



Terms and Conditions

COMPANION & COMPANION+ CARD

For all details on the eligibility, features, rates and charges and general information on this account variant, please refer to the specific product page on the Website.

The Customer, hereby agrees to adhere to and comply with all such terms and conditions, as may be prescribed by ICICI Bank or third party from time to time, for all transactions, products, offers and services for and in respect of the Companion Card and Companion+ Card. These terms and conditions pertaining to the Companion Card and Companion+ Card as mentioned in this Section of the Terms and Conditions (the "Companion Card and Companion+ Card") are in addition and not in derogation to ICICI Bank Pay Direct Card Terms and Conditions ("Terms and Conditions").

To the extent of any inconsistency, the terms and conditions as set out herein for Companion Card and Companion+ Card shall prevail for all intents and purposes with respect to Companion Card and Companion+ Card only. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Terms and Conditions.

I. Definitions:



- i. "Account" refers to a savings account with ICICI Bank.
- ii. "Customer" or "Cardholder" shall mean an individual person who holds an Account, to whom a Pay Direct Companion Card is issued and shall include applicant as well until the Application Form is accepted by ICICI Bank.
- iii. "Channels" shall mean ICICI Bank's mobile banking application iMobile Pay and ICICI Bank's internet banking channel.
- iv. "PayDirect Companion Card" or "Card" or "PayDirect Companion+ Card" shall mean a pre-paid Visa or Visa electron card issued to a fully Know Your Customer ("KYC") compliant individual person by ICICI Bank, upon the request Customer.

II. Terms and conditions for Card:



- I. In order to apply for the Card:
 - a. The Account of the Customer should be in "Active" status as per the records of ICICI Bank. The Card can be applied for only through the Channel;
 - b. The Account should be complete in all respects in relation to the Know Your Customer ("KYC") and should not be due for Re-KYC;
 - c. The Account should not been opened through non-face to face mode as defined under the Master Direction on KYC as updated from time to time; and
 - d. The Customer should have been allotted a Central KYC ID will be eligible to apply for the Card.
- II. Customer's permanent account number should be updated in their Account.
- III. The demographic details captured of the Customer would be stored in ICICI Bank's record in accordance with its records retention policy;
- IV. The Customer understands that While dispatching of the Companion/+ Card to the customer, if the card is lost in transit by the courier company, the bank will not charge any replacement fees to the customer
- V. In the event the Customer loses their Card or if the same is stolen or damaged, the new replacement Card would be a non-personalised Card.
- VI. Upon purchase of Cards, ICICI bank may at its discretion issue discount vouchers of third parties as a welcome benefit. The number of vouchers and the value linked to the vouchers would change from time to time. Terms and conditions of ICICI Bank and third parties would apply to the use of such vouchers. ICICI Bank is not responsible for third party products, goods, services and offers. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of third parties.

Fees and Charges same as that of a Regular PayDirect Card applicable as below Services & Fees

Companion Card

 Transaction Type	 Transaction Charges
Joining Fee	₹ 199 + GST as applicable
Annual Fee	₹ 249 + GST as applicable
Card replacement fee#	₹ 199 + GST as applicable
Cash withdrawal from ICICI Bank ATM	Free
Cash withdrawal from Non ICICI Bank ATM's**	₹ 20 per withdrawal + GST as applicable
Balance Inquiry from ICICI Bank ATM's	Free
Balance Inquiry from Non ICICI Bank ATM's**	₹ 8.50 per inquiry + GST as applicabl
Inactivity fee*	₹ 25 + GST as applicable
#Card replacement fee is applicable on lost and expiry cards.	
* Inactivity fee will be levied on cards which have not been replaced for a period of months post expiry, where auto replacement fee has been levied. **Charges may be levied by acquirer bank, as per their policies. ICICI Bank shall not be held responsible for such charges	

Companion+ Card

 Transaction Type	 Transaction Charges
Joining Fee	₹ 499 + GST as applicable
Annual Fee	₹ 449 + GST as applicable
Card replacement fee#	₹ 199 + GST as applicable
Cash withdrawal from ICICI Bank ATM	Free
Cash withdrawal from Non ICICI Bank ATM's**	₹ 20 per withdrawal + GST as applicable
Balance Inquiry from ICICI Bank ATM's	Free
Balance Inquiry from Non ICICI Bank ATM's**	₹ 8.50 per inquiry + GST as applicable
Inactivity fee*	₹ 25 + GST as applicable
#Card replacement fee is applicable on lost and expiry cards.	
* Inactivity fee will be levied on cards which have not been replaced for a period of months post expiry, where auto replacement fee has been levied. **Charges may be levied by acquirer bank, as per their policies. ICICI Bank shall not be held responsible for such charges	



 **ICICI Bank**
Prepaid Card

