

Terms & Condition for Advantage Woman AURA Savings Account

(Last Updated on 10th Dec)

The Customer hereby agrees to adhere to and comply with all such terms and conditions, as may be prescribed by ICICI Bank or third parties from time to time, for all transactions, products and services for and in respect of the Account, or ICICI Bank's other products and services, shall constitute legally binding and valid transactions.

ADDENDUM TO THE EXISTING TERMS AND CONDITIONS OF STANDARD SAVINGS ACCOUNT

These Terms (the "Special Terms") applicable to ICICI Bank's Women's Savings Account (the "Account") are in addition and not in derogation to ICICI Bank's Savings Bank Account terms and conditions (the "Terms") published on the ICICI Bank website at <http://www.icicibank.com/>. In case of any inconsistency between these Special Terms and the Terms, these Special Terms shall prevail. All capitalized terms used herein but not defined shall have the same meaning as prescribed under the Terms.

1. Definitions:

The following words and phrases shall have the meanings as set herein below unless the context indicates otherwise:

- i. "Customer" refers to Resident Indian Working Women holding an Account with ICICI Bank.

2. Operating Account:

- i. An Account may be opened:
 - a. By the Customer in her own name.
 - b. Two or more persons in their joint names, however the primary account holder shall be a resident Indian woman.
- ii. All the Accounts maintained in the name of an individual shall be operated singly by the individual or the Power of Attorney holder / mandate holder of such individual and in the case of joint accounts, by the account holders jointly, or by either of the joint-holder/s or as may be specified by the joint account holder/s in the opening form, or by their Power of Attorney holders / mandate holders and accepted by ICICI Bank in its discretion.
- iii. ICICI Bank may send statement of account, through courier / post or e-mail from time to time as requested by the Customer to the mailing address furnished by her. The Customer shall be provided with a copy of the monthly statement for the previous month if she requests for the same at ICICI Bank's branch without any charges.
- iv. The Customer shall be issued non personalized payable-at-par Cheque-book consisting of 10 leaves along with the I-KIT free of charge.

3. The Customer shall be required to maintain the Monthly Average Balance (MAB) as per the respective variant, as specified in the Tariff of charges available in service and charges section. Non-maintenance of MAB shall attract penalty as specified in service and charges section.
4. Salary Credit Requirement for Advantage Woman Savings Account for Salary Account Customers will be as per the variant of Salary Account.

Salary Credit Requirement for Advantage Woman AURA Salary Account:

AURA Salary Account variant	AURA Salary Gold	AURA Salary Titanium
Minimum Net Salary per month*	Rs. 35,000 in select cities** across India	Rs. 1,00,000
	Rs. 25,000 in remaining cities across India	Rs. 1,00,000

*Minimum Net Salary as per the required norms above to be credited latest in 3 calendar months after account opening (including the month of account opening). For example, an account is opened on 11th December 2018. Minimum net salary as per the norms above to be credited latest on 28th February 2019.

**Select cities: National Capital Region, Mumbai Metropolitan Region, Kolkata, Chennai, Ahmedabad, Bangalore, Hyderabad, Pune, Jaipur, Cochin and Chandigarh.

In case the salary is not credited as per the required norms, benefits of Advantage Woman AURA Salary Account will be withdrawn and the Woman's Debit Card will get hot-listed without any further/ prior notice.

Terms and Conditions for Woman's Debit Card

These terms ("**Terms**") for ICICI Bank's Women Debit Cardholders ("**Woman Cardholder**") apply to and regulate the issuance and usage of ICICI Bank's Woman Debit Card ("**Women Debit Card**") that is only offered to primary account holders of ICICI Bank's Woman's Savings Account. These Terms are in addition and not in derogation to the standard terms and conditions of ICICI Bank's Debit Cards ("**Debit Card**"). In case of any inconsistency between these Terms and Debit Card terms and conditions, these Terms shall prevail. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Debit Card terms and conditions

The Woman Debit Card shall be issued at a nil annual fee. However, fees shall be subject to change, at the sole discretion of ICICI Bank, post giving a one-month prior notice to the Woman Cardholder as per the standard terms and conditions of ICICI Bank's Debit Cards. For any other fees and charges applicable on the Woman Debit Card, the Woman Cardholder shall need to refer to the details in the Tariff Annexure of Debit Card.

The ICICI Bank may also offer additional benefits in the form of promotional offers ("Promotional Offer") to Woman Cardholder/s. These Promotional Offer/s may be brought to the Woman Cardholder from time to time based on additional terms and conditions which shall be communicated with such Promotional Offer/s.

The Woman's Debit Card can be given to all Advantage Woman AURA Savings Account customers irrespective of the product variant they are holding.

- Advantage Woman AURA Debit card will be issued to only those customers who are opening new Advantage Woman AURA Savings Account effective from 10th December 2018
- Advantage Woman AURA Debit card will be deactivated upon closure of the account
- Advantage woman AURA debit card will be delivered to woman customer as per their Savings Account variant within 45 days of account opening.
- Offers on debit card are subject to the Savings Account variant opted by the customer and are subject to change from time to time at the sole discretion of ICICI Bank. The Customer shall be responsible for regularly reviewing the terms and conditions including amendments thereto as may be posted on the Website.
- Cashback shall be provided on the basis of total spends in the account through the Debit Card subject to the terms and conditions applicable thereto.
- Cashback is provided on and is subject to the savings account variant opted by the Customer.

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

The promotional offers/benefits shall be governed by the relevant terms and conditions of each offer/benefit and shall be subject to the terms as may be specified by the third parties involved with the offer/benefit.

Corporate Agency disclaimer: ICICI Bank Limited ("Bank") with registered office at ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara 390007, Gujarat, India, is licensed as a corporate agent (license no.: 2470377) of ICICI Prudential Life Insurance Company Limited ('ICICI Prulife') having its registered office at ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. Insurance is underwritten by ICICI Prulife. Bank's customer participation in the policy is entirely voluntary