



Attention: PLEASE READ CAREFULLY BEFORE SIGNING
Customer's COPY

This is in reference to the Customer Application dated [] submitted by _____ ("Borrower") to ICICI Bank Limited for availing the Facility under the Scheme. Capitalized terms used herein shall have the same meaning as in the Primary Terms and Conditions as amended from time to time available on www.icicibank.com at all times.

A. Following are the Most Important Terms and Conditions ("MITC") with respect to the Facility availed by the Borrower under the Scheme.

1. Facility Date	
2. Facility Amount Not Exceeding (₹)	
3. Facility Type	Consumer Finance Loan (unsecured)
4. Rate Type	Fixed
5. Rate of Interest	Fixed Rate of Interest – The Borrower/s shall pay interest on the principal amount of the Facility outstanding from time to time monthly at ___ % per annum plus applicable interest tax or other statutory levy on the payment due dates
6. Tenure	___ months
7. Repayment	Equated Monthly Installment (EMI) of _____
8. Payment/ repayment mode	As may be informed/accepted by ICICI Bank Limited to the Borrower from time to time

B. Other Charges

1. Non-refundable processing fee/ administrative fee: ₹ _____ (Rupees _____ only) / _____% the on approval limit plus applicable taxes &/or other statutory levies, if any	The processing/administrative fee is a one-time non-refundable fee, and is collected by ICICI Bank for the purpose of appraising the Customer Application for the Facility under the Scheme and the same is independent of the outcome /result of such appraisal.
2. EMI bounce charges	Rs. 400 /- per bounce*
3. Repayment mode swap charges	Rs. 500 /- per transaction*
4. Penalty for delayed payment	Charges for late payment / Additional interest: Applicable rate + 24% per annum plus applicable taxes if any
5. Amortization schedule charges	Rs. 200/- per schedule*
6. Statement of Account Charges	Rs. 200/- per schedule*
7. Prepayment or foreclosure statement charges	Rs. 100/- per schedule*
8. Default Interest	[%] monthly, and []% annually on the Outstanding amount
9. Duplicate No Objection Certificate / No Due Certificate	Rs. 100/- per schedule per NOC & Rs. 100 /-per schedule per NDC* Certificate
10. Facility cancellation charges	Rs. 3000/-*
11. Legal & incidental charges	Incidental Charges are those expense that are not budgeted or specified but are incurred by ICICI Bank Limited on behalf of the Borrower. At Actuals.

*or such other amount as may be specified by ICICI BANK LIMITED from time to time plus applicable taxes and other statutory levies

C. OTHER CONDITIONS

1. The charges mentioned above under the title 'Other Charges', comprise of "All – in – cost" for purpose of processing the Customer Application. All applicable taxes as per prevailing rate will be charged over and above these charges.
2. We may share credit performance details of your Facility account and any/or any other detail or information shared by you, with CIBIL or any other existing or future credit bureaus/ credit reference agencies and/or with RBI and/or with any other regulatory authorities.
3. The disbursement of the Facility is subject to receipt of any or all documents as required by ICICI Bank Limited from time to time and to the conditions agreed upon and detailed in the Primary Terms & Conditions shared with and agreed by you.
4. Any change in the rate of interest/ EMI will be intimated through a letter communication to the latest communication address available in the records of ICICI Bank Limited. And statement of account will be provided to the Borrowers, whenever requested through 24 Hour customer care number or emailed at customer.care@icicibank.com
5. Default interest will be charged if the Outstanding is not paid on or within the Payment Due Date. Such default interest will be charged from the Payment Due Date till such time as the outstanding amounts are paid in full. The default rate of interest shall be subject to revision from time to time, depending on factors such as, credit history, purchase patterns, payment behavior and month-on book.
6. For recovery of overdues – please refer to the terms and Conditions that governs the Facility

D. CUSTOMER SERVICE & GRIEVANCE REDRESSAL

The various channels available to the Borrower for redressal of issues are as follows:

1. Customer Care: Borrowers may contact our customer care officers over the phone for redressal of issues.
2. Branch: Borrowers may walk into any branch and speak with branch officials about their issues.
3. E-mails & Letters: Borrowers may send an e-mail/letter to mail ids/addresses displayed on www.icicibank.com.
4. Nodal Officer: If the Borrower's issue is not resolved even after contacting various complaint resolution channels, he / she can write to the nodal officer at: The Principal Nodal Officer ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051 Or send e-mail to: headservicequality@icicibank.com. A detailed escalation matrix is available online at <http://www.icicibank.com>.
5. Escalation: If the Borrower is not satisfied with the resolution received, he/she may write to the MD and CEO at the same address mentioned under point (4). If after having followed the above steps the issue still remains unresolved, Borrower may directly approach the [Banking](#) Ombudsman, C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008, Email: bomumbai@rbi.org.in

Declaration:

The above MITC have been read (and/or being explained), verified, irrevocably agree to, accepted, confirmed and have been understood by the Borrower/s. The copy of the MITC has been received and also acknowledged by the Borrower(s). I have agreed to execute this Consumer Finance Credit Facility Application Form and Consent Terms ("Application Form") by way of Aadhaar based Electronic Signature ("e-Sign"). By voluntarily affixing my e-Sign on the Application Form, I hereby accord my consent to the terms and conditions set out in the Application Form, including the consents, authorizations, declarations and undertakings, most important terms and conditions etc mentioned therein. The affixation of the e-Sign herein shall also be construed as if the same has been affixed on (i) Common Declarations; and/or (ii) Most Important Terms and Conditions.

Borrower(s) Name: _____

Signature(s): Date: _____ dd/mm/yy

Place: _____

Signature of authorised Signatory of ICICI BANK LIMITED / Agent:

Date: _____ dd/mm/yy

Place: _____