

Terms & Conditions for Debit Cards

These Terms and Conditions apply to and regulate the issuance and usage of Debit Cards offered by ICICI Bank to Accountholder and/or any person as may be specified by the Account holder.

These terms and conditions (the "Terms") shall be in addition to any other terms as stipulated by ICICI Bank from time to time. All annexure to the Terms shall form an integral part of the Terms

DEFINITIONS:

UE THIT LINUS: In these terms and conditions, unless there is anything repugnant to the subject or context thereof, the following words / expressions shall have the me stated herein under:

**Account" refers to the Savings and /or Current Account designated by ICICI Bank to be eligible account/s for operations through the use of the Card.

"Account Statement" means the periodical statement of Account sent by ICICI Bank to a Cardholder, from time to time, setting out the Trans

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For the purpose of this clause, 'control' together with grammatical variations when used with respect to any person, means the power to direct the management and policies of such person, directly or indirectly, whether through the ownership of the vote carrying securities, by contract or otherwise howsoever; and "person" means a company, corporation, a partnership, into the orange variation, and partnership, into a ray other entity or organisation or other hody whitscare.

"ATM" means any Automated Teller Machine, whether in India or overseas, whether of ICICI Bank or a specified Shared Network, at which, amongst other things, the Cardholder can use his Card to access his funds in his Account, held with ICICI Bank.

"Card" refers to the ICICI Bank Debit Card issued to the Accountholder in India and/or any other person specified by the Accountholder to ICICI B

"Cardholder" refers to the Accountholder of ICICI Bank or any such person authorised by the Accountholder to whom a Card has been issued and who is authorised to hold the Card. "ICICI Bank" or "the Bank" shall mean ICICI Bank Limited, a company incorporated under the Companies Act, 1956 and a bank within the meaning of the Banking Regulation Act, 1949, having its registered office at Landmark, Race Course Circle, Vadodara 390 007, and its corporate office at ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400051 (which expression shall, unless it be repugnant to the subject or context thereof, include its successors, representatives and assigns), the proprietors / owners of the Card. "ICICI Bank 24-Hour Customer Care Centre" refers to ICICI Bank - Phone Banking Service provided by ICICI Bank, which belibble more included to the Card. "ICICI Bank 24-Hour Customer Care Centre" refers to ICICI Bank. - Phone Banking Service provided by ICICI Bank.

which shall be available to all Cardholders.

All Cardholders availing of the ICICI Bank 24-Hour Customer Care Centre shall be bound by the terms and conditions stipulated by ICICI Bank in this rega

"PAYBACK" refers to the customer rewards programme, managed and operated by Loyalty Solutions and Research Limited, a public company incorporated under the Companies Act, 1956 and having its Registered Office at Florence, J.L. Nehru Road, Vakola, Santacruz (E), Mumbai 400055 ("LSRL, which expression shall, unless repugnant to the subject or context thereof, include its successors and assigns") offering benefits, facilities or arrangements under the brand name of PAYBACK, to PAYBACK members.

PAYBACK Card" means the card issued by LSRL to PAYBACK members as per the terms specified by LSRL. "PAYBACK member" means the Accountho also enrolled as a member of LSRL and to whom a valid PAYBACK Card has been issued and who is authorised to hold the PAYBACK Card.

national Transactions" refers to the Transactions entered into by the Cardholder on his internationally valid Card outside of India, Ne

"Internet Website" shall mean websites of the Merchant Establishments wherever located which honour the Card for payments to be made by the Cardholder of the goods and services purchased through these websites or otherwise and shall include among others, the websites of stores, shops, restaurants, hotels, utility companies, railways and airline organisations advertised as honouring the Card.

"Merchant Establishment" shall mean such physical and/or virtual establishments, wherever located, which honour a Visa / Visa Electron card or Mastercard and shall include, among others, stores, shops, restaurants, hotels and airlines cash advance points including ATMs and mail order advertisers (whether retailers, distributors or manufacturers).

"Merchant" means any person who owns or manages or operates a Merchant Establishment.
"PIN" means the Personal Identification Number allocated to the Cardholder by ICICI Bank or chosen by the Cardholder/ Bank from time to time, in relation to the Card.
Card.

"POS Terminal" means the Point of Sale (POS) electronic terminals at Merchant Establishments whether in India or overseas, capable of processing or transactions and at which, amongst other things, the Cardholder can use his Card to access the funds from the Account linked with the Card to make purchases

"Primary Account" shall mean such primary Account that is linked to the Card.

vard Points" shall mean points awarded by ICICI Bank under the Reward Programme

"Reward Programme" refers to the programme wherein the Cardholder shall get Reward Points on the amounts spent by him/her using the Card at the Merchant Establishments.

"Shared Network" shall mean Visa or Mastercard or any other networks which honour the Card.

Tariff Annexure" means an annexure detailing the charges applicable for the services offered on the Card. These charges are subject to changes at the sole discretion of ICICI Bank.

However, normally such changes in charges may be made only with prospective effect giving prior notice of 1 month to the Cardholder.

"Valid Charge" means a charge incurred by the Cardholder for purchases of goods or services on the Card and any other charge as may be included by ICICI Bank from time to time for the purpose of this Reward Programme.

'High Risk Countries (HRC)' means those countries where the risk of data pertaining to the Card getting compromised post any transaction being carrie such countries is high and are categorised as high risk countries by (ICIC Bank based on the Cards being used in such countries by the Card Member and disputes and/or frouts that are reported by the Card Member s' from time-1-time.

INTERPRETATION:

ences to singular include plural and vice versa and the word "includes" should be construed as "without limitation"

a) An iteraterizes us singular include plural and vice versa and the whole includes should be considered as without infinition.)

b) Words importing any gender include the other gender.

c) Reference to any statute, ordinance or other law includes all regulations and other instruments and all consolidations, amendments, re-enactments or replacements for the time being in force.

d) All headings, bold typing and italias (if any) have been inserted for convenience of reference only and do not define limit or affect the meaning or interpretation of the Terms.

e) References to Visa/MASTERCABD regulations pertain to the quidelines issued by Visa/MASTERCABD troubletions for its network.

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9) References to Visa/MASTERCARD regulations pertain to the guidelines issued by Visa/MASTERCARD to all the member banks of its network.

1) The rules of interpretation as set out in the General Clauses Act shall, unless it is repugnant to the subject or context thereof, apply to the Terms as if incorporated

APPLICABILITY OF TERMS:

The Terms form the contract between the Cardholder and ICICI Bank. The Cardholder shall be deemed to have unconditionally agreed to and accepted the Terms by signing the Card application form, or acknowledging receipt of the Card in writing, or by signing on the reverse of the Card, or by performing a transaction with the Card or by requesting POS activation of the Card or activation through ATM or by requesting through ICICI Banks 24-Hour Customer Care or a refat 10 days have elapsed sline the Card was dispatched to his address on record.

The Terms will be in addition to and not in derogation of the terms and conditions relating to the Account of the Cardholder. The Cardholders availing of any services / facilities including but not limited to enquiry or transactions, Statement details through ICICI Bank 24-Hour Customer Care Centre, ICICI Bank Internet Banking and/or any other channels, shall at all times continue be bound by the terms and conditions stipulated by ICICI Bank from time to time for such services / facilities.

BENETI'S OF CARD:

The Cardholder can access cash at the ATM/ at ICICI Bank branch, make payments at Merchant Establishments, ascertain information about his Account balance through the use of the Card at ATM/stICICI Bank 24 Hour Customer Care/Infinity/Corporate Internet Banking/by using Copprate Care Services or otherwise, place request for renewal of the Fixed Deposit held with ICICI Bank, or any such services as specified by ICICI Bank from time to time.

The Cardholders availing of any such services through the use of the Card shall be bound by the terms and conditions stipulated by ICICI Bank, and as amended from time to time, with respect to such services. The Card is valid for use at ATMs and Merchant Establishments in India and abroad. However, the Card is not valid for payment in foreign exchange at Merchant Establishments in India, Papel and Bhutan. The Card is valid up to the last day of the month indicated on the Card. Upon occurrence of the Transaction, the Account linked with the Card shall be instantaneously debited by ICICI Bank.

PERSONAL IDENTIFICATION NUMBER

PERSONAL IDENTIFICATION NUMBER:
To enable the Cardholder to use the Card, a Personal Identification Number (PIN) will be issued to him in the first instance. ICICI Bank exercises utmost care and caution when issuing the PIN's and also ensures, to the maximum extent possible, that the same is not disclosed to anyone except the Cardholder. The PIN shall be mailed to him and the Cardholder shall ensure that the same is received in a sealed envelope. This PIN may subsequently, be changed by the Cardholder, at his own risk, at any ICICI Bank ATIA or at designated ICICI Bank branches or at the ICICI Bank Star AZ-Hour Lustoner Care Centre. The Cardholder acknowledges, represents and warrants that the PIN issued to it provides access to the Account and that the Cardholder accepts the sole responsibility for use, confidentially and protection of the PIN, as well as for indoores and information changes entered in to the Account using such PIN.
The Cardholder shall not record the PIN in any form so as to facilitate PIN coming to knowledge of a third party. The Cardholder grants express authority to ICICI Bank for carrying out transactions and instructions authenticated by the PIN and shall not revoke the same. ICICI Bank has no obligation to verify the authenticity of the transaction instruction sent or purported to have been sent from the Cardholder other than by means of verification of the Cardholder's PIN.

The Cardholder shall at all times take all appropriate steps as mentioned in the Terms to maintain the security of the PIN. ICICI Bank may, in its absolute discretion issue a new PIN on the existing Card. Subject to the provisions stated herein and as specified by ICICI Bank from time to time, the Cardholder will not hold ICICI Bank liable in case of any impropried radulent/numentonesid/duplicate/renoeus use of the Card and/or the PIN. ICICI Bank will also not be liable for any consequences connected with the use/misuse of the Card by any third party due to the Card falling in the hands of any third party or the PIN coming to the knowledge of any third party. If any third parties gain access to the services, including the Account, the Cardholder will be responsible and shall indemnify ICICI Bank against any liability, costs or damages arising out of such misuse? Just by third parties based upon or relating to such access and use or otherwise.

LOST OR STOLEN CARDS

LOST OR STOLEN CARDS:

If a Card is lost or stolen, the Cardholder must file a report with the local police and send a copy of the same to ICICI Bank. The Cardholder may report a Card loss over the telephone to any of ICICI Bank is 24-thour Customer Care Centres or by way of written communication or by fax to his branch of ICICI Bank as such other mode as may be acceptable to ICICI Bank. ICICI Bank upon adequate verification will temporarily suspend the Card, and will subsequently holist/scanced the Card during working hours on a working day of ICICI Bank following the receipt of such intimation. If the Cardholder loses his Card owerseas, he may either follow the above procedure or may report the lost through the Visca/MASTERCARD Global Emergency, Assistance help lines; the charges for buse goed such services shall be borne by the Cardholder. The Cardholder is responsible for the security of the Card and shall take all steps towards ensuring the safekeeping thereof.

Subject to Clause 10 of the Terms, the Cardholder will be liable for all charges incurred on the Card until the Card is hot listed/cancelled. Further, in the event ICICI Bank determines that the dorementioned steps are not complied with, financial liability on the lost or stolen Card would rest with the Cardholder. The Cardholder shall take cognizance of the fact that once a Card is reported elost, stolen or damaged and is subsequently found, the same shalle byte unit half, returned ICICI Bank and adequate care taken to prevent its misuse. ICICI Bank constantly monitors the risk of using the Card in the High Risk Countries and Shall sell extension to the Card Member to inform them about the probable fraud risk that could enamate from such Card usage at High Risk Countries and shall sell excent constantly monitors that the Card Member to block the Card from further usage. In the event, the Card Member chooses not to block the Card after being informed by ICICI Bank (CICI Bank ICICI Bank Istall Risk Istall not stand liable or responsible in any manner for any fraudulent transactions reported to it thereafter on account of fraudulent usage of the Card or otherwise.

The Card issued to the Cardholder shall remain the property of ICICI Bank and will be surrendered to ICICI Bank, on request. The Cardholder shall return the Card to ICICI Bank for cancellation in the event the Cardholder no longer requires the services or if the services are withdrawn by ICICI Bank for any reason whatsoever. ICICI Bank, may it is absolute discretion issue a replacement Card along with a new PIN to the Cardholders, including for any loss/stoken Card.

TERMINATION:

may discontinue/ terminate the Card anytime by a written notice to ICICI Bank accompanied by the return of the Card cut into two pieces diagonally. The Cardholder shall be liable for all charges incurred, up to the receipt of the written notice duly acknow time, with or without notice, as to the circumstances in ICICI Bank's absolute discretion require, terminate the Card. ledged by ICICI Bank. ICICI Bank may at any

USAGE GUIDELINES:

The Cardholder shall at all times ensure that the Card is kept at a safe place and shall under no circumstances whatsoever allow the Card to be used by any other individual. The Cardholder will sign the Card immediately upon receipt. The Cardholder must change the PIN assigned by ICICI Bank after the first usage and choose another PIN as a safety measure for secured usage of the Card. The Cardholder will be responsible for all facilities granted by ICICI Bank and for all related charges and shall act in good faith in relation to all dealings with the Card and ICICI Bank. ICICI Bank reserves the right to change the types of Transactions supported by the Card subject to a notice being given to the Cardholder in accordance with Clause 24. The Cardholder shall notify ICICI Bank in minediately of any error or irregularity in maintaining the Account/Card by ICICI Bank art prictic Bank 24-Hour Customer Care Centres or by way of written communication or by fax to his branch of ICICI Bank or such other mode as may be acceptable to ICICI Bank.

International Debit Cards can be used only for permissible Current Account transactions under the Foreign Exchange Management Act (FEMA), 1999 (and/or any other applicable laws) and the tem-wise limits as mentioned in the Schedules to the Government of India Notification No.G.S.R. 381(E) dated May 3, 2000, as amended from time to time, are equally applicable to payment made through use of these Cards.

International Debit Cards can be used on Internet for any purpose for which exchange can be purchased from an authorised dealer in India. International Debit Cards cannot be used on internet for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, and payment for call-back services, remittance in any form to call-back services, remittance in any form to call-back services, remittance in any form to call-back services, remittance in any form and the call of t

The Cardholder is under an obligation not to countermand an order/Transaction which he/she has conducted with the Card

LIABILITY IN CASE OF UNAUTHORISED TRANSACTIONS

In a Card is to restolen or in the vent of any unauthorised transaction on the Card, the Card Member must immediately report the loss/theft to ICICI Bank in accordance with the provisions detailed enhanced and the card of the Card Member must immediately notify the lossy theft of the Card by celling the Card by a Card by Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his card in all card and card by card and the Card by card by the Card by Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his card of ICICI Bank or such other modes as may be excepted to ICICI Bank in a Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his card of ICICI Bank or such other bank or such other banks and the Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his card by the Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his card by the Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his card by the Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his card by the Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his care and the Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his care and the Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his care and the Card Bank's 24-hour Customer Care Centre or by way of a write communication of fact to his care and the Card Bank's 24-hour Customer Care Centre or by way of a write care and the Card Bank's 24-hour Customer Care Centre or by way of the Card Bank's 24-hour Customer Care Centre or by way of the Card Bank's 24-hour Customer Care Centre or by way of the Card Bank's 24-hour Customer Care Centre or by way of the Card Bank's 24-hour Customer Care Centre or by way of the Card Bank's 24-hour Customer Care Centre or

The Cardholder shall not bear any financial liability, to the extent of and in accordance with the provisions of this section, for an unauthorised transaction (except ATM cash withdrawal and online Debit Card usage) provided he's she notifies (DICI Bank; in writing immediately of such unauthorised transaction and the Cardholder is not, in the opinion of ICICI Bank; quilty of negligence, fraud or collusion. The said benefit shall be available to Cardholder subject to the terms contained herein and the amount of the above referred unauthorised transaction shall be credited to the Account, only in the event the following conditions are

fulfilled:
If the Card is duly reported to be lost/ stolen by the Cardholder as per the procedure laid down by ICICI Bank and upon the Cardholder submitting a copy of the FIR reporting such loss/helf of the Card to ICICI Bank; If the said unauthorised transaction/s is/ are conducted within a period of 15 days prior to the date of such reporting of loss/ their of the Card to ICICI Bank;

and.

If the Cardholder has conducted at least one purchase transaction using the Card, within 3 months prior to the date of such reporting of loss/ theft of the Card and iii. If the Cardholder has registered his mobile number with ICICI Bank for Mobile Banking facility.

However, ICICI Bank may, at its sole discretion deny the Cardholder the said benefit entirely or increase the amount of the Cardholder's liability in this regard:

If ICICI Bank, it is sole opinion, of tearmines, based on available evidence (provided by the Cardholder or otherwise obtained) that the Cardholder was grossly negligent or fraudulent in the handling of the Account or the Card (including protecting the Card, or Account or PIN, and reporting the loss or unauthorised Transactions) and or ns) and/or

ii. If ICICI Bank, in its sole opinion, determines that further investigations are required, including those for the unauthorised transactions and/or merchant types;

and/or
iii. If the prior account history of the Cardholder is unsatisfactory.
The responsibility of ICICI Bank for the non-execution or defective execution of an unauthorised transaction is limited to the principal sum and the loss of interest, subject to the provisions of the law governing the terms. Provided further that the total liability of ICICI Bank in this regard for any unauthorised transaction conducted on the Card shall be limited to Rs < 1,00,000 > (Rupees One Lakh only) only and the same is subject to change, at the sole discretion of ICICI Bank, from conducted of time to time

MULTIPLE ACCOUNTS

The Cardholder agrees that in case he has multiple accounts with ICICI Bank, ICICI Bank will decide the number of accounts, which will have the Card facil
them. In case of Cards linked to multiple Accounts, fast cash Transactions can ICICI Bank ATMs, all Transactions done on Shared Network ATMs and POS Ter
Transactions carded out with the Card will be affected only on the Primary Account. ICICI Bank will debit the Accounts linked to the Gard for the value
purchases of goods or services, cash, fees, charges and payments payable by the use of the Card. All Transactions will be reflected in the Accounts Statem
the Account(s), which are linked to the Gard.

STATEMENTS AND RECORDS

STATEMENTS AND RECORDS

The Cardiolade can get a verbal or written history of his Transactions by calling the ICICI Bank 24-Hour Customer Care Centre. The Cardiolader can also check the transaction records from the Account Statement available online at ICICI Banks website and last < 10>- transactions on ICICI Bank ATM. The Cardiolader will inform ICICI Bank in writing within <515 - days, if any irregularities or discrepancies exist in the transactions/particulars of the Account on any Account Statement that is made available to the Cardiolader. If ICICI Bank does not receive any information to the contrary within < 15> days ICICI Bank may assume that he Account Statement and the transactions are correct. To ensure the Cardiolader's interests, ICICI Bank may record on camera or wideotage, at its own discretion the access to and the presence of any person while availing of the use of the Card facilities. All records maintained by ICICI Bank, in electronic or documentary form of the instructions of the Cardiolader and such other details (including but not limited to payments made or received pursant to the Ierras, all all camera/video recordings made as mentioned above shall as against the Cardiolder, be deemed to be conclusive evidence of such instructions and such other details.

ATMUSAGE:
The Card can be used at the ATM locations with the help of the confidential PIN. All Transactions conducted with use of the PIN will be the Cardholder's responsibility. The Cardholder agrees that he will be allowed to withdraw only a certain amount of cash per transaction per day as determined by ICICI Bank irrespective of the credit belance in the Account(s). This amount will be amounced from time to time. Any attempt to violate this limit may lead to withdrawing of this Card facility. When the Cardholder completes a transaction through an ATM he can opt to receive a printed transaction record i.e. the transaction slip/ATM receipt. The amount of available funds is shown on this ATM receipt when the Cardholder uses his Card. The Cardholder is advised to retain the record of Transactions generated by the ATM with him. The Cardholder grees not to attempt to withdraw using the Card unless sufficient funds are available in the Account. The onus of ensuring adequate Account balances is entirely on the Cardholder.

MERCHANT LOCATION USAGE:

MENGHANI LUCATION USAGE:
The Card is acceptable at all Merchant Establishments in India and abroad which display the logos of ICICI Bank/Visa/MASTERCARD and/or such other agencies recognised by ICICI Bank and which have a POS terminal. The Card is for electronic use only as in the case of the charge slip/ sales slip printed electronically from the POS terminal. The Cardholder must sign a sales slip whenever the Card is used at a Merchant Establishment and should retain his copy. The Bank at an additional charge may furnish copies of the sales slip.

Any sales slip not personally signed by the Cardholder, but which can be proved as being authorised by the Cardholder will be his liability. The Card is operable with the help of the Cardholder's signature or the PIN at POS terminals installed at Merchant locations depending on the functionality of the POS Terminal. The Bank will not accept responsibility for any dealings, which the Cardholder may have with the Merchant including but not limited to the supply of goods and services.

In the event the Cardholder has any complaints concerning any Merchant Establishment, the Cardholder with the Merchant Establishment should resolve the matter and failure to do so will not relieve him from any obligations to ICCI Bank.

However, the Cardholder should notify ICICI Bank of this complaint immediately. ICICI Bank accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to the Account linked with the Card with the Transaction amount. Any charge or other payment requisition received from a Merchant Establishment for IVICIC Bank for symment shall be conclusive proof that the charge recorded on such requisition was propriet. Cardinal Retrievant Cardinal Stablishment for the amount and by the Cardholder using the Card referred to in that charge or other requisition, except where the Card has been lost, stolen or fraudulently misused, the burden of proof for which shall be on the Cardholder. In case a Cardholder uniform.

fraudulently
misused, the burden of proof for which shall be on the Cardholder. In case a Cardholder wishes to cancel a completed transaction due to an error or on account of
merchandise return, the Merchant must cancel the earlier sales slip and the Cardholder must retain a copy of the cancelled sales slip. In the event of
reversal/ferland of debits due to such Transactions charge slip/ sales slip meeds to be produced by the Cardholder, frailed for. The Card is not to be used at hotels
during check-in and also at other locations where paying arrangement is done before completion of the purchase transaction or service.

REVAAD PROGRAMME

Under the Revard Programme, ICICI Bank shall award Reward Points for Valid Charges incurred by the Cardholders on the Card. ICICI Bank shall also at its sole discretion award additional Reward Points to the Cardholder. ICICI Bank Reward Points, as seared by the Cardholder, shall be indicated in the account statement sent to the Cardholder from time to time. The Reward Programme shall not be applicable to partnership concerns or company (les) holding an Account with ICICI Bank. The Reward Points can be redeemed by the Cardholder only upon the Cardholder becoming PAYBACK member and by use of the PAYBACK Card against the item(s) available in the PAYBACK Award catalogue as may be communicated by LSR1 to the PAYBACK Members. For details in one become a PAYBACK ard member, the Cardholder may visit the PAYBACK website at "www.PAYBACK.in", In addition to these terms and conditions, the Cardholders shall also be governed by the terms pertaining to PAYBACK Card issued by LSRL. On redemption, the Rewards Points so redeemed will automatically stand reduced from the accumulated Reward Points in the Card-Account.

Computation of the Reward Points shall be final, conclusive and binding on the Cardholder and will not be liable to any dispute or questioning. Any tax(es) or charges payable to the Government or any other authority or body or any participating establishment which may arise or accrue to the Cardholder by redemption as mentioned above or otherwise as a result of this Reward Programme, shall be to the sole account of the Cardholder. ICICI Bank expressly reserves the right, at any time and without prior notice to the Cardholders, to add to and/or alter, modify, change or vary all or in part, this Reward Programme, or withdraw it altogether. Nothing contained in this Reward Programme shall be construed as a binding obligation upon ICICI Bank or any participating establishment to continue the Reward Programme in the event of the termination of the Reward Programme or otherwise.

This Reward Programme is voluntary and it is understood that a Cardholder in the normal course of Card usage voluntarily incurs all charges. Disputes, if any, arising out of or in connection with, or as a result of this Reward Programme or otherwise shall be subject to the exclusive jurisdiction of the competent courts/thbunsls in Mumbai only, Further, disputes pertaining to PAYBACK Card and/or Reward Points redemption shall be resolved directly by the Cardholders with LSRL, without involving ICICI Bank in any manner whatsoever and ICICI Bank shall not be labelle for any such faugust that may arise where the Cardholder and LSRL. ICICI Bank reserves the right to nullify the Reward Points in case of ICICI Bank induced closure of the Account or the termination / cancellation of the

GLOBAL CARDHOLDER ASSISTANCE SERVICES (Visa_MMASTERCARD)
GLOBAL EMERGENCY ASSISTANCE HELPLINES)
The multi-lingual Visa_MMASTERCARD Emergency Assistance Services Programme offers worldwide emergency referral assistance to Visa_MMASTERCARD
Cardholders when traveling oversees. These include a wide range of legal, medical and other services. The communications and arrangements of services of the emergency assistance programme are provided by a third party service provider and are paid for by Visa_MMASTERCARD International and the Cardholder is responsible for the cost of any nat all medical, legal or other services used. Assistance is provided on a best effort basis and may not evalible due to problems of time, distance or locations. The medical and/or legal professionals suggested and/or designated by Visa_MMASTERCARD International are not employees of Visa_MAMSTERCARD International and, therefore, they are not responsible for the availability, use, acts, omissions or results of any medical, legal or transportation service. The Bank does not accept any responsibility for the arrangement or the use of such services.

EXCLUSION FNOM LIABILITY
In consideration of Bank providing the Cardholder with the facility of Card, the Cardholder hereby agrees to indemnify and keep ICICI Bank and/or its employees indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which ICICI Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing the Cardholder the said facility of the Card or by reason of ICICI

Bank's acting in good faith and taking or refusing to take or omitting to take action on the Cardholder's instructions, and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the Cardholder; breach or non-adherence of the Terms and the terms and conditions pertaining to the Account and/or foraud or dishonsey relating to any firms action by the Cardholder or his employee or agents.

The Cardholder shall indemnify and hold harmless ICICI Bank from any and all consequences arising from the Cardholder not complying with the Exchange Control Regulations of the RBI, breach of Foreign Exchange Management Act (EMAN) and the rules and regulations made there under and/or any other Act/Authority. The Cardholder shall also indemnify ICICI Bank fully against any loss on account of misplacement by the courier or loss-in-transit of the Card/PIN. Without prejudice to the foregoing, ICICI Bank shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of. Any defect in qualify of goods or services supplied. The refusal of any person to honour to accept a Card. The malfunction of any computer terminal/system not within ICICI Bank's control.

Effecting Transaction instructions other than by a Cardholder. Handing over of the Card by the Cardholder to anybody other than the designated employees of ICICI Bank's premises.

Dank at Include any premises by ICICI Bank of its right to demand and procure the surrender of the Card prior to the expiry date exposed on its face, whether such demand and surender is made and/or procured by ICICI Bank. The exercise by ICICI Bank of its right to terminate any Card. Any injury to the credit, character and reputation of the Cardholder alleged to have been caused by the re-possession of the Card and/or, any request of this return or the relissal of any Merchant Establishment to honour or accept the Card. Any instantament, receives any process, surrounds, order, injunction, execution distrata, levy lies, information or notice which ICICI Bank is good faith believes class its on exesting any process, arrounds, and the cardholder to the Cardholder, to transact on the Card, ICICI Bank may, at its option and without liability to the Cardholder to such other person, decline to allow the Cardholder to transact on the Cardholder to the Cardholder's Cardholder's Account a reasonable service to an appropriate authority and take any other steps required by applicable law. ICICI Bank reserves the right to deduct from the Cardholder's Account a reasonable service to an appropriate authority and take any other steps required by applicable law. ICICI Bank use to the law of the Cardholder's Cardholder's Cardholder's Card card or any expenses it incompany to the Cardholder's Car

ADDITION/WITHDRAWAL OF FACILITIES:
ICICI Bank may, at its discretion, make available to the Cardholder more services on the Card, ATMs, POS Terminals, Internet or otherwise and/or other devices through Shared Networks for the Cardholder's convenience and use. All fees and charges related for Tornsactions done by the Cardholder at these devices, as determined by ICICI Bank from time to time will be recovered by a debit to the Account Insked with the Card. The Cardholder and these shares that the Shared Networks may provide different functionalities and service offerings and different charges for different services. ICICI to Bank shall also, in its sole discretion, at any time, without notice to the Cardholder, be entitled to withdraw, discontinue, cancel, suspend/or terminate the facility to use the Card and/or services returned to it, at ATMs / POS Terminal/Internet/ other devices within/outside India and shall not be liable to the Cardholder for any loss or damage suffered by him resulting in services to the suprespondent commands and the properties of the Cardholder for any loss or damage suffered by him resulting in services from the suprespondent commands. in any way from such suspension or termination

DISCLOSURES:

The Cardholder hereby agrees that in case the Cardholder commits a default in payment or repayment of any amount due on the Card, ICICI Bank and/or the Reserve Bank of India (RBI) will have an unqualified right to disclose or publish the details of the default including the name of the Cardholder and/or its directors/partners/co-applicants, as applicable, as defaulters in such manner and through such media as ICICI Bank or RBI in their absolute discretion may think if. The Cardholder hereby authorises ICICI Bank to Rechange, share or part with all the information relating to the Cardholder's details and repayment history information and all information pertaining to and contained in the Terms or as expressed in the application made for the Card to its Affiliates/ banks / financial institutions/credit futureous/ appendixes/ statutory bodies as may be required and undertakes not to hold ICICI Bank/its Affiliates/the other group companies of ICICI Bank Group and their agents liable for use of the above information.

FEES AND CHARGES:

The annual fees for the Card will be debited to the Primary Account linked with the Card on application/renewel at the Bank's prevailing rate. The fees are not refundable. The Cardholder shall maintain at all times such minimum balance in the Account, as ICICI Bank may stipulate from time to time. ICICI Bank reserves the right at any time to charge the Cardholder for the ICICI Bank reserves the right at any time to charge the Cardholder for the ICICI Bank reserves the right at any time to charge the Cardholder's Account. The state of the Card shall be the Cardholder's responsibility and if imposed upon ICICI Bank (either directly or indirectly), ICICI Bank shall debit such charges, duty or tax against the Account. In addition, operators of Shared Networks may impose an additional charge for each use of ther IATMy POSI Ferminaciberte device, and any such charge along with other expliciable fees/charges the deducted from the Cardholder's Account. The will be separate service charges levied for such facilities as may be announced by the Bank from time to time and deducted from the Cardholder's Account. In the situation that the Account does not have sufficient funds to deduct such fees, the Bank reserves the right to deny any further Transactions. In case of Accounts a so overfrawn a fact charge could be levied in addition to the interest to be charged on the debit balance position immediately, in every such studies on the Account. The there were a contraven, all at charge could be levied in addition to the interest to be charged on the debit balance has counted in the Account. This charge will be adverted in a didtion to the interest to be charged on the debit balance and the Account. This charge will be adverted and the count shall only on singly without of any notice. Nothing in the right to set of this somunt against any credit fying from any of the Cardholder's Accounts shall only or singly without of any notice. Nothing in the

will be determined by the Bank and will be announced from time to time. In the event of an Account being overdrawn due to Card Transactions, the Bank reserves the right to setoff this amount against any credit lying from any of the Cardholder's other Accounts held jointly or singly without giving any notice. Nothing in the Terms shall affect the Bank's night of setoff, transfer and application of monies at law or pursuant to any other agreement from time to time subsisting between the Bank and Cardholder. The Cardholder also authorises ECIG Bank to deduce from his Account, and indemnifies ECIG Bank against any expenses it may incur in collecting money owed to it by the Cardholder is one maintenance of the minimum balance, in addition to the minimum balance substance is the substance of the minimum balance, and the substance is the substance of the minimum balance, and the substance is the substance of the substance of the minimum balance, in addition to the minimum balance set pulsation ECIC Bank may and other charges for use of the Card, which will be notified to the Cardholder from time to time, in the case of transactions entered into by the Cardholder through his internationally valid Debit Card, the equivalent in the currency in which the Cardholders Account is held, along with processing charges, conversion charges, fees if any charged as per Visas/MASTERCARID regulations, any other service charges for such transactions stept and the Account linked with the Card ball at ICIC Bank in India. The Cardholder authorises ICIC Bank to recover all charges satipulated by ICIC Bank will be displayed on the website and/or at the branches. Please refer Annexure IV for details on the tariff applicable as an odde.

DISPUTES:

DISPUTES:

ICICI Bank accepts no responsibility for refusal by any Merchant Establishment to accept and/or honour the Card. In case of dispute pertaining to a Transaction with a Merchant Establishment a charge/sales lip with the signature of the Cardholder together with the Card number noted thereon shall be conclusive evidence as between ICICI Bank and the Cardholder as to the extent of liability incurred by the Cardholder and ICICI Bank shall not be required to ensure that the Cardholder sha duly received the goods purchased for be profited as establishment as evaluated to be availed to the Cardholder as statistication. In case the Cardholder has any dispute in respect of any charge indicated in the Account Statement, the Cardholder shall advise details to ICICI Bank within 15 days of the Account Statement date failing which it will be construed that all charges are acceptable and in order. ICICI Bank may at its sold establishment accept any dispute on charges older than 15 days. ICICI Bank shall make bons fide and reasonable efforts to resolve an aggineved Cardholder's disagreement with the applicable charge indicated in the Account Statement within two months of receipt of the notice of disagreement. If after such effort ICICI Bank determines that the charge indicated is correct then it shall communicate the same to the Cardholder along with details including a copy of the Sales Slip or payment requisition. Any dispute in respect of a Shared Network ATM Transaction will be resolved as per VisamMASTENCARD regulations. ICICI Bank does not accept responsibility for any dealings the Cardholder will have with Shared Metworks. In the vertice Cardholder has any compliants concerning any Shared Metwork ATM, the Cardholder with the Shared Network should resolve the matter, and failure to do so will not relieve him from any obligations to ICICI Bank. However, the Cardholder with the Shared Network should resolve the matter, and failure to do so will not relieve him from any obligations to ICICI Bank. However, the Car Shared Network should resolve the Bank of the complaint immediately.

QUALITY OF GOODS AND SERVICES:

ICCIC Bank shall not in any way be responsible for merchandise, merchandise warranty or services purchased, or availed of by the Cardholder from Merchant Establishments, including on account of delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods by the Cardholder. It must be distinctly understood that the Debit Card is jumply a facility to the Cardholder to purchase goods and/or avail of services, ICIC Bank holds out no warranty or makes no representation about quality, delivery or otherwise of the merchandise.

The Card Member with the Merchant Establishment must resolve any dispute or claim regarding the merchandise. The existence of the claim or dispute shall not relieve the Card Member of his pher obligation to pay all the Changes due to ICICI Bank and the Card Member agrees to pay promptly such charges.

ADD-ON DEBIT CARD
Upon receipt of a request by the Accountholder, for issuance of an Add-on Debit Card, in self name or in the name of a family member of the Accountholder, ICICI Bank may, at its seld discretion, issue an Add-on Debit Card on such Terms and Conditions as may be prescribed by ICICI Bank from time to time. The usage of the Add-on Debit Card shall be deemed acceptance of these terms and conditions. The Cardholder and the Accountholder authorising the issuance of the Add-on Debit Card are jointly and severally liabelybound by these terms and conditions. The Cardholder and the Accountholder activating the face to the add-on Debit Card are jointly and severally liabelybound by these terms and conditions. However, it shall be the responsibility of the Accountholder to ensure payment of all charges due and payable for the Add-on Debit Card. The facility of an Add-on Debit Card is a special facility offered by ICICI Bank at its sole discretion and ICICI Bank reserves the right to levy any additional fee or charge(s) for the same. The validity of the Add-on Debit Card will be dependent on continuation of the Account. The transactions made on the Add-on Debit Card shall be reflected in the statement of Accounts ent to the Accountholder and no separate statement shall be sent with regard to the Add-on Debit Card.

GOVERNING LAW AND JUNISUITION:

ICICI Bank and Exchlodider agree that any legal action or proceedings arising out of Terms shall be brought in the courts or tribunals at Mumbai in India and irrevocably submitting themselves to the jurisdiction of that court or tribunal. ICICI Bank may, however, in its absolute discretion commence any legal or proceedings arising out of these Terms and Conditions in any other court, tribunal or other appropriate forum, and the Cardholder hereby consents to the jurisdiction. These Terms shall be governed by and construed in accordance with the laws of India.

NOTIFICATION OF CHANGES:

ICICI Bank shall have the absolute discretion to amend or supplement any of the Terms, features and benefits offered on the Card including, without limitation to, changes which affect interest charges or rates and methods of calculation at any time. The Cardinolder shall be liable for all charges incurred and all other obligations under these revised Terms until all amounts under the Card are repaid in full. ICICI Bank may communicate the amended Terms by hosting the same on the ICICI Bank's website or in any other manner as decided by ICICI Bank's website. In the Event the Cardinolder, as a consequence of the change in the Terms, desires to discontinue the Card he may do so within a period of two months from the date of communication/uploading of the Card henge in the Terms, desires to discontinue the Card henge in the Manual Cardinolder, as a consequence of the change in the Cardinolder, as a consequence of the change in the Cardinolder, as a consequence of the change in the Cardinolder, as a consequence of the change in the Cardinolder, as a consequence of the change in the Terms, desired the communication of such amended Terms on the ICICI Bank's website. However, he shall be deemed to have accepted the amended Terms by continuing to use the Card post notification of such amended Terms. Any change in the Terms and Conditions shall be communicated to the Card Member, in the manner as mentioned above, one month prior to the date of their implementation.

INSURANCE BENEFIT:
The Cardholder may, under the Card, be offered various insurance benefits from time to time by ICICI Bank through a tie-up with an insurance company, The Cardholder sensicially acknowledges that he shall not hold ICICI Bank responsible for any matter arising out of or in conjunction with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing or settlement of claims or otherwise howsover, and all such matters shall be addressed to and sorted out directly whith the insurance company. The insurance many will be soldled for settlement of the claim. Further, the Cardholder also agrees that ICICI Bank may at any time (in its sole discretion and without giving any notice thereof to the Cardholder or assigning any reason thereof) suspend, withdraw or cancel the benefit of such insurance cover, and there will be no binding obligation on ICICII Bank to continue this benefit.

Rupay Card holders may note that "Rupay Insurance programme" as applicable from time to time is provided by National Payments Corporation of India through a tie-up with insurance company. The Cardholide rspecifically earlier of the company is a considered to the company of th

ANNEX.DNE I
DEBIT CARD FOR CURRENT ACCOUNT CORPORATE CARE AND CORPORATE INTERNET BANKING
Corporate Internet Banking: The Cardholder agrees that the Cardholder will need to use the Login ID and Password "Login ID" and "Password" refers to the 16digit Debit Card number and the four digit PIN) issued to the Cardholder to access the Corporate Internet Banking website. The Cardholder can use the Card for
viewing information/ transactions of the Account(s). The Cardholder agrees that he shall comply with the terms and conditions for the usage of the Corporate

Corporate Lare Services:
The Cardholder augus et hel Login ID and Password to access the Corporate Care Services. The Cardholder agrees that the Card will be used to access ICICI Bank's
Corporate Care Services for seeking the Account related information and performing transactions. The Cardholder agrees that the shall be able to perform
transactions through the Corporate Care Services only on acceptance of the application for the said Service by ICICI Bank and subject to the terms and conditions

for the Corporate Care Service. By availing of the Corporate Care Services and the Corporate Internet Banking Services, the Cardholder shall be governed by the respective terms and conditions pertaining to the said services, which terms and conditions shall be in addition to and not in derogation of the Terms and the terms and conditions relating to Current Account of the Cardholder. Inquiry Card The expression "Card" for the purpose of Account shall include Inquiry card issued to the authorised signatories of the Account who may inny no have applied for Cards or Corporate Eare Services sepecifically, Inquiry is issued by ICICI Bank for the purpose of providing view access to the Account information at ATM, Corporate Internet Banking and Corporate Care Services and cannot be used for performing any transactions including ATM and POS transactions. However, the authorised signatories may apply to ICICI Bank requesting for upgradation of the Inquiry card so as to include transaction access. ICICI Bank shall at its sole discretion decide whether it should provide the said Cardholder with transaction access on the Inquiry card. Upon receiving such request and the required documents to its satisfaction, (ICICI Bank may provide with a transaction/usage limit, to the extent it may deem fit, on the Inquiry card.

Debit Card issued to proprietorship

- belic Card Sisued to proprietorship
 The Debit/ATM Card a issued to the sole proprietor shall have a Password allotted to it by ICICI Bank. The limit on withdrawals per Debit/ATM Card per day will be as specified by ICICI Bank from time to time.
 The Customer hereby authorises ICICI Bank to mail/ courier the Debit/ATM Card to the interest of the Password for the Debit/ATM Card to the address are registered with the Bank.
 The Customer acknowledges and agrees that inadequate protection of the Debit/ATM Card or any disclosure of the confidentiality of the Password is entirely at his or her risk, and all transactions conducted with use of the Password shall be to his or her sole liability. The Customer shall not hold ICICI Bank liable for any unauthorised or fraudulent transactions done with the Debit/ATM Card allotted to him or her.

Debit Card issued to Partnership

The Users of Debit/ATM Card named by the partnership firm are hereby authorised to avail and use all the facilities offered by ICICI Bank in respect of such Debit/ATM Card, irrespective of the fact that such Users are not authorised signatories or same/ similar transaction needs to be performed by any of the authorised signatories jointly or otherwise.

The authorised partner(s) may apply to ICICI Bank for the facility of Debit/ATM Card for official purposes of the firm with respect to the Account, and to singly operate the Account of the firm with the Debit/ATM Card; and do all such acts, deeds and things necessary, and to execute all such documents as are necessary, in connection therewith, and to operate the said proposed account in the name of the firm, using the above facilities, and to accept and adhere to all the terms and conditions as are necessary and comply with all other formalities as prescribed by ICICI Bank in this regard.

Such number of Debit/ATM Card shall be issued by ICICI Bank to the firms a may be agreed to by ICICI Bank from time to time. Each Debit/ATM Card for such as the second of the the

- time.

 The firm hereby authorises ICICI Bank to mail/ counier the Debit/ATM Card(s) to the attention of the partner(s) who applies for the Debit/ATM Card facility, and the Password to the address of the firm as registered with ICICI Bank.

 The firm acknowledges and agrees that inadequate protection of the Debit/ATM Card(s) or any disclosure of the confidentiality of the Password is entirely at the firms risk, and all transactions conducted with use of the Password shall be to the sole lability of the firm, and the firm shall not hold ICICI Bank liable for any unauthorised or fraudulent transactions done with the Debit/ATM Cards allotted to the firm. It shall be the firm's responsibility to distribute the Debit/ATM Cards and the Password to its authorised users, as mentioned above, and to maintain without any reference to ICICI Bank, its own records of the people who have been given Debit/ATM Cards from time to time.

ANNEXURE III

Cash withdrawal at Point-of-Sale merchant terminals

These Terms and Conditions (the "Terms") apply to and regulate the cash at POS facility (the "Facility") provided by ICICI Bank and are in addition to and not in derogation of the Terms and Conditions governing the Debit Card facilities of ICICI Bank (the "Finary) 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 capitalised form, however not defined herein under shall have the meaning assigned to them under the Primary Terms and Conditions.

1 Definitions:
For the purposes of these Terms, the following terms shall have the meaning assigned to them herein under:

"Cash Amount" refers to the amount of cash withdrawn by the Cardholder in accordance with the Facility.

"Cash Transaction" refers to the transactions made by the Cardholder for withdrawal of cash from a POS terminal, in accordance with the Facility.

"Cash Withdrawal Limit" refers to the maximum limit of cash which can be withdrawn from a POS Terminal through the usage of Card, by the Cardholder in a day, **Charge Slip* refers to the physical record confirming the Cash Transaction made by the Cardholder, which is generated by the POS Terminal.

**Fee* refers to the charges levied on the usage of the Facility provided by ICICI Bank to the Cardholder.

Purchase Transaction refers to the Transactions made by the Cardholder for making a purchase at a Merchant Establishment and paying for such purchase by using his Card at a POS Terminal.

Il Terms of the Facility:
(a) The Facility is available to the Cardholders for Cash Transactions made at POS Terminals at select Merchant Establishments that are located in India, and bear

the said Facility.

(b) The Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility. The Cardholder shall sign 2 copies of the Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility. The Cardholder shall sign 2 copies of the Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility. The Cardholder shall sign 2 copies of the Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility. The Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility. The Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility. The Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility. The Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility is cash of the Cardholder shall specifically request for such cash withdrawal at the Merchant Establishment that bears the Facility is cash of the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash with the Cardholder shall specifically request for such cash wi the stand actiny.

(ii) The Cardholder shall specifically request for such cash withdrawel at the Merchant Establishment that bears the Facility, The Cardholder shall sign 2 copies of (iii) The Cardholder shall specifically request for such cash withdrawel at the Merchant Establishment that bears the Facility, The Cardholder shall will be the Cardholder shall specifically a walled by the Cardholder shall write a few that the Cardholder shall be cardholder shall be cardholder shall specifically a walled by the Cardholder shall sign both sack copies of the Charge Slip and return the Merchant Standson that the Cardholder shall sign both sack copies of the Charge Slip and return the Merchant Standson that the Cardholder shall sign both sack copies of the Charge Slip and return the Merchant Standson that the Specifical shall be entered for every Cash Transaction. The Cardholder shall sign both sack copies of the Charge Slip and return the Merchant Standson that the Specifical shall be entered that the Cardholder shall be entered that the Specifical shall be conclusive proof that the payment recorded was properly incurred at the Merchant Establishment for the said amount and by the Cardholder using the Card, except where the Card has been lost, stole or fraudulently insused, the burden of proof or which shall be on the Cardholder using the Card, except where the Card has been lost, stole or fraudulently insused, the burden of proof or which shall be on the Cardholder. It is not mandatory for the Cardholder to make a Parthese Transaction and the Merchant Establishment for the said Facility, and the Cardholder of the said Facility, stands the Cardholder of the said Facility is standard to the cardholder of the said Facility and the said

(I) ICICI Bank reserves the discretion to decline any Usah Transaction made by the Cardholder under the said Facility, originating from a Merchant Establishment located outside india, without assigning any reason.

(g) Neither ICICI Bank nor its Affiliates shall be liable for any unauthorised Cash Withdrawall Transactions at POS Terminal.

(h) ICICI Bank reserves the right, at its own discretion, to modify/change/alter the Terms of the said Facility, without any prior notice and continued usage of the Facility by the Cardholder shall amount to deemed acceptance by the Cardholder of such modified/revised Terms.

(l) ICICI Bank shall not be liable for any error in the Transaction made by the Merchant Establishment. The Cardholder should resolve the matter with the Merchant Establishment affailure to do so shall not relieve him from any obligations to ICICI Bank.

However, the Cardholder should notify ICICI Bank of this complaint immediately.

Annexure IV
Applicable tariff to be charged from time to time

| Joining Fee | ₹ <499> plus GST for Coral/Coral Business/Expressions/ Expressions Business Debit Card ₹ <599> plus GST for Coral Paywave Debit Card ₹ <999> plus GST for Ruby-Expressions DMRC Debit Card ₹ <1,999> plus GST for Luby-Expressions DMRC Debit Card ₹ <1,999> plus GST for Sapphiro/Sapphiro Business Debit Card ₹ <299> plus GST for Carly - Debit Card ₹ <249> plus GST for Carly - Debit Card ₹ <799> plus GST for Expressions Coral/ Expressions Coral |
|--|---|
| Annual Fee* | ₹ <150> + GST as applicable for first card holder (For Gramin locations ₹ <99> + GST) ₹ <150> + GST as applicable for Second card holder (For Gramin locations ₹ <99> + GST) ₹ <250> + GST as paplicable for Second card holder (For Gramin locations ₹ <99> + GST) ₹ <250> + GST as applicable for each Business Banking Debit Card mapped to Current Account ₹ <499> + GST for Coral Puciness / Expressions / Expressions Business Debit Card from 2nd year onwards ₹ <599> + GST for Coral Paywave Debit Card from 2nd year onwards ₹ <799> + GST for Carbley Aveaue Debit Card from 2nd year onwards ₹ <799> + GST for Expressions Coral Expressions Coral Business Debit Card ₹ <299> + GST for Unifare Debit Card from 2nd year onwards ₹ <1,499> + GST for Expressions DMRC Debit Card from 2nd year onwards ₹ <1,499> + GST for Expressions Span Debit Card from 2nd year onwards ₹ <4,999> + GST for Expressions Sapphiro Debit Card from 2nd year onwards ₹ <4,999> + GST for Expressions Sapphiro Debit Card from 2nd year onwards |
| Monthly Fee* | ₹ <249> + GST for Coral + (Plus) Debit Card |
| Cancellation Fee | Cancellation Fee ₹ <249> + GST for Coral + (Plus) Debit Card, one-time fee applicable only if customer makes a request to cancel the card within 6 months of card issuance |
| Card Replacement | Fee ₹ <200> + GST |
| ATM Cash charges from Non-ICICI Bank ATM** | First <3> transactions (inclusive of financial and non-financial) in <6> metro locations (Mumbai, New Delhi, Chemai, Kolkata, Bengaluru and Hyderabad) in a month – Free First <5> transactions (inclusive of financial and non-financial) in all other locations in a month – Free maximum of <5> transactions free in a month with a cap of <3> free transactions in <6> metro locations. Thereafter, Rs <20> (exclusive of GST) per financial transaction and Rs <8.50> (exclusive of GST) per non-financial transaction) |
| ATM charges from ICICI Bank ATMs | First <5> transactions (inclusive of financial and non-financial) in a month – Free. Thereafter, Rs <20> (exclusive of GST) per financial transaction and Rs <8.50> (exclusive of GST) per non-financial transaction. All transactions are free for Current Account holders |
| ATM withdrawal charges from ATMs outside India | ₹ <125> + <3.5>% Currency Conversion Charges + GST as applicable |
| Balance enquiry charges from ATMs outside India | ₹ <25> + GST as applicable |
| Merchant transactions abroad | <3.5>% Currency Conversion Charges + GST as applicable |
| Reward Redemption Handling Fee | ₹ <99> + GST for catalogue based redemption ₹ <25> + GST for online and in-store redemption |

*The annual fees and monthly fees may be varied for certain Accounts as per the sole discretion of ICICI Bank. Please refer to Savings or Current Account section on www.icicibank.com to check the charges applicable on your Debit Card.

**For Business Banking belth Card, all financial transactions & non-financial transactions at Non-ICICI Bank ATMs are chargeable – Rs <20> & Rs <8.5>, respectively + CST as applicable.

"ICICI Bank may, at its sole discretion, utilise the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its