Manchester United Credit Cards by ICICI Bank Product Terms and Conditions

Last updated on October 5, 2019

These Terms and Conditions (the "Terms") apply to and regulate the 'Manchester United Credit Cards by ICICI Bank' and are in addition to and not in derogation of the Terms and Conditions governing the Credit Card facilities of ICICI Bank (the "Primary Terms and Conditions"), as available on *www.icicibank.com.* To the extent of any inconsistency between these Terms and the Primary Terms and Conditions, these Terms shall prevail. Terms used in capitalized form, however not defined herein under, shall have the meaning assigned to them under the Primary Terms and Conditions.

1. DEFINITIONS:

In the Terms, unless there is anything repugnant to the subject or context thereof, the following words/expressions shall have the meaning as stated herein under:

a) **"Manchester United Credit Card"** shall mean Manchester United Platinum and Signature credit cards issued by ICICI Bank.

b) **"Cardholder"** shall mean a person who applies for the Manchester United Credit Card and is issued a Manchester United Credit Card subject to the Primary Terms and Conditions and Terms as specified herein.

2. Bonus Payback Points by ICICI Bank rewards for Manchester United Credit Cards:

- a) Bonus Match Day Points will be earned on days when Manchester United plays an English Premier League match ("Match Day"). Bonus Match Day Points are defined as the PAYBACK Points earned on domestic or international transactions over and above the regular PAYBACK Points earned on spends.
- b) On the day of the match, Cardholder will receive points which are same as points earned on any other day and Bonus Match Day Points will be credited to the Cardholders account before the start of the next English Premier League season.
- c) Cardholders can earn up to 3 or 5 PAYBACK Points on every Rs. 100 spent on retail purchases, except fuel transactions which earn 0 PAYBACK points, on their Manchester United Platinum Credit Card by ICICI Bank or Manchester United Signature Credit Card by ICICI Bank respectively. For further details on Payback Points calculations, please visit: www.icicibank.com
- d) For any changes in match dates, ICICI Bank shall have the final authority with respect to Bonus Match Day Points awarded on Match Days.
- e) For avoidance of doubt, below match dates will be considered in the below manner and from the following fixtures for 2019-20 Season (August 11, 2019 to May 17, 2020)

Manchester United 2019 EPL Fixtures		
Sr.	Date	Fixture
No.	Date	FIXIULE
1	Sun 11th Aug 2019	Chelsea
2	Mon 19th Aug 2019	Wolverhampton Wanderers
3	Sat 24th Aug 2019	Crystal Palace
4	Sat 31st Aug 2019	Southampton
5	Sat 14th Sep 2019	Leicester City
6	Sun 22nd Sep 2019	West Ham United
7	Mon 30th Sep 2019	Arsenal
8	Sun 6th Oct 2019	Newcastle United
9	Sun 20th Oct 2019	Liverpool
10	Sun 27th Oct 2019	Norwich City
11	Sat 2nd Nov 2019	AFC Bournemouth
12	Sun 10th Nov 2019	Brighton and Hove Albion
13	Sun 24th Nov 2019	Sheffield United
14	Sun 1st Dec 2019	Aston Villa
15	Tue 3rd Dec 2019	Tottenham Hotspur
16	Sat 7th Dec 2019	Manchester City
17	Sat 14th Dec 2019	Everton
18	Sat 21" Dec 2019	Watford
19	Thu 26th Dec 2019	Newcastle United
20	Sat 28th Dec 2019	Burnley
21	Wed 1st Jan 2020	Arsenal
22	Sat 11th Jan 2020	Norwich City
23	Sat 18th Jan 2020	Liverpool
24	Tue 21st Jan 2020	Burnley
25	Sat 1st Feb 2020	Wolverhampton Wanderers
26	Sat 8th Feb 2020	Chelsea
27	Sat 22nd Feb 2020	Watford
28	Sat 29th Feb 2020	Everton
29	Sat 7th Mar 2020	Manchester City
30	Sat 14th Mar 2020	Tottenham Hotspur
31	Sat 21st Mar 2020	Sheffield United
32	Sat 4th Apr 2020	Brighton and Hove Albion
33	Sat 11th Apr 2020	AFC Bournemouth
34	Sat 18th Apr 2020	Aston Villa
35	Sat 25th Apr 2020	Southampton
36	Sat 2nd May 2020	Crystal Palace
37	Sat 9th May 2020	West Ham United
38	Sun 17th May 2020	Leicester City

3. Welcome Gift:

- a) Manchester United Platinum Credit Card by ICICI Bank:
 - a. Manchester United Platinum Cardholders will receive the welcome gift on payment of joining fees and carrying out at least three retail transactions of an amount greater than or equal to Rs. 1,000/- in the first three months from card setup.
 - b. Welcome gift for Manchester United Platinum credit card will be dispatched within 60 days from the day customer has become eligible.
 - c. Months will be calculated as 30 days each.
 - d. Only Primary Card Member is eligible for this benefit.
- b) Manchester United Signature Credit Card by ICICI Bank:
 - a. Welcome gift for Manchester United Signature Cardholders shall be dispatched within 30 working days from the date when the joining fee has been paid.
 - b. Only Primary Card Member is eligible for this benefit.

4. Top Monthly Spenders Offer:

- a) Below transactions done on the Manchester United Credit Card by ICICI Bank will not be considered as valid transactions for the purpose of this offer:
 - i. Cash advance including but not limited to such other transaction which may be considered as cash advance(s) to the sole discretion of ICICI Bank
 - ii. Service charge or interest levied for non-payment or part payment of the amount due on the Manchester United Credit Card by ICICI Bank
 - iii. Late payment charges and any other fees/charges in relation to and/or connected with the Manchester United Credit Card by ICICI Bank
 - iv. Joining Fee and Renewal Fee for the Manchester United Credit Card by ICICI Bank and supplementary Manchester United Credit Card by ICICI Bank, if any;
 - v. Expenditure in the form of equated monthly installments (EMI) payments, balance transfer (BT), personal loan on credit cards (PLCC)
 - vi. Void transactions, tax payments, mutual fund purchase and wallet transactions
 - vii. Any transactions done for commercial or business purposes
- b) Top 100 spenders each month among Manchester United Credit Card customers will win a Manchester United branded t-shirt.
- c) The computation of top 100 spenders of each month shall commence from the month of September, 2018 for the successful transactions made during that month using Manchester United Credit Card.
- d) Spends made on Add-on cards will be counted towards total spends for the Primary Card Member. Only the Primary Card Member will be considered for the offer.
- e) Top 100 Spenders t-shirt size will be based on availability. Notwithstanding anything, ICICI Bank shall have the final authority with respect to the size and delivery of the t-shirt.
- f) Month refers to calendar month.
- g) T-shirts shall be delivered to the eligible Cardholder within 90 working days from the end of the month for which the Cardholder is a top spender.
- h) ICICI Bank will attempt to call on registered mobile number for announcing to the winners and registering their preferred t-shirt size.
- i) Monthly Top Spenders' list- <u>Click Here</u>.
- j) The top most spending Cardholder each month will get a Manchester United branded signed jersey and a Manchester United English Premier League match ticket, in addition to the t-shirt

the cardholder is eligible to receive as one of the top 100 spenders for the same month. Choice of match and jersey/t-shirt size will be based on availability and shall be provided at the sole discretion of ICICI Bank.

- k) ICICI Bank will provide the monthly top most spenders only match tickets. The card member must make their own arrangements for accommodation and travel. Match dates are subject to change at the discretion of Manchester United.
- I) This offer is applicable on both Manchester United Platinum & Manchester United Signature Credit Cards.
- m) Delinquent Manchester United Platinum or Manchester United Signature Cardholders shall not be eligible for this Offer.
- n) Terms and Conditions of ICICI Bank and third parties apply. ICICI Bank makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by the third party.

5. Notification of changes and other provisions:

- a) ICICI Bank shall have the absolute discretion to amend or supplement the Terms, the features and benefits offered on the Manchester United Credit Card including, without limitation, changes which affect interest rates or methods of calculation, at any time.
- b) ICICI Bank shall notify / communicate the amended Terms by hosting the same on ICICI Bank's website or in any other manner as decided by ICICI Bank. The Cardholder shall be responsible for regularly viewing these Terms, including amendments thereto as may be posted on ICICI Bank's website and shall be deemed to have accepted the amended Terms by continuing to use the Manchester United Credit Card.
- c) The Manchester United Credit Card and the Cardholder's obligations under these Terms shall not be assigned. ICICI Bank may transfer its rights under these Terms. Use of the Manchester United Credit Card is subject to all applicable rules and customs of any clearing house or other association involved in transactions. ICICI Bank does not waive its rights by delaying or failing to exercise them at any time. If any provision of the Terms is determined to be invalid or unenforceable under any rule, law or regulation of any governmental agency, local, state or federal, the validity or enforceability of the other provisions of the Terms shall not be affected.
- d) Terms and Conditions of ICICI Bank and third parties apply. ICICI Bank makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by the third party.