

CAMPAIGN FOR CURRENT ACCOUNTS (NCA Campaign for customers other than companies)
TERMS & CONDITIONS

These terms and conditions and the terms (“**Terms**”) apply to and regulate the “Current Accounts Campaign” (“the **Campaign**”).

1. Definitions:

In these Terms, which expression shall include all amendments and modifications made thereto from time to time, the following words and phrases have the meaning set below unless the context indicates otherwise:

- **“Campaign”** shall mean the Current Account Campaign to be run by ICICI Bank Limited during the Campaign Period.
- **“Campaign Benefits”** shall mean the benefits that shall be made available to the Account Holders. These benefits are as detailed herein below.
- **“Campaign Period”** shall mean the period from June 22, 2011 to October 31 2011 both dates inclusive.
- **“Accounts”** for the purpose of this Campaign shall be mean Retail Current Accounts (RCA Gold, Gold Plus, Platinum and Elite for Metro and Urban Branches and RCA Classic, Premium, Gold, Gold Plus, Platinum and Elite for Semi Urban and Rural Branches) to be opened with ICICI Bank during the Campaign Period by customers other than private limited companies and limited companies.
- **“Account Holders”** shall mean the person / entity / organization in whose name the Current Account eligible for the Campaign Benefits has been opened.
- **“Primary Terms and Conditions”** shall mean the terms and conditions applicable to Current Accounts as available on the site www.icicibank.com and as intimated to the Account holders from time to time.
- **“Monthly Average Balance”** shall mean the average balance to be maintained for Current Accounts as notified by ICICI Bank Ltd. from time to time.

2. Eligibility and Campaign Benefits:

2.1 Eligibility Criteria

- This Campaign is meant only for customers other than companies who meet the annual turnover criteria:

Product Type	Minimum Annual Turnover for FY 2010 – 11 Rs Mn.
RCA Gold	15.0
RCA Gold Plus	40.0
RCA Platinum	60.0
Elite	120.0

Turnover criteria is not applicable for customer opening accounts in Semi Urban and Rural Branches.

- To be eligible for the Campaign, customer needs to open any of the following Current Accounts with ICICI Bank during the Campaign Period:- RCA Gold, Gold Plus, Platinum and Elite in Metro and Urban Branches and RCA Classic, Premium, Gold, Gold Plus, Platinum and Elite in Semi Urban and Rural Branches. Other categories of Current Accounts are not eligible for the Campaign Benefits.

2.2 Campaign Benefits.

- The benefits of the above mentioned current account products would be available at half the MAB requirement.
- No charges would be levied for non cash transactions in these Accounts.
- All other services will be available to the customer as per the schedule of charges of the Account opened.
- These Campaign Benefits cannot be combined with any other scheme and benefit campaign.
- The Campaign Benefits under the Campaign are not transferable. ICICI Bank reserves the right to change any of the Campaign Benefits at its sole discretion without any notice.
- Extension / Cancellation of the Campaign Period shall be at the sole discretion of ICICI Bank.

3. Other Terms & Conditions:

- The Campaign and opportunity for the Account holder to participate in the Campaign are entirely voluntary and it is understood, that the participation by the Account holder in the Campaign and opening of Account by the Account holder shall be deemed to have been made on a voluntary basis. It is further understood that the Account opened by the Account holder is not being made solely because of the Campaign Benefits.
- The participation in the Campaign by opening an Account shall be deemed to be acceptance of all the terms and conditions governing the Campaign.
- The Campaign and Campaign Benefits are subject to applicable Indian laws. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai. However, ICICI Bank reserves the right to approach any other court or tribunal of competent jurisdiction.
- All communication in relation to the Campaign or Campaign Benefits should be addressed to "corporatecare@icicibank.com".
- In all matters relating to the Campaign, the decision of ICICI Bank shall be final and binding in all respects.
- The Terms contained herein shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Current Account and all other terms and conditions governing the Campaign Benefits. However in case of any inconsistency between Primary Terms and Conditions governing the Current Account and all other terms and conditions governing the Campaign Benefits and the Terms contained herein, the Terms shall prevail. Notwithstanding anything contained herein, opening of Accounts shall be at the sole discretion of ICICI Bank.
- The Campaign Benefits are not available wherever the same is prohibited and/or cannot be offered or for any reason whatsoever. The Campaign Benefits offered under the Campaign are subject to applicable laws and such other terms and conditions as may be stipulated by ICICI Bank.
- ICICI Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the Terms, or Campaign Benefits
- ICICI Bank shall not in anyway be deemed to be making any representation whatsoever about the usefulness of any Campaign Benefit and shall not be responsible in any way whatsoever for the same.
- ICICI Bank reserves the right to modify/ change all or any of the Terms contained herein without assigning any reasons or without any prior intimation whatsoever. ICICI Bank also

reserves the right to discontinue the Campaign without assigning any reasons or without any prior intimation whatsoever.

I have read & understood the terms & conditions mentioned above & hereby agree to the same.

Customer's Signature