹1 My Cash = ₹1
- My Cash can be used to make travel bookings or to purchase partner vouchers through MakeMyTrip Website, Mobile Site or Mobile Application
- If the MakeMyTrip ICICI Bank Credit Cardholder wants to redeem My Cash for bookings, My Cash should be applied on the checkout page at the MakeMyTrip Website, Mobile Site or Mobile Application
- There are no usage restrictions in terms of My Cash amount that can be redeemed for travel bookings made on MakeMyTrip platform
- My Cash earned with regard to the MakeMyTrip ICICI Bank Credit Card shall be valid for a period of one (01) year post credit in My Wallet of the Co-Branded Credit Cardholder
- My Cash cannot be used for rail, offline holiday bookings and 'Pay at Hotel' bookings
- 'Pay at Hotel' bookings are not eligible for earning My Cash under the MakeMyTrip platform
- My Cash earned cannot be encashed or transferred to the bank account
- To view My Cash balance customer needs to click on "Wallet" icon on MakeMyTrip Website, Mobile Site or Mobile Application and go to "My Cash" tab
- To redeem My Cash on bookings through MakeMyTrip platform, customer needs to click on "Use My Wallet Balance" on Payment Page
- To redeem My Cash against partner vouchers, customer needs to click on "Wallet" icon, go to "My Cash" tab, click on "Claim Your Vouchers", select quantity of vouchers required, click on "Continue", Copy the voucher code & use it on partner platform (partner TnCs will apply)

### My Cash as Joining Benefit

- Cardholders will qualify for ₹500 My Cash as Joining Benefit if he/she is a MakeMyTrip ICICI Bank Platinum Credit Cardholder
- Only primary credit card holders are eligible for My Cash as Joining Benefit
- The cardholder should make the payment of the joining fee post fee levy and before the 2nd statement cycle due date, where the first statement will be the one in which the joining fee is levied
- The payments made against the first or the second statement should be greater than or equal to the joining fee excluding applicable taxes. The payment can happen in parts but should meet the above mentioned criteria

- My Cash as joining benefit shall be credited to the Cardholder's designated MakeMyTrip My Wallet within 45 business days post payment of the Joining Fee and if the Cardholder's Account is not delinquent or cancelled at the time of such credit

#### MakeMyTrip holiday voucher

(Applicable for MakeMyTrip ICICI Bank Credit Card customers whose primary card is setup on (or) after Mar 28, 2021.

For the customers whose primary card is setup between Jan 6, 2021 and Mar 27, 2021 (both dates inclusive), the value of the voucher will be Rs 2,000 only.)

- Cardholders will receive the MakeMyTrip holiday voucher as part of their Credit Card Welcome Kit
- The voucher can be redeemed only on domestic and international bookings made within the voucher validity period.
- The travel dates can be up to 12 months from the voucher validity date
- Offer is valid for both domestic and international holiday bookings made by initiating a chat/ dropping a query on [www.makemytrip.com](http://www.makemytrip.com) under holidays section (or) by writing at [externalsales.holidays@makemytrip.com](mailto:externalsales.holidays@makemytrip.com)
- This Offer is valid only when the entire booking is made by MakeMyTrip's executive.
- This Offer is not valid on individual flight, hotel, bus, rail and cab bookings.
- This voucher cannot be clubbed with any other ongoing bank cash back/bank promotion run by MakeMyTrip on the app or the website
- There is no minimum booking amount for availing this offer
- Maximum discount that can be availed through this offer is ₹2,500 if the user is a MakeMyTrip ICICI Bank Signature Credit Cardholder
- The voucher is applicable for single usage only
- The product and services are subject to availability
- Taxes as applicable shall be borne by the User
- The voucher cannot be encashed or transferred to the bank account
- The voucher cannot be replaced in case of damage and/or loss
- MakeMyTrip is the final authority for the interpretation of these rules.
- MakeMyTrip reserves the right to deny the acceptance of any voucher if it suspects that there is duplicity of vouchers.
- In no event the entire liability of MakeMyTrip for any claims shall exceed the value of the voucher.
- In the event of any dispute, all the parties involved agree to the exclusive jurisdiction of the competent courts of New Delhi.
- For details, please click [here](#)

## Spends Privileges

### My Cash earned on card spends

| Spends category                                | My Cash<br>(per ₹ 200 spent) |
|--|------------------------------|
| Domestic spends outside MakeMyTrip             | ₹1.00                        |
| International spends outside MakeMyTrip        | ₹1.25                        |
| Spends on flight bookings on MakeMyTrip        | ₹2.00                        |
| Spends on hotel/holiday bookings on MakeMyTrip | ₹3.00                        |

- Cardholders will qualify to earn My Cash upon undertaking qualifying retail spends transactions. The My Cash earned for every qualifying retail spend transaction will be rounded off to the nearest integer at the time of posting. Cardholders shall however not be entitled to earn My Cash on retail transactions that have been subsequently reversed.
- The following spends shall not be considered as qualifying spends for the purpose of earning My Cash:
  - Cash advance including but not limited to such other transaction which may be considered as cash advance(s) to the sole discretion of ICICI Bank
  - Fuel transactions done on the MakeMyTrip ICICI Bank Credit Card
  - Service charge or interest levied for non-payment or part payment of the amount due on the MakeMyTrip ICICI Bank Credit Card
  - Late payment charges and any other fees/charges in relation to and/or connected with the MakeMyTrip ICICI Bank Credit Card
  - Joining Fee and Renewal Fee for the MakeMyTrip ICICI Bank Credit Cards and Add-on MakeMyTrip ICICI Bank Credit Card, if any; and
  - Expenditure in the form of equated monthly installments (EMI) transactions, balance transfer (BT), personal loan on credit cards (PLCC)
- My Cash earned on MakeMyTrip platform for a particular booking using MakeMyTrip ICICI Bank Credit Card will be added to the Primary Cardholder's MakeMyTrip account within 45 business days of monthly credit card statement generation as per the existing cycle if the Cardholder's Account is not delinquent or cancelled at the time of such credit

- My Cash earned outside MakeMyTrip platform using MakeMyTrip ICICI Bank Credit Card will be added to the Primary Cardholder's MakeMyTrip account within 45 Business Days of monthly credit card statement generation as per the existing cycle if the Cardholder's Account is not delinquent or cancelled at the time of such credit
- Qualifying retail spends transactions undertaken by the Supplementary Cardholder will also be credited in the Primary Cardholder's MakeMyTrip account as per the method followed for the Primary Cardholder My Cash credit (earned against qualifying spends transactions)

Milestone Linked My Cash:

| <u>Milestone 1</u>   | <u>Milestone 2</u>  |
|--|---|
| Spend Rs. 50,000 on flights/hotels/holiday bookings on MakeMyTrip Website, Mobile Site or Mobile Application using the MakeMyTrip ICICI Bank Platinum Credit Card and earn 1,000 My Cash each anniversary year | Spend Rs. 2.5 Lakhs using the MakeMyTrip ICICI Bank Platinum Credit Card and earn 1,000 My Cash each anniversary year |

- Cardholders will qualify for Milestone Linked My Cash when the Cardholder crosses pre-defined qualifying retail spends threshold. Transactions that have been subsequently reversed will not be considered towards milestone benefit calculation.
- One customer will be eligible only once per anniversary year for each pre-defined milestone benefit
- Qualifying spends towards milestone benefit calculation for the 1st year when the customer joins the MakeMyTrip ICICI Bank Credit Cards Programme will be considered for the period starting from the primary card set up date till the end of the anniversary year. For the 2nd year, the spends will be considered from the 1st anniversary date till the 2nd anniversary date of the card and so on. The cumulative spends counter will be reset post the completion of each anniversary cycle.
- The following spends shall not be considered towards milestone benefit:
  - Cash advance including but not limited to such other transaction which may be considered as cash advance(s) to the sole discretion of ICICI Bank
  - Service charge or interest levied for non-payment or part payment of the amount due on the Co-Branded Credit Card
  - Late payment charges and any other fees/charges in relation to and/or connected with the Co- Branded Credit Card
  - Joining Fee and Renewal Fee for the MakeMyTrip ICICI Bank Credit Card and MakeMyTrip ICICI Bank Add-on Co-Branded Credit Card, if any;

- Expenditure in the form of equated monthly installments (EMI) payments, balance transfer (BT), personal loan on credit cards (PLCC)
- Qualifying retail spends on customer's primary credit card as well as add-on credit card(s) will be considered for determining the eligibility towards milestone achievement
- Once the customer qualifies for a milestone benefit, My Cash will be credited in the primary cardholder's MakeMyTrip account within 45 business days post anniversary cycle completion and if the cardholder's Account is not delinquent or cancelled at the time of such credit.

### Illustration of benefits

#### **MakeMyTrip ICICI Bank Platinum Credit Card**

Enjoy benefits worth up to ₹20,000

| Spends type                                    | Net annual spends (₹) | My Cash earnings (₹) |
|--|-----------------------|----------------------|
| Domestic spends outside MakeMyTrip             | 1,50,000              | 750                  |
| International spends outside MakeMyTrip        | 15,000                | 93.75                |
| Spends on flight bookings on MakeMyTrip        | 50,000                | 500                  |
| Spends on hotel/holiday bookings on MakeMyTrip | 50,000                | 750                  |
| <b>Total</b>                                   | <b>2,65,000</b>       | <b>2,093.75</b>      |

| Benefits   | Monetized value (in ₹) |
|--|------------------------|
| My Cash on Joining Fee payment                         | 500                    |
| MakeMyTrip holiday voucher                             | 3,000                  |
| Possible annual My Cash earning on card spends *       | 4,094                  |
| Savings of 1% fuel surcharge on ₹5,000 spent per month | 600                    |

|  |               |
|--|---------------|
| BookMyShow/ INOX Buy 1 Get 1 movie ticket free offer (2 tickets of ₹250 per month) | 4,800         |
| Airport Lounge Access**  | 4,000         |
| Railway Lounge Access##  | 1,400         |
| Culinary Treats ^  | 1,800         |
| <b>Total</b>   | <b>20,194</b> |

**Assumptions (per annum):**

\*Total spends = INR 2.65Lacs:  
Domestic spends outside MMT= INR 1.50L;  
International spends outside MMT= INR 0.15L;  
Spends on flight bookings on MakeMyTrip=INR 0.5L;  
Spends on hotel bookings on MakeMyTrip=INR 0.5L.

\*\*Assuming the customer utilizes the domestic airport lounge facility 4 times in a year

##Assuming the customer utilizes the railway lounge facility 4 times in a year

^ Assuming INR 1,000 is spent per month at restaurants which have a tie-up with ICICI Bank Culinary Treats program.

**Disclaimer:**

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