

ADDITIONAL TERMS AND CONDITIONS FOR ICICI BANK CURRENT ACCOUNTS

These terms and conditions ("Additional Terms") are in addition to and not in derogation with ICICI Bank current account terms and conditions ("Primary Terms") and shall apply in the event the Customer has appointed a power of attorney holder ("POA holder") , vide a notarized power of attorney, for the purposes of operation of his/her/its Account held with ICICI Bank . In the event of any inconsistency between these Additional Terms and Primary Terms, the Additional Terms shall prevail. All capitalized terms used herein but not defined shall have the same meaning as defined under the Primary Terms.

1. Indemnity from Customer for instances where Account is operated by POAholder:

1.1. The Customer hereby agrees that he/it shall, at his/its own expense, indemnify, defend and hold harmless ICICI Bank from and against any and all liability, any other loss that may occur arising from or relating to the operation or use of the Account or the Services or breach, non-performance or inadequate performance by the POA holder of any of these Terms or the acts, errors, representations, misrepresentations, misconduct or negligence of the POA holder in performance of its obligations.

1.2. Under no circumstances shall ICICI Bank be liable to the POA holder for any direct, indirect, incidental, consequential, special or exemplary damages in connection with the Account or the Services.

1.3. 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 POA holder howsoever caused and whether such loss or damage is attributable (directly or indirectly) to any dispute or any other matter or circumstances whatsoever.

1.4. ICICI Bank shall not be responsible for ensuring that the POA holder operates the Account for the purposes mentioned in the POA or for monitoring the transactions carried out by the POA holder in any manner whatsoever. Any dispute regarding the operation of the Account by the POA holder shall be settled by the Customer directly with the POA holder without any reference to ICICI Bank.

1.5 In the event the Customer wishes to revoke the POA, he shall be required to give a notice of revocation of the POA to ICICI Bank in writing along with a copy of the acknowledgement letter from the POA holder stating that the POA holder has received such revocation notice. ICICI Bank shall register/update the said revocation in its system within 5 (five) working days from receipt of the above mentioned documents. ICICI Bank shall not be liable for any loss / damage / harm that may result to the Customer due to operation of the Account pending registration / updation of revocation of the said POA in ICICI Bank's system.

1.6. The Customer shall solely be responsible for ensuring full compliance with all the all the FEMA rules, regulations or notifications thereunder, applicable laws and regulations in any relevant jurisdiction in connection with establishment of his/her/its relationship with ICICI Bank and for any/ all the transactions undertaken by the Customer / POA holder under the various current account products offered by ICICI Bank and shall indemnify and keep indemnified ICICI Bank from all actions, proceedings, claims, losses, damages, costs and expenses (including legal costs on a solicitor and client basis) which may be brought against or suffered or incurred by

ICICI Bank in connection with any failure to comply with any such applicable laws/regulations.

1.7. The indemnities as aforesaid shall continue notwithstanding the termination of the Account.