

Terms and Conditions governing Forex Offer on Outward Remittances and Forex Prepaid Card

These terms and conditions apply to and regulate the forex Offer on outward remittance and Forex prepaid cards offered by ICICI Bank Limited.

Preferential Rate Offer on Foreign Exchange Services

I. Definitions:-

1. **"Foreign Exchange Services"** shall mean forex availed by Customer in the form of Outward Remittance & "Forex Prepaid Card". Outward remittance is availed online through Money to World(M2W) platform on "ICICI Bank Internet Banking" and offline through any of the ICICI Bank Forex enabled branch, while Forex Prepaid Card is availed online through "iMobile app" and "ICICI Bank Internet Banking", and offline through any of the ICICI Bank Forex enabled branch. Outward Remittance is available both online and offline for ICICI Bank existing customer and non-customer, however Forex Prepaid Card/Reload is available both online and offline for ICICI Bank existing customer, which is valid and subsisting during the Offer Period (defined hereinafter).
2. **"Customer/s"** shall mean a customer of ICICI Bank (existing & new customers), to whom the Offer has been granted by virtue of such customer purchasing forex for the specified currencies during the offer period. Customer/s shall not be presently working for ICICI Bank & group companies.
3. **"Forex rate"/"Transaction rate"/"Conversion rate"** is an exchange rate (also known as a foreign-exchange rate) between two currencies. It is the rate at which one currency will be exchanged for another. It is also regarded as the value of one country's currency in terms of another currency.
4. **"Day"** shall mean a period of 24 hours, starting from 12.00.00 A.M. and ending at 11.59.59 P.M. according to Indian Standard Time (IST) during the Offer Period.
5. **"Offer"** shall be defined as additional services or benefits provided by ICICI Bank, in association with third party/alliance partners.
6. **"Eligible Customer"** means all ICICI Bank customers and non-customers who are doing outward remittances and/or all ICICI Bank customers who are re-loading Forex Prepaid Card under all purposes in foreign currencies as applicable during the Offer Period. Offer is applicable for following foreign currencies : USD, GBP, EUR, AUD, CAD, CHF, SGD, NZD.
7. **"Offer Period"** shall mean the period commencing from January 01, 2022 to February 28, 2022, both days inclusive.
8. **"Preferential Rate"** Offer shall mean discount of 30 paise per unit on applicable foreign currency as mentioned above.
Preferential Rate Offer is presented to Eligible Customer on multiple transaction during the Offer Period.
9. **"Purpose of Forex"** is defined as purpose under which customer travels &/or sends funds abroad as in consonance with Foreign Exchange Management Act, 1999 (FEMA) guidelines.
10. **"Promo Code"** is a code which needs to be entered by customer while doing online outward remittance transaction through Money2World(M2W) platform on Retail Internet Banking(RIB) and/or Forex Prepaid Card re-load transaction through iMobile and RIB. Customer needs to enter Promo Code as applicable for the product during

the offer period. For offline transaction, customer will be assisted by branch/Forex Relationship Manager (Forex RM).

II. Offer Details

1. The Offer is valid for ICICI Bank Customer/s only and shall be valid and subsisting during the Offer Period, unless otherwise notified by ICICI Bank.
2. Below mentioned Customer/s shall be eligible to avail Forex Preferential Rate Offer of 30 paisa/unit per transaction on applicable currencies:-
 - a. All retail ICICI Bank resident customers and non-customers doing outward remittances through Money2World(M2W) platform on ICICI Bank Internet Banking and/or offline through branch channel, during the campaign period (i.e., January 01, 2022 to February 28, 2022, both days inclusive).
 - b. All retail ICICI Bank resident Customer/s buying and re-loading Forex Prepaid Card online through iMobile and/or ICICI Bank Internet Banking channel and/or offline through Branch channel, during the campaign period (i.e., January 01, 2022 to February 28, 2022, both days inclusive).
 - c. Minimum and maximum amount of transaction for eligibility:-
 - i. Outward remittances- As per regulatory and ICICI Bank limit
 - ii. Forex Prepaid Card- As per regulatory and ICICI Bank limit
 - d. One Customer shall be eligible for offer on multiple transactions.
 - e. Offer is applicable only for resident customers of India.

III. Terms & conditions prescribed by ICICI Bank

1. ICICI Bank reserves the right to modify/ change/discontinue all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation, whatsoever.
2. Terms and conditions of ICICI Bank forex services and third parties apply. ICICI Bank is not responsible for third party products, goods, services and Offers.
3. ICICI Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount/benefit or of the products/services under the Offer.
4. The existence of a dispute, if any, regarding the Offer shall not constitute a claim against ICICI Bank.
5. ICICI Bank reserves the right to disqualify the Customer/s from the benefits of the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said Offer.
6. The Offer is not available wherever the above mentioned currencies are not used and / or on products / services for which such offers cannot be made available for any reason whatsoever.

Preferential Rate Offer on Forex Services at Internet Banking, iMobile application & branch channel

I. Offer Details

1. The Offer is only valid for ICICI Bank Customer/s and shall be valid and subsisting during the Offer Period, unless otherwise notified by ICICI Bank.
2. Promo Code applicable is- **"STDY30"** for outward remittance and **"STUDY30"** for Forex Prepaid Card. Use Promo Code to avail 30 paisa/unit discount on transaction rate.
3. Below Customer/s shall be eligible for availing Promo Code Offer:-
 - i. Resident Customer/s doing outward remittances online through ICICI Bank Internet Banking and/or offline through branch channel.
 - ii. Resident Customer/s doing Forex Prepaid Card re-load transaction online through iMobile application and ICICI Bank Internet Banking (applicable for existing ICICI Bank customer/s) or offline through branch channel (applicable for existing ICICI Bank Customer/s), during the campaign period (i.e. January 01, 2022 to February 28, 2022, both days inclusive).
 - a. Minimum and maximum amount of transaction for eligibility:-
 - i. Outward remittance- As per regulatory and ICICI Bank limit
 - ii. Forex Prepaid Card- As per regulatory and ICICI Bank limit
 - b. One Customer shall be eligible to use this code for multiple transactions during the campaign period.

II. Steps to avail the Forex Promo Code for outward remittance- **"STDY30"**

a. Through Internet Banking (Existing ICICI Bank Customer/s)

1. Login at internet banking account at www.icicibank.com
2. Under 'Payments and Transfer', click on 'Fund Transfer'
3. Select the option – 'Overseas Transfer'
4. Click on 'Send Money Now', a new page of Money2World would open
5. On the right side under 'Quick Links', click on "Add Receiver" and then click on submit
6. Add the receiver details like name, address, country, etc.
7. Please verify the receiver details added through One Time Password (OTP) received on registered mobile number
8. Post addition of receiver, please click on "Transfer money" tab and then initiate the transaction by mentioning the purpose of remittance, amount, currency, etc.
9. Enter Promo Code- **"STDY30"** to avail 30 paisa/unit discount on transaction rate
10. Please verify the transaction details and then complete by entering the OTP received on registered mobile number and the debit card grid value.

b. Through internet banking (Non-ICICI Bank Customer/s)

Registration steps:

Select the relevant option:

- i. Aadhaar has a verified mobile number (Online E-KYC)
- ii. Aadhaar does not have a verified mobile number (Physical visit to branch)

a) For 'Aadhaar has a verified mobile number', below are the steps:

Step 1: Enter Aadhaar number & verify using the OTP received on registered mobile number
Step 2: The basic details will be displayed. Enter the Permanent Account Number (PAN), e-mail ID and other profile details as required
Step 3: Enter password and captcha
Step 4: Read and confirm the applicable terms and conditions and the declaration
Step 5: Click on video KYC, an officer of the ICICI Bank will authenticate the Customer, take a live photo, signature and a PAN card photo
Step 6: Bank will verify the request. Once approved, Customer/s will be able to transact up to USD 25,000 per financial year.

b) For : '**Aadhaar does not have verified mobile number**', below are the steps:

Step 1: Enter the basic registration details like name, address, PAN number, etc
Step 2: Enter password and captcha
Step 3: Read and confirm the applicable terms & conditions and the declaration
Step 4: A registration number will be generated and Customer/s will have to visit the branch for completing the registration process & submit the KYC documents such as PAN card and any address proof - passport, voter ID Card, driving license, etc.
Step 5: Upon KYC verification at the branch, click 'Validate Registration' on the Money2World homepage
Step 6: Enter OTP sent to mobile number and e-mail ID to complete registration.

Steps to Initiate the transfer on Money2World:

1. Post successful registration on Money2World, login to Money2World with the user ID (registered email id) and password
2. Add the Indian bank account from where funds are to be sent
3. Click on "Add Receiver" and enter the receiver details like receiver name, address, receiver bank details like account number, bank name, branch address, SWIFT code, routing number (for USA), IBAN (for European countries), BSB code (for Australia), transit number (for Canada), correspondent bank details (for cross-currency transfers) etc.
4. Enter the other transaction details like currency, amount, purpose of remittance
5. Enter Promo Code- "**STDY30**" to avail 30 paisa/unit discount on transaction rate
6. Click on continue to enter the OTP received on the registered mobile number.
7. Select the payment mode - NEFT/ RTGS using internet banking of the other bank or payment gateway option
8. Transfer the funds to ICICI Bank account via selected payment mode
9. Once the transaction is submitted and the funds are received in the ICICI Bank account, the transaction shall be processed within 1 working day.

III. Steps to avail the Forex Promo Code for Forex Prepaid Card- "STUDY30"

a. Through Internet Banking

- i. **For new Forex Prepaid Card users (existing Customer/s of ICICI Bank applying for new Forex Prepaid Card)**
 1. Login at internet banking account at www.icicibank.com
 2. Click on 'Cards & Loans' under the 'My Accounts' section
 3. Click on 'Forex & Prepaid Cards' under the 'Cards & Loans' section

4. Click on 'Apply for Forex Prepaid Card'
5. Choose 'Forex Prepaid Card'
6. Enter details like passport number, passport expiry date, name to be printed on card
7. Confirm Forex Prepaid Card delivery address
8. Accept terms & conditions of ICICI Bank Forex Prepaid Card
9. Click on 'Generate card' (The card will be delivered in 5 working days).

ii. For existing Forex Prepaid Card users

1. Login at internet banking account at www.icicibank.com
2. Click on 'Cards & Loans' under the 'My Accounts' section
3. Click on 'Forex & Prepaid Cards' under the 'Cards & Loans' section
4. Click on 'View and Manage your Forex Prepaid Card'
5. Click on 'Reload'
6. Select "Purpose of Travel", enter "Passport number", "Passport expiry date", "Country of visit", "Travel Date" & "Return Date"
7. Fill amount in respective currency for Forex Prepaid Card product.
8. Enter promo code as- "STUDY30" to avail 30 paisa/unit discount on transaction rate
9. Enter grid card for authorization & complete payment.

iii. If users' existing forex prepaid card is not linked online

1. Login at internet banking account at www.icicibank.com
2. Click on 'Forex & Prepaid Card' under the 'My Accounts' section
3. Click on 'Link Forex Prepaid Card'
4. Enter the requisite details
5. Click on submit
6. A SR is generated and the TAT for linking of the travel card to the savings account is 1 working day.

iv. Post users' existing forex prepaid card is linked online

1. Login at internet banking account at www.icicibank.com
2. Click on 'Forex & Prepaid Card' under the 'My Accounts' section
3. Click on 'Reload' tab
4. Select "Purpose of Travel", "Country of visit", "Travel Date" & "Return Date"
5. Fill amount in respective currency for Forex Prepaid Card product.
6. Enter promo code as- "STUDY30" to avail 30 paisa/unit discount on transaction rate
7. Enter grid card for authorization & complete payment
8. Forex Prepaid Card will be re-loaded instantly on best effort basis. In case of any system issues, card will be reloaded within 24 working hours of initiating request.

b. Through i-Mobile

i. For New Forex Prepaid Card users (existing Customer of ICICI Bank)

1. Login at ICICI Bank iMobile application
2. Click on "Cards & Forex" section

3. Click on "Forex Prepaid Cards"
4. Select "Purpose of Travel", enter "Passport number", "Passport expiry date", "Country of visit", "Travel Date" & "Return Date"
5. Fill amount in respective currency for Forex Prepaid Card product.
6. Enter promo code as- "**STUDY30**" to avail 30 paisa/unit discount on transaction rate
7. Enter grid card for authorization & complete payment
8. The travel card will be delivered in 2 working days. Forex Prepaid card will be re-loaded in one working day after receipt of document at the branch.

ii. If users' existing forex prepaid card is not linked online

1. Login at ICICI Bank iMobile application
2. Click on "Cards & Forex" section
3. Click on "Forex Prepaid Cards"
4. Click on "Link your Forex Prepaid Card Now"
5. Enter the requisite details like Forex Prepaid Card number & passport number
6. Click on validate & submit
7. An SR is generated and the TAT for linking of the Forex Prepaid Card to the savings account is 1 working day

iii. Post users' existing forex prepaid card is linked online

1. Login at ICICI Bank iMobile application
2. Click on "Cards & Forex" section
3. Click on "Forex Prepaid Cards"
4. Click on desired linked Forex Prepaid Card number for reload
5. Click on "Reload"
6. Select "Purpose of Travel", "Country of visit", "Travel Date" & "Return Date"
7. Fill amount in respective currency for Forex Prepaid Card product.
8. Enter promo code as- "**STUDY30**" to avail 30 paisa/unit discount on transaction rate
9. Enter grid card for authorization & complete payment
10. Forex Prepaid Card will be re-loaded instantly on best effort basis. In case of any system issues, card will be reloaded within 24 working hours of initiating request.

Terms and Conditions governing Promo code offer provided by ICICI Bank Foreign Exchange Services

These are the terms and conditions governing the promotional code offers provided by ICICI Bank on its foreign travel financial services through ICICI Bank's Internet Banking to its customers who shall receive the email communication of the Offers on their registered email ID. The participation in this Offer shall be governed by the retail forex terms & conditions present on <https://indianli.icicibank.com/campaign/online-services/forex/campaign.html#> & terms and conditions envisaged herein ("Terms and Conditions").

I. Definitions:

1. "**Participant**" refers to the outward remittances and Forex Prepaid Card ICICI Bank customers and non-customers, who have made Successful Transactions online through

Internet Banking and/or iMobile channels as applicable and offline through forex enabled branches as applicable.

2. **"Transaction"** refers to outward remittance transaction and/or Forex Prepaid Card re-load transaction made by the Participants via internet banking and/or iMobile as applicable and/or ICICI Bank forex enabled branches as applicable.
3. **"Successful Transaction"** refers to the transaction where the fund is transferred abroad and/or Forex Prepaid Card is re-loaded and are delivered to the beneficiary as per instructions given by the Participant.
4. **"Offer"** shall mean the discount provided to the ICICI Bank customers and non-customers on completion of Successful Transactions.
5. **"Offer Period"** refers to the time period of the Offer communicated by ICICI Bank in which the discount is valid. ICICI Bank may extend/reduce/cancel the Offer Period at its sole discretion with or without notice.
6. **"Eligible Customer"** is a Customer who meets the eligible criteria for offer.
7. **"Primary Terms and Conditions"** shall mean the standard terms and conditions applicable to Money2World(M2W) and ICICI Bank Forex Prepaid Card.
8. **"Transaction date"** is defined as the date of authorization of the transaction.
9. **"Void Transaction"** shall mean any transaction wherein the transaction made by using the Money2World(M2W) and Forex Prepaid Card has been canceled by the merchant establishment prior to settlement with ICICI Bank.

II. How to enter Offer Promo Code:

1. To participate in the Offer, the Participant shall be required to enter promo code in the 'Promo Code' field available on online platforms and make a Successful Transaction through their internet banking and/or iMobile as applicable for the products for online transaction. For offline transaction- Customer will be assisted by branch/forex RM, during the Offer Period, in due compliance with the terms and conditions governing Foreign Exchange Services, available at website (<https://indianli.icicibank.com/campaign/online-services/forex/campaign.html#>)
2. Customer needs to enter promo code as applicable for the products in Promo Code field available on Money2World(M2W) platform on Internet Banking for online outward remittances and iMobile and/or Internet Banking for online re-load of Forex Prepaid Card applicable for existing Customer. For offline- Customer will be assisted by Branch/Forex RM.

III. Eligibility:

1. The Offer is applicable only to Customers who enter promo code as mentioned above for online and offline transaction as mentioned above.
2. Offer is valid, if the Participant places a Successful Transaction as mentioned above.
3. The Successful Transaction should be completed within the Offer Period, subject to the terms and conditions governing the usage of Foreign Exchange Services offered by ICICI Bank.

IV. Other Terms & Conditions

1. Under the promotional Offer, upon compliance with the conditions mentioned above, the Participant shall be entitled to a discount from ICICI Bank for the products to which Offer is applicable.
2. In case there is more than one offer available simultaneously, no two offers can be combined by the Participant. The discount provided to the Participant will be as per the promo code applied by him/her irrespective of a better offer prevailing at the time of transaction. It shall be entirely at the discretion of ICICI Bank to consider any exceptions to the above.
3. The discount will be provided only if all the stated conditions for the promo code is met in the same transaction for which promo code is applied.
4. No claim for discount shall be entertained offline or post completion of the transaction in case the Participant does not enter the promo code at the time of executing the transaction.
5. The Participant shall be awarded the discount in the same transaction during the Offer Period as soon as he/she mentions the applicable promo code given in the banner while transacting through internet banking or iMobile application or ICICI Bank forex enabled branches.
6. Any tax or other liabilities or charges payable to the government or any other statutory authority/body, which may arise or accrue to the Participant due to the provision of the discount offer, shall be to the sole account of the Participant. Tax deducted at source, if any, on the monetary value of the discount offer shall be payable by the Participant.
7. ICICI Bank shall not be obliged to make any public announcements to intimate the Participant of the award of the discount offer hereunder.
8. ICICI Bank shall not be responsible for any delay or defect in providing the discount offer code to the Participant on account of any reasons whatsoever including, without limitation on account of delays or failures attributable to reasons beyond the control of ICICI Bank. ICICI Bank shall also not be liable for cancelling and abandoning of the discount offer.
9. Promo code provided may be temporarily discontinued due to unavoidable conditions including but not restricting to market volatility, market sensitive news etc.
10. ICICI Bank reserves the right to modify/change all or any of the terms and conditions governing the Offer. All changes in the terms and conditions shall be posted on <https://www.icicibank.com/online-services/forex/index.page> ("Website"). ICICI Bank also reserves the right to discontinue the Offer without assigning any reasons whatsoever.
11. The Offer and the opportunity to participate therein are entirely voluntary. Participation in this Offer shall be deemed to be acceptance of all the terms and conditions governing the Offer.
12. The discount offer enumerated herein shall be non-transferable and / or non-negotiable. No cash or any other substitute shall be offered for the discount offer. ICICI Bank reserves the right to change the discount offer offered at any point of time without informing the Participant.
13. The Offer shall be governed by Indian law. All disputes arising under this Offer are subject to the exclusive jurisdiction of the competent courts of Mumbai, India.

14. The terms and conditions of the Offer shall be in addition to and not in substitution/derogation to the terms and conditions governing the usage of foreign travel financial services offered by ICICI Bank
15. Request for extension of expiry date or re validation of used/expired key would not be considered.
16. No reminder mails for redemption of promo code will be sent to Participant by ICICI Bank.
17. In case Promo code is eligible only for partial orders, then discount may be provided only for the eligible part of the transaction.
18. The decision of ICICI Bank shall be deemed to be final and binding in all matters pertaining to the Offer.

V. Terms & conditions prescribed by ICICI Bank

1. If a Participant ceases to be a Participant at any time during the Offer Period, all the benefits under the Offer shall lapse and shall no more be available to such cardholder.
2. There is no cap for redemption of the Offer by Customer. Offer can be availed multiple times subject to meeting eligibility criteria of the offers.
3. In case a Customer cancels any transaction/s, due to which he/she had qualified for the offer, then the Customer shall no more be eligible for the offer.
4. In case of difference between authorized transactions and settled transactions, authorized amount will be considered.
5. This Offer is brought to you by ICICI Bank's Money2World(M2W) and Forex Prepaid Card department and is made available only to Customers selected at the discretion of ICICI Bank.
6. ICICI Bank shall not be held liable to disclose the transaction amount of the Customer availing the offer at any point of time.
7. ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of offer.
8. In the event any alternative is offered, selection of the same shall be at the sole discretion of ICICI Bank. ICICI Bank does not guarantee and make any representation about the quality, usefulness, worthiness and/or character of the Offer, and shall not be responsible if the same, in any way, is found to be defective.
9. ICICI Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Customer/s under the Offer.
10. ICICI Bank reserves the right to disqualify/ exclude Customer from the Offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the outward remittance and Forex Prepaid Card services.
11. No queries shall be entertained after 90 days from the closure date of the Offer Period. The existence of a dispute, if any, regarding the offer shall in no event constitute a claim against ICICI Bank.
12. The participation in the Offer is entirely voluntary and it is understood, that the participation by the cardholder/s shall be deemed to have been made on a voluntary basis.
13. In all matters relating to the Offer, the decision of ICICI Bank shall be final and binding in all respects.

14. The Offer is not available, wherever prohibited and / or on merchandise / products / services for which such promotion cannot be offered for any reason whatsoever.
15. These terms shall be in addition to and not in substitution / derogation to the terms and conditions governing the facility / Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the facility / Primary Terms and Conditions.
16. ICICI Bank reserves the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation, whatsoever. ICICI Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation, whatsoever.