<u>Terms & Conditions of the ICICI Bank Campaign - #LiveWithoutCash on Twitter</u>

I. DEFINITIONS:

- "Alliance Partner(s)" shall mean 'Ezone', 'Jabong' and/or 'Trend In' which has entered into an alliance agreement with ICICI Bank for the purpose of providing E-voucher(s) under the Campaign.
- "Campaign" shall mean this Campaign being conducted on Twitter by ICICI Bank Limited ("ICICI Bank") for the promotion of its campaign #LiveWithoutCash.
- "Campaign Period" in relation to this Campaign shall have the same meaning as defined under Clause II (Campaign).
- "E-voucher(s)" in relation to this Campaign shall mean the E-vouchers of Alliance Partner(s) which shall be given to the Participant(s) of the Campaign which can only be redeemed using ICICI Bank Credit/Debit Card.
- "Participant/s", for the purpose of this Campaign shall mean only resident Indian individuals aged 18 years and above taking part in the Campaign.
- "Product(s)/Service(s)" shall mean the products and services offered by the Alliance Partner.

II. CAMPAIGN

- The Campaign Period shall mean, a period of five days commencing from Wednesday February 04, 2015 till Sunday February 08, 2015 for twenty four hours everyday, i.e, from 00:00:01 AM to 11:59:59 PM. ("Campaign Period"). The Campaign shall go live on Wednesday, February 04, 2015 on the ICICI Bank Twitter handle, i.e., "@ICICIBank" ("Twitter Handle").
- There will be no advance notice or announcement of the Campaign Period.
- The start time and the end time of the Campaign Period shall remain same as mentioned above.
- In order to participate, the Participant/s should follow the Twitter Handle.
- Participant/s has to tweet the reply to one question in the format specified hereinafter. The question shall be related to the campaign #LiveWithoutCash by ICICI Bank. Each reply tweet should not exceed maximum of 140 characters.
- Participant/s have to tweet using the following answer format "@ICICIBank+
 answer + #LiveWithoutCash" to qualify their tweet as a valid entry in the
 Campaign.
- Any entry tweet received in the format other than as specified herein above and/or received post the Campaign Period shall be considered void and hence shall not be taken into consideration for providing E-voucher(s).
- The Participants shall be eligible to redeem the E-voucher(s) only by using ICICI Bank Debit/Credit Card.

III: TERMS & CONDITIONS

- The Campaign is valid only for Participant/s for the Campaign Period and during the time announced by ICICI Bank on Twitter Handle.
- Participation in the Campaign is on a voluntary basis.
- One Participant is eligible to get only one E-voucher(s) under the Campaign.
- The E-voucher(s) is non-transferrable, non-binding, non-redeemable and non-encashable. The E-voucher(s) cannot be clubbed with any other offer.
- The Participant/s agree/s to provide complete and correct information with respect to his/her identity, contact details, location, age, and such other information as may be required by ICICI Bank for the Campaign.
- The E-voucher(s) shall be shared within 60 days post the Campaign Period is over. The decision of ICICI Bank on Participant(s) and the E-voucher(s) shall be final and binding.
- Posting of any spam/ foul, indecent, threatening, business promotion, discriminating and/or false comments as a reply tweet or by tagging "@ICICIBank" with such comments during the Campaign may lead to disqualification of Participant/s. The decision of disqualification shall be the sole discretion of ICICI Bank.
- After the E-voucher(s) are duly shared with the Participant(s), ICICI Bank shall not be responsible for any loss, damage, theft of the same.
- In case of any dispute or difference in respect of the Campaign, the decision of ICICI Bank shall be final and binding.
- The terms and conditions of the offers from the respective Alliance Partners are available at www.livewithoutcash.com

V. GENERAL TERMS

- The Campaign is in no way associated with or sponsored, endorsed or administered by Twitter. All information in the Campaign is collected by ICICI Bank and not Twitter.
- Any queries/communication/notice regarding the Campaign should be sent *via* DM to Twitter Handle.
- The participation in the Campaign shall be deemed to be acceptance of all the terms and conditions governing the Campaign.
- 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 Participant/s due to provision of the Campaign, shall be borne solely by the Participant/s. Tax deducted at source, if applicable, on the monetary value of the Campaign shall be payable by the Participant/s.
- The Campaign and E-voucher(s) are subject to applicable Indian laws and such other terms and conditions as may be stipulated by ICICI Bank. The Campaign and E-voucher(s) are not available wherever the same is prohibited and/or cannot be offered or for any reason whatsoever. 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.
- In all matters relating to the Campaign, the decision of ICICI Bank shall be final and binding in all respects.
- ICICI Bank shall not in any way be deemed to be making any representation whatsoever about the usefulness, worthiness and/or character of the Campaign, E-voucher(s) and/or Product(s)/Service(s) and shall not be responsible in any way whatsoever for the same.
- The existence of a dispute with respect to, if any, regarding the usefulness, worthiness, nature and/or quality of the E-voucher(s) and/or Product(s)/Service(s), shall not constitute a claim against ICICI Bank. Any such dispute shall be addressed directly by the Alliance Partner.
- ICICI Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. ICICI Bank also reserves the right to discontinue the Campaign without assigning any reasons or without any prior intimation whatsoever.
- 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 and conditions of the Campaign.
- ICICI Bank employees may participate in the Campaign and/or share the hashtag with other people. Notwithstanding anything contained herein, the employees of ICICI Bank card team(s) shall not be eligible to participate in the Campaign.