



 **ICICI Bank**



# myBiz ICICI Bank Business+ Credit Card

MAXIMISE YOUR SAVINGS  
Membership Guide

Dear Customer,

We introduce you to myBiz ICICI Bank Business+ Credit Card, which is designed to seamlessly cater to your end-to-end business & travel needs. It offers unique benefits and rewards in the form of myBiz cash, redeemable on the MakeMyTrip myBiz mobile app/website. You also get to access the best-in-class offers related to travel, lodging, payments and special discounts on selected platforms. Along with this, you will get access to exclusive myBiz benefits & facilities. The offers are designed to elevate your experience and take your business to greater heights.

Read more about the card features and benefits offered to you and your business in the membership guide.

Sincerely,

**Team ICICI Bank**





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## FEE AND PRIVILEGES

### Fee Charges:

Joining fee: ₹2,500+ Goods and Services Tax (GST)

Annual fee (2nd year onwards): NIL

### Key Benefits on your Credit Card:



#### Joining Benefits:

- 2500 myBiz Cash - 100% usable myBiz Cash\*
- Flat ₹750/- discount on domestic/international flight bookings, applicable on 7 transactions each (minimum booking value must be ₹10,000) \*\*
- Flat ₹1,500/- discount on hotel bookings, applicable on 7 transactions each (minimum booking value must be ₹7,000)\*\*

**Note:** The discount voucher can be redeemed only once a month. The bookings can be made anytime within one year of the membership period.

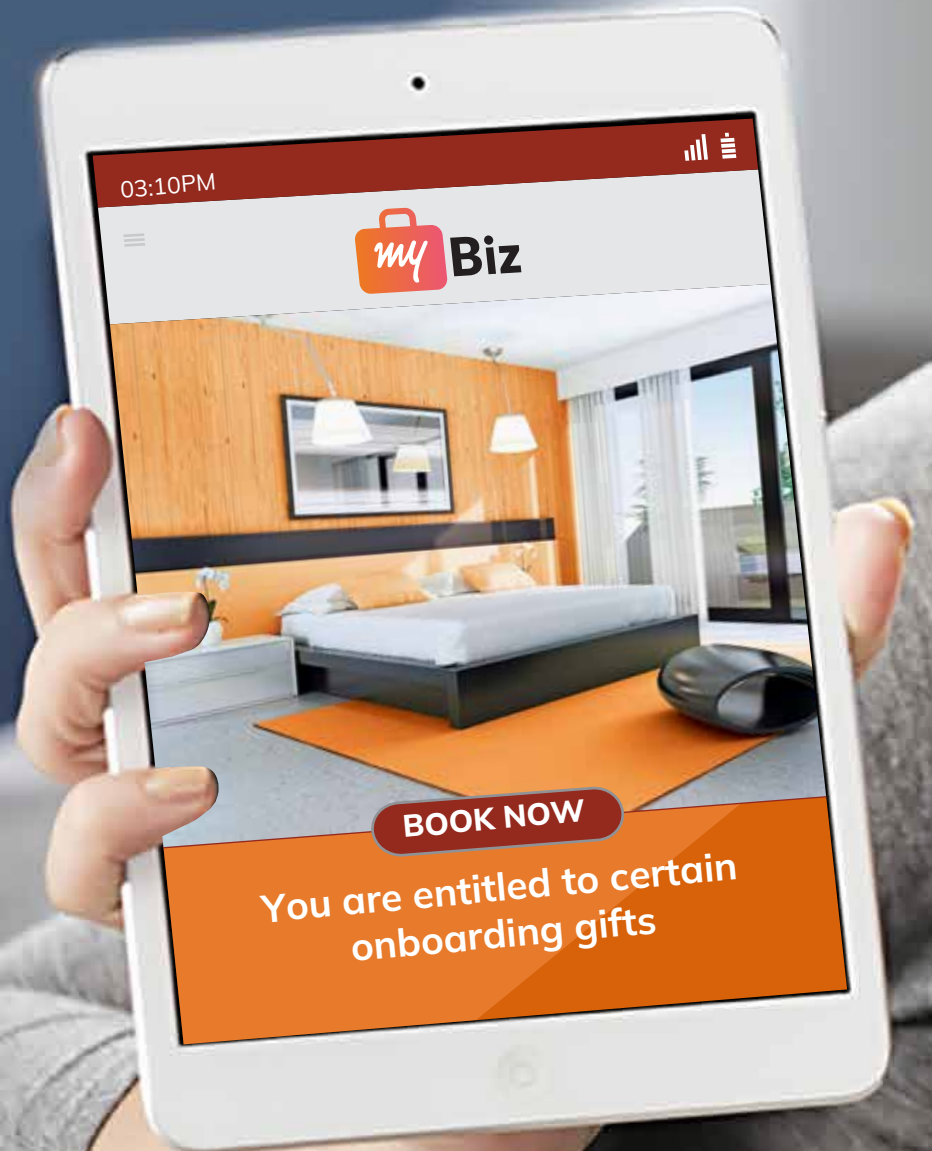


#### Spends Linked Benefits:

- Earn 1.25 myBiz Cash on ₹200 domestic spends
- Earn 1.5 myBiz Cash on ₹200 international spends
- Earn 2 myBiz Cash on ₹200 spent on flight bookings using myBiz app/website
- Earn 4 myBiz Cash on ₹200 spent on hotel bookings using myBiz app/website

**Note: 1 myBiz Cash = ₹1**

\*T&C apply



## FEE AND PRIVILEGES



### Milestone Benefits:

- Earn 1200 myBiz Cash on spending ₹2,50,000 in a year on myBiz using this card
- Earn 5000 myBiz Cash on spending ₹7,50,000 on this card in a year



### Lifestyle and Other Benefits:

- Enjoy complimentary domestic and international airport lounges/spa access
- 2 complimentary domestic airport lounge accesses per quarter at participating lounges in India
- International lounge access/spa: 1 visit per year for each lounge & spa
- For more details on DreamFolks, please visit <https://www.dreamfolks.in>
- Surcharge waiver of 1% on all petrol pumps

Note: Maximum limit ₹500 per month

With all these and much more, myBiz ICICI Bank Business+ Credit Card elevates your business to greater heights.

## Introducing myBiz by MakeMyTrip:

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myBiz is a corporate travel management platform, offering a customisable, real-time self-booking system, which seamlessly integrates into a company's structure to deliver convenience, transparency, savings and the power of choice.

### myBiz Privileges:

- No booking fee for domestic & international hotels
- No rescheduling fee on domestic flights booked at special fares
- Free meals on domestic flight bookings on special fares
- Discounted booking charges on one-way & round-trip flights
- Reduced charges for domestic flight cancellations
- Corporate Travel Policy Management – Mobile-based approval work flow
- Best curated hotels with best rates
- 24\*7 MMT priority support.

### Note:

- 1) \*1 myBiz Cash is equivalent to ₹1 and is 100% usable on myBiz app/website only. myBiz privileges are applicable on bookings made through myBiz app/website using myBiz ICICI Bank Business+ Credit Card only
- 2) These benefits are available to selective sectors of services and subjective to hotel & airlines inventory availability

myBiz Customer Care: (India): **1800 103 9695**

\*T&C apply

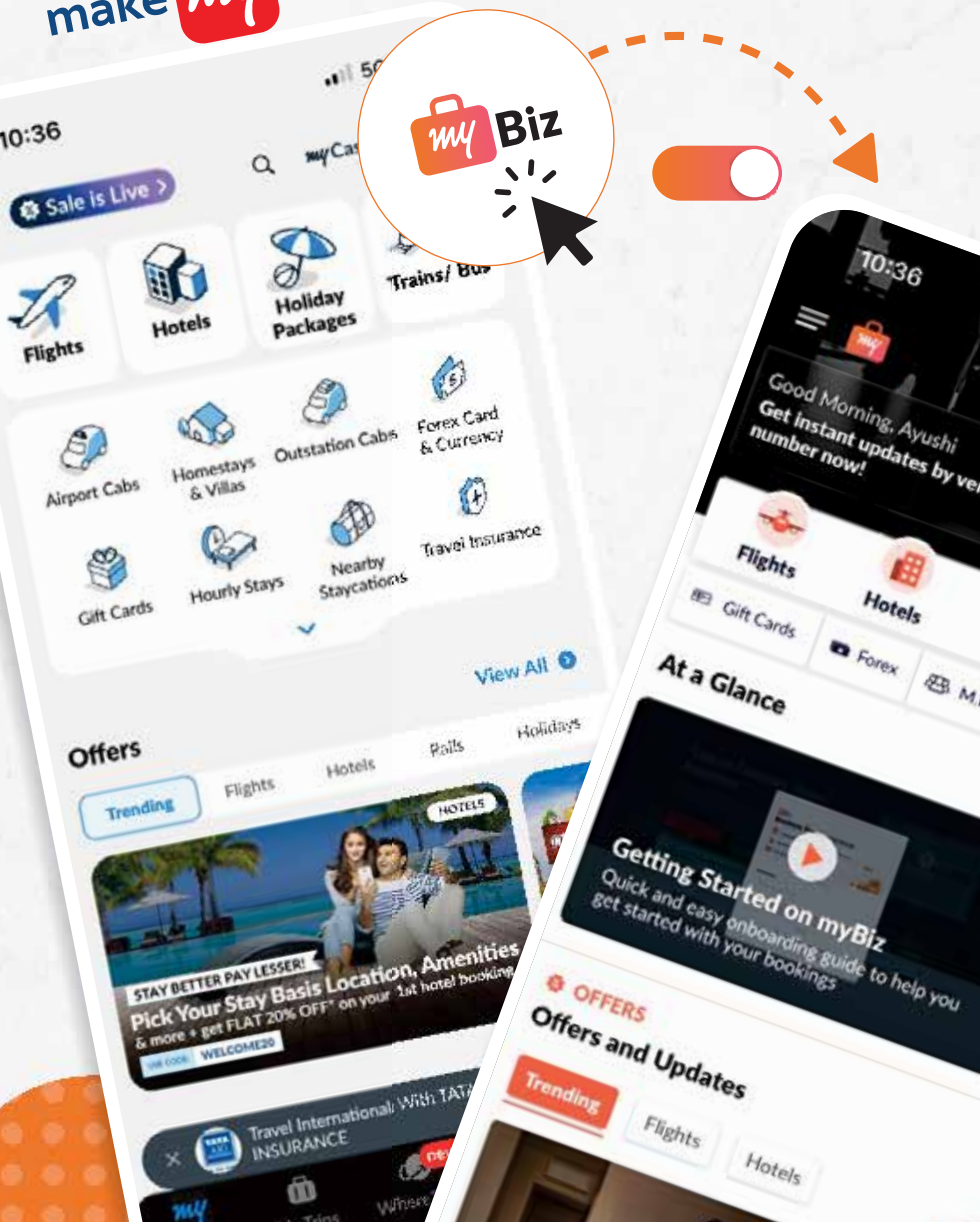
## SME EXCLUSIVE OFFERS

Whether you are taking your business to the cloud or powering your logistics, with Mastercard Easy Savings Specials, you can redeem 100+ relevant offers across business essentials. To unlock savings, visit <https://www.easysavingspecials.com/en/>



## SIGN UP PROCESS

make **my** trip



### 1. For Non-Work domain (Gmail, Yahoo, etc.)

- Sign up on [mybiz.makemytrip.com](https://mybiz.makemytrip.com)
- Fill in the required details.
- You will receive a verification link.
- Log in using the link.

### 2. Work/Company domain ([makemytrip.com](https://makemytrip.com), [icici.com](https://icici.com) etc.)

- Sign up on [mybiz.makemytrip.com](https://mybiz.makemytrip.com)
- Fill in the required details.
- Select your role i.e. Centralised Admin or Employee.

#### For Admin/HR/Finance:

- Enter the required company details.
- You will receive a verification link.
- Log in using the link.

#### For Individual Employee:

- Enter the required details.
- You will receive a verification link.
- Log in using the link.

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## BENEFITS FOR CONVENIENCE

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### Credit Period

Enjoy up to 48 days of interest-free credit period on the myBiz ICICI Bank Business+ Credit Card for your business & travel expenses. This is applicable only if the outstanding on your Business+ Credit Card as shown in the statement is settled in full by the due date.

### Utility Bill Payments

Use your myBiz ICICI Bank Business+ Credit Card to make utility bill payments from the comfort of your home or office. All your utility bills like electricity, insurance and telecom can be paid within the due date with this facility from ICICI Bank. The bill payments can be done through any of following:

### Standing Instruction

Register yourself for Standing Instructions and every time your bill is due, automatic payment is made to the biller by ICICI Bank on your behalf.

### Customer Care

Call our Customer Care helpline to make the payment using your Business Credit Card on your behalf.

### Online Payment on Service Provider's Website

You can make online payment using your ICICI Bank Business Credit Card directly on your utility service provider's website.



## BENEFITS FOR CONVENIENCE

### e-Statements and Mobile Alerts

E-mail statements and mobile alerts are a faster and more reliable way to get information without postal delays and ensure easier access.

Your password for the e-mail statement will be the first four letters of your name followed by your date and month of birth. For example, if the name on your Business+ Credit Card is Rakesh Kumar and your date of birth is January 05, 1975, then your password will be 'rake0501'. Please take a moment to join ICICI Bank 'Go Green' initiative. Save time and paper by subscribing to e-mail statements.

### Online Banking

We understand your need to have information at your fingertips at all times. Hence, we present to you the ICICI Bank Internet Banking service. Register at [www.icicibank.com](http://www.icicibank.com) to view your monthly statement, follow payment status and make bill payments along with a host of other online services.

## MULTIPLE BILL PAYMENT OPTIONS

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### Online Payment

Make your Business+ Credit Card payment online through Bill Pay (for ICICI Bank Savings Account) or Click to Pay (Non ICICI Bank Savings Account holders) options. ICICI Bank Savings Account holders can also make the Credit Card payment through Customer Care.

### Auto Debit

Control when and how you make payments without ever missing one! ICICI Bank Savings Account holders have the convenience of an auto debit facility to make their Business+ Credit Card payment directly.

### UPI

- Click on BHIM/UPI on your iMobile Pay app & select BHIM@ICICI
- Create your VPA – Virtual Payment Address (create VPA only if you don't have one)
- To make the payment, pay to VPA Payee
  - Payee VPA to be used would be `ccpay.xxxxxx@icici`
  - Wherein xxxxx is your 16-digit Business Credit Card number.
  - After you enter all the details, click to submit the payment.
  - Payment will be done instantly.

## MULTIPLE BILL PAYMENT OPTIONS

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### **Cheque/Demand Draft**

You may also deposit your Cheque or Demand Draft in favour of your ICICI Bank Business+ Credit Card number at any of the drop boxes located at ICICI Bank Branches. An ICICI Bank Cheque will take 3 days to clear and a Non-ICICI Bank Cheque will take minimum 5 days to clear.

### **ICICI Bank ATM**

Make your Business+ Credit Card bill payment with your ICICI Bank Debit Card on any ICICI Bank ATM. The payment is credited instantly to your Business+ Credit Card. Access this option under 'Others' when you access your Account using your Debit Card at an ICICI Bank ATM.

### **Cash Payment**

You may also make your Business+ Credit Card bill payment through cash at any ICICI Bank Branch. The payment will reflect in your Business+ Credit Card within 24 hours. This service is chargeable. Please refer to the Most Important Terms and Conditions (MITC).

## CARD CONVENIENCE AND SECURITY

### Chip and PIN Card

Your myBiz ICICI Bank Business+ Credit Card comes with an embedded microchip which provides additional security against counterfeiting/duplication of the card. It also provides an extra layer of security in the form of a Personal Identification Number (PIN). You will be required to enter your 4-digit PIN on the terminal for making transactions at merchant outlets.

Your 4-digit PIN is sent separately to your mailing address. Alternatively, you may generate your PIN by calling our Customer Care. The 4-digit PIN is not required for online transactions. For online transactions, you need to register your new Chip and PIN Card for 3D Secure (Verified by SafeKey®) at [www.icicibank.com](http://www.icicibank.com).

### Mastercard Contactless Card

Your myBiz ICICI Bank Business+ Credit Card is powered by contactless technology, enabling you to make fast, convenient and secure payments at retail outlets. Simply tap your card wherever contactless payments are accepted.

### Contactless payments are quick, easy and secure:

- No need to enter your Personal Identification Number (PIN). Just touch your card on the Contactless terminals.
- The card never leaves your hand, reducing the risk of card loss or counterfeiting.
- Payments supported by state-of-the-art multi-level security protections, safeguarding your card data.

\*T&C apply



## ICICI BANK 3D SECURE SERVICE

The ICICI Bank 3D Secure service, Mastercard® SecureCode™ is a second level of authentication for your online card purchases to protect your card against frauds. You can now enter your unique One-Time Password (OTP) in addition to your Card Verification Value (CVV)/Expiry Date while shopping online. The registration is mandatory. You may visit our website [www.icicibank.com](http://www.icicibank.com) to register. Please note that each of your ICICI Bank Credit Cards must be registered individually.

\*Requirement of PIN entry on the POS terminal at the merchant outlet is a function of country specific regulations and is subject to change. PIN input is not mandated for purchases below the permissible local limit. As per the existing RBI mandate for India, transactions up to ₹5,000 are permitted through contactless mode. For any transaction above this limit, card transaction has to be done through Chip and PIN mode where authentication through PIN is mandatory. In view of this, existing POS terminals with contactless technology are being upgraded. Some terminals may prompt for PIN for transactions up to ₹5,000 and may also allow contactless transaction above permissible limit of ₹5,000 with PIN until such upgrade is carried out.

**How to use your Business Contactless Card at a contactless enabled merchant outlet** (Contactless POS terminals carry the universal contactless symbol)

- Check the transaction amount entered by the merchant on the contactless Point of Sale (POS) terminal.
- Tap/hold your card close to the machine (within 4 cms) till you see a green light or hear a beep.
- A receipt is generated signifying successful completion of the transaction.

Important: Please do not write/carry/share your PIN with anybody. Your PIN is critical for POS terminal transactions and ATM transactions.



# TERMS & CONDITIONS FOR JOINING BENEFITS

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\*Only the Cardholder's organisation will receive this benefit within 45 business days post payment of the joining fee.

\*\* myBiz Cash as a joining benefit will be credited to the organisation's designated myBiz Wallet within 45 business days post payment of the joining fee if the Cardholder's Account is not delinquent or cancelled at the time of such credit.

## \*\* myBiz Vouchers for Flights & Hotels:

01. Cardholders will receive myBiz vouchers through e-mail at the time of registration.
02. The voucher can be redeemed only on domestic and international bookings made within the voucher validity period.
03. Only one discount voucher would be available & applicable once a month per user.
04. The travel dates can be up to 12 months from the voucher validity date.
05. This voucher cannot be clubbed with any other ongoing Bank cashback/Bank promotion run by myBiz on their app/website.
06. For myBiz ICICI Bank Business+ Card holders, the voucher is applicable on a minimum transaction value of ₹10,000 on domestic/international flights & ₹7,000 on hotels.
07. Same voucher cannot be used for multiple bookings.
08. The products and services provided are subject to availability.
09. The voucher cannot be encashed or transferred to the bank account.
10. The voucher cannot be replaced in case of damage and/or loss.
11. MakeMyTrip is the final authority for the interpretation of these rules.
12. MakeMyTrip reserves the right to deny the acceptance of any voucher if it suspects that there is a duplicity of vouchers.
13. In no event, the entire liability of MakeMyTrip for any claims will exceed the value of the voucher.
14. In the event of any dispute, all the parties involved agree to the exclusive jurisdiction of the competent courts of New Delhi.

myBiz Customer Care: (India): **1800 103 9695**