



## Welcome to the world of ICICI Bank Corporate Card Program

### REACH US ROUND THE CLOCK



Visit us at  
[www.icicibank.com](http://www.icicibank.com)



email us at  
[corporatecards@icicibank.com](mailto:corporatecards@icicibank.com)



write to us  
Plot no 12, Nanakramguda,  
Serilingampally, Hyderabad - 500032



Call us at our  
24-hour Customer Care  
numbers

### ICICI Bank 24-hour Customer Care Numbers

Retail Customer Care

**1800 1080**

Postal Address: ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower, 7th Floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad - 500032, India



Membership Guide

**Presenting the ICICI Bank Corporate Card**  
with Chip & Pin technology



## LIST OF ITEMS ENCLOSED

- / Insurance Annexure
- / Fee & Charges Annexure
- / Global Customer Assistance Services
- / Global Customer Assistance Services Numbers
- / Most Important Terms and Conditions for Corporate Cards
- / Terms and Conditions governing Corporate Card facility

Welcome! You are now part of the largest Corporate Cards family in India that keeps growing everyday.

We sincerely hope that you will enjoy using your Corporate Card which is packed with special benefits and privileges. This usage guide will help you understand the many features of your Corporate Card.

The ICICI Bank Corporate Card comes with Chip & PIN technology. It is more advanced than the magnetic strip technology. The card checks the PIN you entered against the PIN held on the chip making it a more secure way to authorize your transactions since your PIN is known only to you.

To keep yourself updated on the host of benefits available to you as an ICICI Bank Corporate cardholder, please visit us at [www.icicibank.com](http://www.icicibank.com). Please make sure you read the Most Important Terms and Conditions (MITC) annexure enclosed in this usage guide.

You may reach us anytime at our 24-hour Customer Care. We have a friendly Interactive Voice Response (IVR) system which will guide you through your account details instantaneously.

## Everything you wish to know about the Card



It is important that you know your card well and this section will familiarise you with the way your card looks.

### **ICICI Bank 24-hour Customer Care**

For your convenience, we offer you 24-hour Customer Care. This facility ensures that your queries are handled efficiently and promptly all round the clock.

### **Internet Access**

Register for Internet Banking on [www.icicibank.com](http://www.icicibank.com). You can now view your statement, payment status, previous and current billing cycle details. You can also request for a replacement of your Corporate Card, duplicate PIN and a host of other services.

### **Mobile and e-mail Alerts**

You may subscribe to various e-mail & mobile alerts such as approaching credit limit and due date reminder alerts by calling us at our 24-hour Customer Care numbers or you may subscribe online by visiting [www.icicibank.com](http://www.icicibank.com)

### **Interactive Voice Response (IVR)**

No more waiting in queues. With the ICICI Bank IVR, get an instant response to all your Corporate Card details. Just remember your PIN and get answers to queries such as:

- Last statement details
- Last 5 transactions
- Bill payment
- Statement requests.

## Channels of Communication



### Chip

This is an additional security feature. The chip contains the information required to use the card for payment.

### Membership Number

This is your unique number and is embossed on your card. Please quote this number in all your correspondence with us, so that we can attend to you quickly.

### Hologram and Logo

The international reputation and the extensive network of VISA on your card.

### Validity

Your card is valid from the day you receive it till the last day of the month printed on it.

### Your Name

Only you are authorised to use your card. Please check that the embossed name matches yours. If you see any discrepancy, please call 24-hour Customer Care numbers.

### Your Company Name

Please ensure that the embossed name matches that of your company. If there is any discrepancy, please call our 24-hour Customer Care service.

### Magnetic Strip

This has a built-in security feature. Please DO NOT expose it to magnetic fields.

### Signature Panel

Please sign right away in this panel, with non-erasable ball point pen (preferably in black ink). This will ensure that the benefits of membership are yours and yours alone.

### Also please DO NOT

- Bend the card.
- Expose it to electronic gadgets.
- Expose it to direct sunlight.
- Please do not keep the card in the vicinity of magnetic field.

### Please Do

- Keep the card in your wallet where you will not miss it.



## Know your ICICI Bank Corporate Card Statement



Your Card Statement summarises your transactions for the previous billing cycle.

### Travel and Entertainment expenses on your card

Your Corporate Card is all you will need as you travel, shop, dine or entertain. Its wide acceptance in India and abroad ensures that you are never “short of cash”.

### Credit Period

Your ICICI Bank Corporate Card entitles you to a maximum of 52 days of interest-free credit period.

### Cash Withdrawals

You can withdraw cash against your Corporate Card from any ICICI Bank ATM or from any MasterCard / VISA participating member bank ATM.

### Insurance Coverage

Insurance is one of the best ways to safeguard your family. The ICICI Bank Corporate Card brings to you just the insurance coverage you need, protecting you all 24 hours of the day. The various insurance covers and benefits you are eligible for are mentioned in the enclosed insurance annexure.

### Additional Security

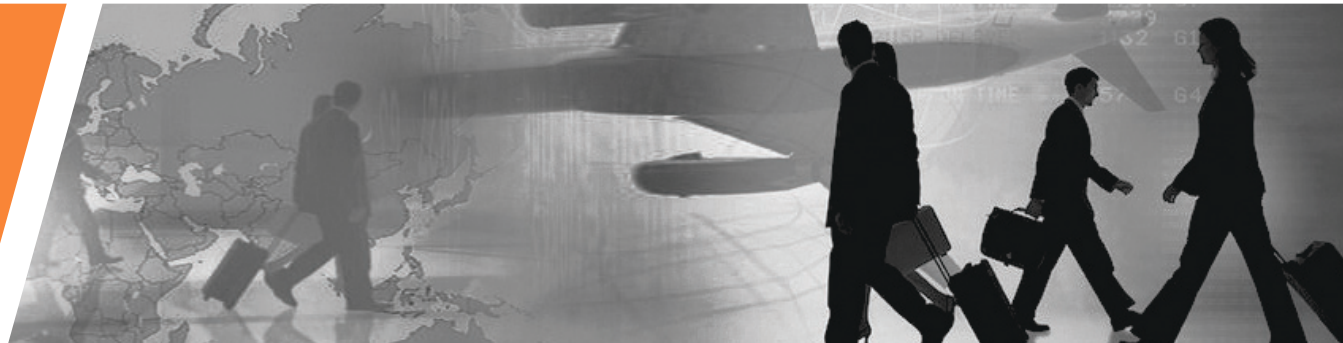
The Chip & PIN technology uses advanced processing to identify genuine cards and makes counterfeiting more complex & expensive.

### Utility Payments: The ICICI Bank Way

For detailed information, please check with your Program Co-ordinator/s.

Utility Payments: The ICICI Bank Way For detailed information, please check with your Program Co-ordinator/s.

## Special Cardholder Privileges



### CORPORATE CARD STATEMENT

Name : Dummy Text  
 Addr : Dummy Text 12TH FLOOR  
 230 Dummy Text Dummy Text  
 Dummy Text Dummy  
 Dummy  
 400051  
 Cust ID : xxxxxxxx  
 A copy of this credit-card statement has been sent to your email address dummy.text@creditfirm.com.

<b>1</b> Statement Date	Dec 16, 2009	<b>2</b> Minimum Amount Due	Rs. 250.00
<b>3</b> Statement Summary	Previous Balance: 7,796.21	Purchase / Charges: 4,952.56	Cash Advances: 0.00
		Payments / Credits: 7,797.00	
<b>4</b> Your Total Amount Due	Rs. <b>4,951.77</b>		
<b>5</b> Due Date:	<b>Dec 30, 2009</b>		
<b>6</b> Credit Summary	Credit Limit: 40,600.00	Available Credit: 35,648.23	Cash Limit: 10,000.00
		Available Cash: 10,000.00	
<b>7</b> Interest will be charged if Your Total Amount Due is not paid			

Please make out your cheque in favour of "ICICI Bank Credit Card xxxx xxxx xxxx xxxx (the 16-digit number indicated on your card)". Make sure that you write your name and telephone number on the back of the cheque.

Date	Transaction Details	Amount (in Rs.)
11/09/2009	Dummy Text (XXXXXXXXXXXXXXXXXX)	163.30
22/09/2009	SURVODAYA SUPER MARKET MUMBAI IN	150.00
23/09/2009	SATYAM COLLECTION CHURCHGATE MUMBAI IN	3,645.00
23/09/2009	TRY ME MUMBAI IND (Inv. No. 0000000985)	600.00
23/09/2009	ZAHAB MUMBAI IND (Inv. No. 0000000984)	600.00

<b>REWARDS</b>	Points Earned: 10	Points Transferred to eMiles: 10
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For the detailed Terms and Conditions, please turn over.

**Important Messages**

Our processing times from the time we receive your payment:

- In cash: 48 hours
- Through an ICICI Bank cheque: 2 business days
- Through a non-ICICI Bank local cheque: 5 business days
- Through a non-ICICI Bank outstation cheque: 10 business days
- Through Internet Banking or auto-debit: 48 hours

- 1 Statement Date:** This is the date on which your statement is generated.
- 2 Minimum Amount Due (MAD):** This gives the minimum amount required to be paid.
- 3 Statement Summary:** This is a snapshot of your purchases, showing the balance of your last statement, the amount of purchases made and charges incurred during the statement period, the cash advances taken and payments made by you.
- 4 Your Total Amount Due (TAD):** This shows the total bill amount to be paid.
- 5 Due date:** This is the date by which you need to make payment to avoid any penalties.
- 6 Available credit:** This indicates the difference between your credit limit and your Total Amount Due.
- 7 Available cash:** This gives the difference between your cash limit and cash advances taken.
- 8 Transaction details:** These show the date, place and amount of every transaction that you made during the statement period, and also the date, reason and amount of charges levied by us.

### Charge Slips

When you use your card, you will be given a charge slip for every transaction (as shown). Please verify the amount and sign the slip. Should you wish to leave a trip, or add a miscellaneous charge, you may fill in the revised total amount in the space provided for it. Do retain such slips till you see the amount in the card billing statement



## Paying your Corporate Card Bills



### Auto Debit

If you hold an ICICI Bank Account with us, you may pay your bills directly through your account, by giving a written instruction to debit the payment from your account every month on the due date. In case the due date falls on a Sunday or a holiday, the amount would be debited from your account, the previous working day. To do this please visit [www.icicibank.com](http://www.icicibank.com)

### Internet

If you hold an ICICI Bank Account with us you may pay online through our website. Just log on to [www.icicibank.com](http://www.icicibank.com)

### Cheque / Draft

Make a cheque or draft favouring ICICI Bank Corporate Card Account No. XXXX XXXXXXXXXXXXX and drop it into the collection boxes at any ICICI Bank branch / ATM.

### Cash

You may deposit cash at any of our bank branches from 8 a.m. to 8 p.m. towards your Corporate Card payment. The payment would reflect in your account within 24 hours.

### Click to Pay – NEFT / RTGS

Pay your ICICI Bank Corporate Card dues from any other bank account through NEFT / RTGS. For more details please visit [www.icicibank.com](http://www.icicibank.com)