

ICICI Bank Limited ICICI Bank Towers Bandra-Kurla Complex Bandra (E) Mumbai-400051.

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## **ICICI Bank launches banking services on WhatsApp**

- Customers can check account balance, last three transactions, credit card limit, get details of instant loan offers and block/unblock credit & debit card
- They get this service instantly 24x7, without any branch visit
- They can message 'Hi' to the Bank's verified profile number (9324953001) from the registered mobile number and start instantly

**Mumbai:** ICICI Bank today announced the launch of banking services on WhatsApp to enable its retail customers to undertake a slew of banking requirements from their home at a time when they are advised to stay indoors in the wake of the nationwide lockdown to fight against corona virus.

ICICI Bank launched this new service on WhatsApp close on the heels of rolling out 'ICICIStack', a set of digital banking and APIs (Application Programme Interface), to ensure uninterrupted banking experience to customers—both retail and business. 'ICICIStack' offers nearly 500 services that covers almost all banking requirements of customers such as digital account opening, loan solutions, payment solutions, investments and care solutions.

Using the service on WhatsApp, retail customers can check their savings account balance, last three transactions, credit card limit, get details of pre-approved instant loan offers and block/unblock credit & debit card in a secure manner with end-to-end encryption for all messages. Additionally, they can also get details of the nearest three ICICI Bank ATMs and branches in their vicinity. The customers can do all of these while they are on the social platform.

**Speaking about the initiative, Mr. Anup Bagchi, Executive Director, ICICI Bank said,** "It has always been our endeavour to offer improved convenience to our customers. Recently, we had rolled out 'ICICIStack', the most comprehensive digital platform in the country by a bank as it can facilitate crores of customers to continue all their banking, digitally and from a remote location, without visiting a bank branch.

Now, we have introduced this service on WhatsApp, one of the most popular instant messaging applications in the world. Our retail customers can execute a host of their banking requirements on their own, without visiting a branch. The services are instantaneous and secure. With the growing prominence of social media in every-day life, we believe that this would add immense convenience to our customers, as it allows them to bank while they are on social media."

Any ICICI Bank savings account customer who is also on WhatsApp can access the new service. Also, customers carrying only a credit card of the Bank can use this service to



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'Block/Unblock' their card. Non ICICI Bank customers can also use this instant service to know the location of the Bank's branches / ATMs in their vicinity.

## To start instantly:

- **Save number and say 'Hi':** The customer simply needs to save ICICI Bank's verified WhatsApp profile number, **9324953001**, to his/her 'contacts' on the mobile phone and send <Hi> to this number from his/her mobile number which is registered with the Bank. The Bank will respond with a list of services available
- **Type keyword for service:** From the list of services, type the keyword of the service required (keywords are highlighted in the conversation for easy recognition), example : <Balance>, <Block> etc. The service is carried out and displayed instantly.

## Here is the list of banking and other services available on WhatsApp:

Banking services and its keywords:

- 1. **Check account balance:** Type any keyword like <balance>, <bal>, <ac bal> among others
- 2. **View last three transactions:** Type <transaction>, <stmt>, <history> among others
- 3. Get outstanding balance and view available credit limit of credit card: Type limit>, <cc limit>, <cc balance> among others.
- 4. **Block/Unblock credit and debit card instantly:** Type <block>, <lost my card>, <unblock> among others
- 5. **View details of available pre-approved instant loans:** Type <loan>, <home loan>, <personal loan>, <instant loans> among others

Other Services:

- 6. View nearest ICICI Bank ATM and branch: Type <ATM> , <branch> among others
- 7. Check available nearby offers on travel, dining, shopping: Type <offer>, <discounts> among others

To know more, visit:<u>https://www.icicibank.com/online-services/WhatsApp-Banking/index.page</u>.

For news and updates, follow us on Twitter at www.twitter.com/ICICIBank

For media queries, write to: corporate.communications@icicibank.com

**About ICICI Bank:** ICICI Bank Ltd (BSE: ICICIBANK, NSE: ICICIBANK and NYSE: IBN) is a leading private sector bank in India. The Bank's consolidated total assets stood at ₹13,04,911 crores at December 31, 2019. ICICI Bank's subsidiaries include India's leading private sector insurance, asset management and securities brokerage companies. It is present across 15 countries, including India.



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Certain statements in this release relating to a future period of time (including inter alia concerning our future business plans or growth prospect s) are forward - looking statements intended to qualify for the 'safe harbor' under applicable securities laws including the US Private Securities Litigation Reform Act of 1995. Such forward looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward - looking statements. These risks and uncertainties include, but are not limited to statutory and regulatory changes, international economic and business conditions; political or economic instability in the jurisdictions where we have operations, increase in non - performing loans, unanticipated changes in interest rates, foreign exchange rates, equity prices or other rates or prices, our growth and expansion in business, the adequacy of our allowance for credit losses, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks, changes in India's sovereign rating, as well as other risks detailed in the reports fi led by us with the United States Securities and Exchange Commission. Any forward looking statements contained herein are based on assumptions that we believe to be reasonable as of the date of this release. ICICI Bank undertakes no obligation to update forward - looking statements to reflect events or circumstances after the date thereof. Additional risks that could affect our future operating results are more fully described in our filings with the United States Securities and Exchange Commission. These filings are available at <u>www.sec.gov</u>