

## IMPORTANT CREDIT CARD DECLARATION

- I/We declare that all the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/we have not withheld any information. I/We confirm that I/we have had no insolvency initiated against me/us nor have I/we ever been adjudicated insolvent. I/We have read the application form and brochures and am/are aware of all the terms/conditions of availing finance from ICICI Bank Limited. I/We authorise ICICI Bank Limited to make references and enquiries related to information in this application which, ICICI Bank Limited consider necessary. I/We undertake to inform ICICI Bank Limited regarding change in my/our residence/employment and to provide any further information that ICICI Bank Limited may require.
- I/We understand that certain particulars given by me/us are required by the operational guidelines governing banking companies.
- I/We declare that I/we have read the application form and brochure and am/are agreeable to the terms/conditions of availing the Credit Card from ICICI Bank Limited.
- I/We further agree to the terms governing the issuance of a Supplementary Card as specified in the Terms and Conditions governing the Credit Card.
- I/We declare and undertake that the Credit Cards issued to me/us, if used overseas, shall be utilised strictly in accordance with the relevant exchange control regulations issued and as amended by the Reserve Bank of India (RBI) from time to time. In the event I/we exceed my/our entitlements as per the exchange control guidelines of RBI, I/we undertake to bring the same immediately to the notice of ICICI Bank Limited in writing. Further, I/we also agree and understand that if I/we are required to get my/our passport endorsed for any charges incurred by me/us as stipulated by RBI, the onus of getting my/our passport endorsed shall lie entirely on me/us. In the event of any failure to comply with the prevailing exchange control guidelines issued by RBI by me/us, I/we shall be liable for any action under the Foreign Exchange Management Act, 1999, as amended and be debarred from the Credit Card facility either at ICICI Bank Limited instance or by RBI.
- In the event of a Credit Card program closure or at the time of renewal of Credit Card, ICICI Bank Limited at its sole discretion reserves the right to provide a card type that is different from the existing card type held by the Cardholder. The credit limits and cash limits on any Credit Card at any point in time are as per sole discretion of ICICI Bank Limited.
- The card application shall continue to be valid for any replacement card provided at the time of closure/renewal. ICICI Bank Limited reserves the right to provide the applicant with a card type based on information available with ICICI Bank Limited assessment of the applicant's credit rating.
- I/We authorise ICICI Bank to exchange, share or part with all the information relating to me/us and repayment history to credit bureaus, agencies, statutory bodies, market research agencies for conducting research as may be required and shall not hold ICICI Bank (or market research agencies) liable for use/sharing of this information.

- I confirm that I am the sole account holder or I have the required mandate in case of joint accounts to singly operate accounts.
- I/We understand that any change(s) in the Terms and Conditions will be communicated to me/us and will also be available to me/us on request.
- I/We have read and understood the Terms and Conditions to the ICICI Bank Customer Care Centre/Internet Banking and agree to abide by them.
- The Applicant/s has/have no objection to ICICI Bank Limited and Representatives providing me/us with information on various products, offers and services provided by ICICI Bank Limited/third parties through any mode (including without limitation through telephone calls/SMSs/E-mails) and authorise ICICI Bank Limited, Representatives for the above purpose.
- Please tick Yes or No, as acceptable to the Applicant/s.  
 Yes  
 No
- ICICI Bank may also share Cardholder information with any parent, subsidiary, affiliate or associate of ICICI Bank, for the purposes of marketing and offering various products and services of ICICI Bank or its group companies, subsidiaries, affiliates and/or associates.
- Please tick Yes or No, as acceptable to the Applicant/s.  
 Yes  
 No
- Internationally valid Card and all other Cards cannot be used on Internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counterparty, trading in foreign exchange in domestic/overseas markets etc.
- I/We declare that, in the event of change in address due to relocation or any other reason, I would intimate the new address to the Bank within 2 weeks of such a change.