

## TERMS AND CONDITIONS FOR DREAM GOLD PLAN FIXED DEPOSIT /RECURRING DEPOSIT

These Terms and Conditions (the "Terms") apply to the Dream Gold Plan offered by ICICI Bank and are in addition to and not in derogation of the Terms and Conditions of ICICI Bank's Fixed Deposits and Recurring Deposits and Terms and conditions for sale of ICICI Bank Gold coins (the "Primary Terms and Conditions") as available on [www.icicibank.com](http://www.icicibank.com). To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail. All capitalized terms used herein but not defined shall have the same meaning as specified under Primary Terms and Conditions.

### Definitions

- **"Customer/s"** for the purpose of this Program shall mean a resident Indian person who successfully opens a new Fixed Deposit/Recurring Deposit (as defined herein below) with ICICI Bank during the Program Period and subject to such terms and conditions as shall be specified by ICICI Bank from time to time.
  - **"Fixed Deposit"** for the purpose of this Program shall mean a domestic ICICI Bank Cumulative Fixed Deposit opened by a Customer/s during the Program Period, under the Dream Gold Plan, for a minimum value of Rs. 12000/- created for a period of 6 months and above,
  - **"Recurring Deposit"** for the purpose of this Program shall mean a domestic ICICI Bank Recurring Deposit opened by a Customer/s during the Program Period, under the Dream Gold Plan for a minimum monthly installment of Rs. 2000/ and above, created for a minimum period of 6 months and above
- **"Program"** shall mean the Dream Gold Plan for Fixed Deposits and Recurring Deposits wherein the following benefits shall be available to the Customer/s.

#### Benefits given by ICICI Bank Limited ("ICICI Bank")-

Customer/s who successfully open a Fixed Deposit/Recurring Deposit under the Dream Gold Plan during the Program Period shall be eligible, subject to the fulfillment of such terms and conditions as specified by ICICI Bank from time to time, to avail a 3% discount on purchase of ICICI Bank Gold coins if such purchase is within a period of 3 months from the date of maturity/ withdrawal of the Fixed Deposit/Recurring Deposit. Such discount shall be applicable on the price of ICICI Bank Gold coins prevailing on the date of such purchase.

- **"Program Period"** shall mean the period commencing from May 6,2011 to March 31,2012(both days inclusive).

### Program

- In order to avail the benefits under the Program, the Customer/s shall be required to open a new Fixed Deposit/ Recurring Deposit with ICICI Bank under the Dream Gold Plan during the Program Period.
- The Customer/s shall be entitled to get the benefits to be provided by ICICI Bank under the Program only if the Customer/s opens an ICICI Bank Fixed Deposit/ Recurring deposit under the Dream Gold Plan through ICICI Bank branches and the said benefits shall be made available to the Customer/s in case a Customer/s chooses to purchase ICICI Bank Gold coins

within a period of three months from the date of maturity/withdrawal of the Fixed Deposit/Recurring Deposits as also subject to fulfillment of such terms and conditions as specified by ICICI Bank from time to time .

- The benefits available to a Customer under this Program shall not be restricted with regard to the number of ICICI Bank Gold coins a Customer may choose to purchase under this Program so long as such purchase is made within a period of 3 months from the date of maturity / withdrawal of the Fixed Deposit/Recurring Deposit.
- To avail the benefits under this Program, the Customer/s shall be required to submit completely filled Fixed Deposit/ Recurring Deposit Form and Dream Deposit Form to ICICI Bank. .
- The participation in the Program by the Customer/s is on a voluntary basis.
- The benefits under this Program shall be available to the Customer/s even in the event the Fixed Deposit / Recurring Deposit is prematurely / partially closed. Premature withdrawal of the Fixed Deposit / Recurring Deposit shall be subject to premature penalty as may be applicable on the Fixed Deposit/ Recurring Deposit as per prevailing ICICI Bank policy. ICICI Bank Gold coins purchased by Customer/s under the Dream Gold Plan will not be eligible for buy back by ICICI Bank once sold to the Customer/s.
- This Program shall be subject to distribution & availability of ICICI Bank Gold coins.
- In case of joint account, benefit on ICICI Bank Pure Gold coins shall be available to both or any of the joint holders of the Dream Gold Plan.
- It is not mandatory for a Customer/s to purchase ICICI Bank Gold coins upon maturity / withdrawal of the Fixed Deposit/Recurring Deposit.
- It is not mandatory for a Customer to avail of the ICICI Bank Dream Gold Plan to purchase ICICI Bank Gold coins.
- This Program cannot be clubbed with any other Program that may be made available to the Customer/s by ICICI Bank or by any third party.
- The benefits provided under the Program are non-transferable and non-binding.

### **Other Terms and Conditions**

- ICICI Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the benefits received under the Program.
- Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Customer/s due to provision of the Program, shall be to the sole account of the Customer/s. Tax deducted at source, if any, on the monetary value of the Program shall be payable by the Customer/s..
- All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
- The Program is not available wherever prohibited and / or on services for which such programs cannot be made available for any reason whatsoever.
- ICICI Bank reserves the right to modify/change/delete all or any of the terms applicable to the Program without assigning any reasons or without any prior intimation whatsoever. ICICI Bank also reserves the right to discontinue the Program without assigning any reasons or without any prior intimation whatsoever.