ICICI Bank

## Most Important Terms and Conditions (MITC)

**Last updated on Nov 6th, 2026**

To get the complete version of the Credit Card Terms and Conditions, please visit https://www.icici.bank.in/

### Section I: Key Fact Sheet

**a) Schedule of fees and Charges:**

1. **Joining Fees, Annual Fees and Supplementary Card Fees:**

| ICICI Bank Card Variant | Joining Fee (1st year) ₹ | Annual Fee (1st year) ₹ | Annual Fee (2nd year onwards) ₹ | Supplementary Card/Add-On Card/Plus Card Fee (Annual) ₹ (w.e.f. Nov 15, 2024) | Minimum Spends for Annual fee reversal* ₹ |
|---|---|---|---|---|---|
| 1838 Reserve ICICI Bank Credit Card | 1,75,000 | Nil | 1,75,000 | NA | NA |
| Times Black ICICI Bank Credit Card | 20,000 | Nil | 20,000 | 3,500***** | 25,00,000**** |
| ICICI Bank Emeralde Private Metal Credit Card | 12,499 | Nil | 12,499 | 3,500****** (w.e.f. Jan 15, 2026) | 10,00,000*** |
| ICICI Bank Emeralde Private Credit Card | 12,000 | Nil | 12,000 | Nil | 10,00,000*** |
| ICICI Bank Emeralde Credit Card | 12,000 | Nil | 12,000 | Nil | 10,00,000*** |
| ICICI Bank Sapphiro Credit Card | 6,500 | Nil | 3,500 | 199 | 6,00,000* |

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|---|---|---|---|---|---|
| ICICI Bank Rubyx Credit Card | 3,000 | Nil | 2,000 | 199 | 3,00,000*** |
| ICICI Bank Coral Credit Card | 500 | Nil | 500 | 199 | 1,50,000*** |
| ICICI Bank Platinum Chip Credit Card | Nil | Nil | Nil | 199 | Nil |
| ICICI Bank Signature Credit Card | 25,000 | Nil | 2,000 | 199 | NA |
| ICICI Bank Ascent American Express (R) Credit Card | 4,000 | Nil | 1,000 | 199 | NA |
| ICICI Bank Platinum Identity Credit Card | 2,000 | Nil | 750 | 199 | NA |
| ICICI Bank HPCL Platinum Credit Card / ICICI Bank HPCL Titanium Credit Card / ICICI Bank HPCL Coral Credit Card | 199 | Nil | 199 | 199 | 50,000* |
| ICICI Bank HPCL Super Saver Credit Card | 500 | Nil | 500 | 199 | 1,50,000* |
| Manchester United Signature Credit Card | 2,499 | Nil | 2,499 | 199 | 2,50,000* |
| Manchester United Platinum Credit Card | 499 | Nil | 499 | 199 | 1,25,000* |

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| Chennai Super Kings ICICI Bank Credit Card | 500 | Nil | 500 | 199 | 1,50,000* |

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|---|---|---|---|---|---|
| Adani One ICICI Bank Signature Credit Card | 5,000 | Nil | 5,000 | 199 | 6,00,000* |
| Adani One ICICI Bank Platinum Credit Card | 750 | Nil | 750 | 199 | 3,00,000* |
| MakeMyTrip ICICI Bank Credit Card | 999 | Nil | 999 | 199 | 3,00,000 |

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|---|---|---|---|---|---|
| ICICI Bank Unifare Credit Card | 299 | Nil | 299 | 199 | 50,000* |
| ICICI Bank Coral Credit Card against Fixed Deposit | 500 | Nil | 500 | 199 | 1,50,000* |
| ICICI Bank Instant Platinum Credit Card | Nil | Nil | Nil | 199 | NA |
| Accelero ICICI Bank Credit Card | 499 | Nil | 499 | 199 | 1,25,000* |
| MakeMyTrip ICICI Bank Platinum Credit Card | 500 | Nil | Nil | 199 | NA |
| MakeMyTrip ICICI Bank Signature Credit Card | 2,500 | Nil | Nil | 199 | NA |
| ICICI Bank Parakram Credit Card | Nil | Nil | Nil | 199 | NA |

| | | | | | |
|---|---|---|---|---|---|
| ICICI Bank Parakram Select Credit Card | Nil | Nil | Nil | 199 | NA |
| Emirates Skywards ICICI Bank Emerald Credit Card | 10,000 | Nil | 10,000 | 199 | NA |
| Emirates Skywards ICICI Bank Sapphiro Credit Card | 5,000 | Nil | 5,000 | 199 | NA |
| Emirates Skywards ICICI Bank Rubyx Credit Card | 1,000 | Nil | 1,000 | 199 | NA |
| ICICI Bank Expressions Credit Card | 499 | Nil | 499 | 199 | 1,50,000* |
| Amazon Pay ICICI Bank Credit Card | Nil | Nil | Nil | Nil | Nil |
| ICICI Bank NRI Coral Credit Card | 1,000 | Nil | 500 | 199 | 1,50,000*** |
| ICICI Bank NRI Sapphiro Credit Card | 6,500 | Nil | 3,500 | 199 | 6,00,000* |
| ICICI Bank Rubyx Credit Card against Fixed Deposit | 3,000 | Nil | 2,000 | 199 | 3,00,000* |
| ICICI Bank Diamant World Mastercard Credit Card | 1,25,000 | Nil | 10,000 | Nil | 25,00,000*** |
| ICICI Bank PM SVANidhi Credit Card | Nil | Nil | Nil | Not Applicable******* | Nil |

**ICICI Bank Coral RuPay credit card is available in Braille as well*

The Cards will have the same pricing irrespective of the network variant opted for, unless stated otherwise.

The fees may vary for each Card member and from offer to offer. The same is communicated to the Card member at the time of applying for the Credit Card.

Cards with no Joining Fee / Annual Fee will have no joining / annual benefits. This applies to all Cards, except Accelero ICICI Bank Credit Card. In case of ICICI Bank Platinum Chip Credit Card, a Joining Fee / Annual Fee of ₹ 99 and in case of ICICI Bank HPCL Coral/Silver/Titanium/Gold/Platinum Credit Card, a Joining Fee / Annual Fee of ₹ 500 shall continue as communicated at the time of sourcing.

The fees as applicable are billed to the Card account and are stated in the Card statement of the month in which they are charged. Cards sourced with no Joining / Annual fee, will not have these charges levied in the statement cycles. However, the Bank reserves the right to revise the policy and charge Annual Fee on the Card in future with due intimation to customer as per regulatory guidelines.

Sourcing (Issuance) of ICICI Bank Emeralde Credit Card and ICICI Bank Emeralde Private Credit Card with monthly membership plan has been discontinued w.e.f. Jul 24, 2025. Also, customers need to spend at least ₹<1,00,000> in the preceding month for the monthly charge's reversal (Spends made from the first day of card issuance to the next 1 month will be considered, as per the reversal T&Cs).

The 1838 Reserve ICICI Bank Credit card/ Emeralde Private Metal Credit Card is issued as a relationship-based product and is subject to the Cardholder maintaining a minimum relationship value with ICICI Bank, as prescribed by the Bank from time to time. If the Cardholder does not maintain such minimum relationship value, ICICI Bank reserves the right at its discretion and with prior notice, to downgrade, withdraw or discontinue the Card and / or any benefits, features or privileges associated with the Card.

**Mine Credit Card by ICICI Bank**

| Monthly Plan Name | Starter Free Plan | Pro 49 Plan | Premium 149 Plan |
|---|---|---|---|
| Monthly Fee (₹) | Nil | 49 | 149 |
| Spends for Monthly Fee Reversal (₹) | Nil | 10000** | 20000** |
| Supplementary Card Fee (₹) | Nil | | |

*If total spends on the Credit Card is equal to or more than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the subsequent year shall be reversed. If total spends on the Credit Card is less than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the subsequent year shall not get reversed. Spends through EMI transactions on Credit Card are not included in total spends calculation.

**If the total spends on the Mine credit card is equal to or more than this amount during a plan cycle, the monthly fee applicable on such credit card for the same plan cycle shall be reversed. The reversal provided will be in the form of Mine Cash. The selected plan will be applicable for the calendar month and the monthly fee will be charged on or before the 7th of every month. Reversals in the form of Mine Cash shall be provided on or before the 7th of next calendar month.

***If total spends on the Credit Card is equal to or more than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the year shall be reversed on card anniversary year completion. If total spends on the Credit Card is less than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the year shall not get reversed. Spends through EMI transactions on Credit Card are not included in total spends calculation.

ICICI Bank Coral Credit Card (Braille) is available for visually impaired customers categorising under Persons with Disabilities (PWD). The card has special indented card plastic for the ease of using the credit card w.e.f from <Sep 25th, 2026> to promote inclusivity.

ICICI Bank PM SVANidhi Credit Card will be available from <Oct 20th, 2026> for small vendors/ hawkers under PM SVANidhi Scheme with joint responsibility of MoHUA (Ministry of Housing & Urban Affairs) & Department of Financial Services (DFS) to strengthen financial planning for the segment.

****If total spends on the Credit Card is equal to or more than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the subsequent year shall be reversed. If total spends on the Credit Card is less than this amount during an anniversary year, the Annual Fee applicable on the Credit Card for the subsequent year shall not get reversed.

*****For Times Black ICICI Bank Credit Card, Supplementary Card fee of ₹3,500 + GST is applicable one time only for each Supplementary Card. The customer can redeem the Milestone Benefits only after the payment of the Joining fee/ Annual fee and crossing the spending threshold.

******For ICICI Bank Emeralde Private Metal Credit Card, Supplementary Card fee of ₹ 3,500 + GST is applicable as a one-time fee for each Supplementary Card w.e.f. Jan 15, 2026.

*******For ICICI Bank PM SVANidhi Credit Card, no supplementary card will be issued.

**Spend Threshold Criteria (w.e.f. Nov 15, 2024)**
The spend threshold for annual fee reversal and milestone benefits will exclude rent, government, and education payments.

Note: Transaction of Credit Balance Refund, Joining Fee, Annual Fee, Late Payment Fee, Interest Charges, Principal amount, DCC fee, Reward redemption handling fee, Reversal transaction, cancelled transaction, Equated Monthly Instalment (EMI) transaction, and other transactions of similar nature on Credit Card are not included in total spends calculation (for Annual Fee Waiver and Milestone Benefits).

Please note: Annual gifts will not be issued in case a customer receives benefit of Annual Fee reversal basis spend on any card**.**

## UPI On RuPay Credit Card by ICICI Bank

These terms and conditions constitute the contract between the User and ICICI Bank. These shall be in addition to and not in derogation of above listed MITC for Credit Cards.

The user agrees to abide by the below terms in addition to those mentioned in MITC for Credit Cards.

The functionality of RuPay Credit card on UPI will be made available to the ICICI Bank Users who satisfy the eligibility criteria. This provision is made at the sole discretion of ICICI Bank and the offerings may be altered/ paused/ discontinued by ICICI Bank at any time, with or without prior intimation to the Users.

### Terms of Service

The below terms and conditions for Credit Card on UPI are an addendum to the general terms conditions of any account or facility provided by ICICI Bank to its Customers.

1. This facility will be provided, subject to approval of ICICI Bank RuPay Credit Card at the request of the User.
2. The customer should have the mobile number linked with the UPI app to be set as registered mobile number for their ICICI Bank RuPay Credit Card.
3. User will have to set a 4-digit UPI Pin to activate UPI functionality on ICICI Bank RuPay Credit Card and all UPI payments will be authenticated using the 4-digit UPI PIN. The 4-digit Credit Card PIN will not be considered for authenticating UPI transactions
4. Setting-up of UPI PIN will be considered as customer consent for activation of card.
5. User can only make P2M transactions allowed on RuPay network.
6. Transactions on P2P, P2PM, digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds and any other categories as restricted by the ICICI Bank/RBI are not allowed
7. UPI on Credit Card will be subject to both credit card limits provided to customer by ICICI Bank and the existing UPI transaction limits as set by NPCI for all UPI transactions (whichever is lower).
8. All fees, finance charges, surcharges or mark-ups applicable on Credit Card transactions will be applicable on CC on UPI transactions too.
9. Cash withdrawal will not be allowed from CC on UPI transactions
10. Any transaction done against CC on UPI will be deducted from your existing credit card limit.
11. This ICICI Bank RuPay Credit Card on UPI cannot be set as a default option to receive funds
12. In case of renewal or replacement of ICICI Bank RuPay Credit Card, user has to re-register on UPI App with updated
    a. Credit Card details
13. In case of device change, user has to re-register for credit card on UPI app with same SIM. Application installed in previous device will be de-registered.

**2. Finance Charges: (With effect from November 15, 2024)**

(1) Finance charges for the revolving credit facility on retail transaction and cash advances = 3.75% per month i.e., 45% per annum.

For retail purchases, balance transfer, cash advances, non-payment of minimum amount due, late payment etc. the APR is same (3.75% per month i.e., 45% per annum.)

(2) 1838 Reserve ICICI Bank Credit Card, finance charges for the revolving credit facility on retail transaction and cash advances = 1.67% per month i.e., 20% per annum.

For retail purchases, balance transfer, cash advances, non-payment of minimum amount due, late payment etc. the APR is same (1.67% per month i.e., 20% per annum.)

**3. Other Service Charges and Fees:**

| | | |
|---|---|---|
| Card replacement fee | Current Charges | **With effect from Dec 11, 2026** |
| | ₹200 for all cards<br><br>Exception:<br>₹3500 for Emeralde Private Metal Credit Card<br>₹3500 for Times Black ICICI Bank Credit Card<br>₹5000 for 1838 Reserve ICICI Bank Credit Card | ₹300 for all cards<br><br>Exception:<br>₹3500 for Emeralde Private Metal Credit Card<br>₹3500 for Times Black ICICI Bank Credit Card<br>₹5000 for 1838 Reserve ICICI Bank Credit Card |

| | | |
|---|---|---|
| Priority Pass replacement fee | **Current Charges** | **With effect from Dec 11, 2026** |
| | NIL | ₹<300> for all applicable card variants<br><br>• ICICI Bank Emeralde Private Metal Credit Card<br>• ICICI Bank Emeralde Private Credit Card<br>• ICICI Bank Emeralde Credit Card<br>• ICICI Bank Sapphiro Credit Card<br>• Times Black ICICI Bank Credit Card |

| | | | |
|---|---|---|---|
| | | | • MakeMyTrip ICICIC Bank Signature Credit Card<br>• MakeMyTrip ICICI Bank Credit Card<br>• Emirates Skywards ICICI Bank Emeralde Credit Card<br>• Emirates Skywards ICICI Bank Sapphiro Credit Card<br>• Adani One ICICI Bank Signature Credit Card<br>• ICICI Bank Parakram Select Credit Card<br>• ICICI Bank Diamant World Mastercard Credit Card |
| Foreign currency transactions** | Mark-up of 3.50%. A refund initiated by the customer on similar Foreign Currency transactions will also attract a 3.5% Mark-up fee.<br><br>Exception:<br>1. Mark-up of 2% will be levied for Emeralde Private Metal Credit Card, Emeralde Private Credit Card and Emeralde Credit Card (w.e.f. Nov 15, 2024)<br>2. No Forex Mark-up will be levied on the MakeMyTrip ICICI Bank Credit Card (w.e.f. Nov 10, 2026) (Not applicable on the MakeMyTrip ICICI Bank Signature Credit Card and the MakeMyTrip ICICI Bank Platinum Credit Card).<br>3. Mark-up of 1.49% will be levied on Times Black ICICI Bank Credit Card.<br>4. Mark-up of 1.99% will be levied for the Amazon Pay ICICI Bank Credit Card.<br>5. No Mark-up fee will be levied on 1838 Reserve ICICI Bank Credit Card.<br>6. Foreign Currency transaction is restricted for ICICI Bank PM SVANidhi Credit Card | | |

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|---|---|---|
| Dynamic Currency Conversion Fee | **Current Charges** | **Charges w.e.f. Jan 15, 2026** |
| | 1% Dynamic Currency Conversion fee will be applied on all transactions conducted in Indian currency at international locations or transactions carried out in Indian currency at merchants located in India but registered in a foreign nation. | 3.5% Dynamic Currency Conversion fee will be applied on all transactions conducted in Indian currency at international locations or transactions carried out in Indian currency at merchants located in India but registered in a foreign nation.<br><br>Exceptions:<br>1. 2% Dynamic Currency Conversion fee will be levied for ICICI Bank Emeralde Private Metal Credit Card, ICICI Bank Emeralde Private Credit Card and ICICI Bank Emeralde Credit Card.<br>2. No Dynamic Currency Conversion fee will be levied for the MakeMyTrip ICICI Bank Credit Card with effect from Nov 10, 2026. (Not applicable on the MakeMyTrip ICICI Bank Signature Credit Card and the MakeMyTrip ICICI Bank Platinum Credit Card).<br>3. 1.49% Dynamic Currency Conversion fee will be levied for Times Black ICICI Bank Credit Card.<br>4. 1.99% Dynamic Currency Conversion fee will be levied for Amazon Pay ICICI Bank Credit Card.<br>5. No Dynamic Currency Conversion fee will be levied for 1838 Reserve ICICI Bank Credit Card. |

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|---|---|
| | <table><tr><td></td><td>6. Foreign Currency transaction is restricted for ICICI Bank PM SVANidhi Credit Card</td></tr></table><br>Dynamic Currency Conversion (DCC) Fee:<br><br>Any refund initiated by the customer will also attract a DCC fee based on the variant rate. |
| Rent Pay Transactions*** | 1% fee on transaction amount<br>Merchant Category Code: 6513**** |
| Fuel Transaction (w.e.f. Nov 15, 2024) | A fee of 1% of the transaction amount will be charged for fuel transactions exceeding Rs. 10,000<br>Merchant Category Code: 1361, 5172, 5541, 5542, 5983, 9752, 5555, 3851**** |
| Utility Transaction (w.e.f. Nov 15, 2024) | A fee of 1% of the transaction amount will be charged for utility payment transactions exceeding Rs. 50,000<br>Merchant Category Code: 4899, 4900, 4901, 4814, 4821**** |
| Transportation Transaction (w.e.f. Jan 15, 2026) | A fee of 1% of the transaction amount will be charged on transactions exceeding ₹ 50,000 that are categorised under the merchant category 'Transportation'<br>Merchant Category Code: 4111, 4112, 4784, 4131**** |
| Education Payment (w.e.f. Nov 15, 2024) | A fee of 1% of the transaction amount will be charged for education payments made through third-party apps<br>Merchant Category Code: 8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494, 7911**** |
| Skill-Based Gaming Transactions (w.e.f. Jan 15, 2026) | A fee of 2% of the transaction amount will be charged for skill-based gaming transactions<br>Merchant Category Code: 5816**** |
| Wallet Load (w.e.f. Jan 15, 2026) | A fee of 1% of the transaction amount will be charged for wallet load transactions of ₹ 5,000 or more<br>Merchant Category Code: 6540**** |

<table>
<tr><td>Cash advance – transaction fee</td><td>On all cards – 2.5% on advanced amount, subject to minimum of ₹500<br><br>Exception:<br>ICICI Bank Emeralde Private Metal Credit Card - Nil<br>ICICI Bank Emeralde Credit Card – Nil<br>ICICI Bank Emeralde Private Credit Card – Nil<br>Times Black ICICI Bank Credit Card – Nil<br>1838 Reserve ICICI Bank Credit Card – Nil<br>ICICI Bank PM SVANidhi Credit Card – Not Applicable</td></tr>
<tr><td>Redemption Handling Fee</td><td>A Redemption Handling Fee plus Goods and Services Tax (GST) will be charged towards handling and delivery on every redemption request for reward points earned on ICICI Bank Credit Cards.<table><tr><th>Reward Scheme</th><th>Reward Handling Fee</th></tr><tr><td>ICICI Bank Rewards Scheme</td><td>₹99</td></tr><tr><td>Mine Cash Statement Credit Redemptions</td><td>₹99</td></tr><tr><td>Mine Cash Catalogue Based Redemptions</td><td>₹25</td></tr></table></td></tr>
<tr><td></td><td>For ICICI Bank Rewards powered by ICICI Bank Rewards scheme<table><tr><th>Reward Scheme</th><th>Reward Handling Fee</th></tr><tr><td>Catalogue Based Redemptions</td><td>₹99</td></tr><tr><td>Emeralde Private Metal Credit/<br>Times Black ICICI Bank Credit</td><td>Nil</td></tr></table></td></tr>
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<tr><td></td><td><table>
<tr><td>Card/ 1838 Reserve ICICI Bank Credit Card Redemptions</td><td></td></tr>
<tr><td>Online and in-store redemptions at Online Partner Brands</td><td>₹25</td></tr>
</table></td></tr>
<tr><td>Over-limit charges* (excluding ICICI Bank Emeralde Private Metal Credit Card and Emeralde Credit Card)</td><td>2.50% on the over-limit amount (subject to a minimum of ₹550)<br><br>Please note over-limit facility (for customer induced transactions) will be provided only basis explicit consent from customer as per regulatory guideline</td></tr>
<tr><td>Fee on cash payment at branches</td><td><table>
<tr><th>Current Charges</th><th>(w.e.f. Jan 15, 2026)</th></tr>
<tr><td>₹ 100 per payment transaction</td><td>₹ 150 per payment transaction</td></tr>
</table></td></tr>
<tr><td>Railway booking – surcharge</td><td>1.80% of transaction value for Internet transactions and 2.50% for other bookings. Cost of railway tickets will be recovered along with charges and taxes levied if any by the acquiring bank at actual. For cards on American Express network: 1.80% of transaction value or ₹10 whichever is higher.</td></tr>
<tr><td>Fuel surcharge</td><td>Fuel Surcharge is levied by Merchant Bank. ICICI Bank debits the Cost of fuel along with charges and taxes levied if any as instructed by the Merchant bank at actual. In case of any discrepancy with regards to Surcharge amount debited, customer should reach out to the Merchant Bank.</td></tr>
<tr><td>Fuel surcharge Waiver (w.e.f. Nov 15, 2024)</td><td>Surcharge waiver of 1% of transaction value on HPCL petrol pumps on select cards (this offer is valid on a maximum transaction of ₹4,000, when the payment is made by swiping the card on ICICI Merchant Services swipe machines). Surcharge waiver of 1% of transaction value on all petrol pumps on select cards. Cost of fuel will be recovered along with charges and taxes levied if any by the acquiring bank at actual. On fuel purchase at Offus terminals and non HPCL outlets, the surcharge reversal will not include Goods and Service tax. Fuel surcharge waiver will be applicable for spends upto ₹50,000 per statement cycle</td></tr>
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| | Exception: For Emeralde Private Metal Credit Card , 1% fuel surcharge waiver will be given at all petrol pumps for the maximum transaction size of Rs.4000.Fuel surcharge waiver will be applicable for spends upto ₹1,00,000 per statement cycle |
| Goods and Services Tax (GST) | Effective 01 July 2017, the Goods and Services Tax (GST) will be applicable instead of Service Tax. GST may be applicable from time- to-time; presently the GST rate for banking and financial services is at 18% (applicable on all fees, interest, surcharge and other charges). |

Instalment Products ROIs
Processing Fee (Instant EMI, EMI on Call)

Following rate of Interest (per annum on reducing balance) on your card would be charged for respective instalment products as may be applicable:

| Tenure | ROI % | | |
|---|---|---|---|
| | Instant EMI | | EMI on Call |
| | POS | ECOM | |
| 3 months | 15.99% | 15.99% to 18% | 15% to 18% |
| 6 months | 15.99% | 15.99% to 17% | 15% to 18% |
| 9 months | 15.99% | 15.99% to 17% | 15% to 18% |
| 12 months | 15.99% | 15.99% to 17% | 15% to 18% |
| 18 months | 15.99% | 15.99% to 17% | 15% to 18% |
| 24 months | 15.99% | 15.99% to 17% | 15% to 18% |

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| | • Processing fee of 2.99%, capped at a maximum of ₹ 299 + 18% GST is applicable on all Instant EMI transactions with effect from Sep 01, 2025.<br><br>• Processing fee and interest rates charged may differ from the above in case of some special campaigns for Instant EMI. Interest rates between 9.92% and 20% can be charged for such cases with processing fees of up to ₹ 999 or up to 2% of the loan amount with 18% GST.<br>• Processing fee of up to 2% of the transaction value will be applicable on all 'EMI on Call' transactions<br>• 18% GST will be charged on the interest component of EMIs on Credit Card. |
| Conditions for cancellation of the Instalment facility– (Merchant EMI) w.e.f. May 01, 2025 | Cancellation of Merchant EMI bookings without levying any foreclosure charges will be allowed only if any of the following conditions are met:<br><br>• Full refund has been received from the merchant as a single refund transaction<br>• Partial refund amount is received as a single transaction where difference between original transaction amount and refund amount is less than ₹ 1,500.<br><br>Foreclosure charges will be levied if the EMI option is opted at the time of purchase and the customer opts to discontinue the EMI facility thereafter.<br><br>Upon discontinuation of the EMI facility, crediting of deferred EMI interest subvention amount as confirmed at the time of availing the facility, will not be passed on to the Card holders.<br><br>Exception: No foreclosure or prepayment charges on ICICI Bank PM SVANidhi Credit Card |

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| Prepayment of Instalment Facility | • If the instalment product is availed on Credit card and is prepaid/ terminated before the stipulated tenure of the product, the outstanding amount at the time of prepayment/termination together with all interest thereon and all other monies in respect of this facility shall become repayable by the Card Member. In addition to this, Card Member is liable to pay pre-closure charges of up to 3% on the principal outstanding amount at the time of prepayment/termination along with interest of upcoming unbilled EMI.<br>• The Card Member may prepay the Facility at any time by contacting ICICI Bank's 24 Hour customer care. The Card Member shall pay such prepayment charges as may be indicated by ICICI Bank in the communication sent to the Card Member at the time of granting the Facility.<br>• Exception: No foreclosure or prepayment charges on ICICI Bank PM SVANidhi Credit Card |
| Card Validation charges – Lounges within India | • An authorisation amount of ₹2 shall be taken on each eligible card presented at the entrance to the Participating Lounge on VISA, MASTERCARD s RUPAY variants and Re. 1 shall be taken on each eligible card presented at the entrance to the Participating Lounge on AMEX variants. |
| Liberalised Remittance Scheme (LRS) and Tax Collected at Source (TCS) | In case of notification from the ministry / regulatory authorities including overseas credit card spends under LRS, the applicable spends shall be reported as per regulatory guidelines and Tax Collected at Source (TCS) charged on these spends as per applicable rates notified by authorities. |

*Over-Limit Fee: Bank may approve certain transactions attempted by the Card Member, which can breach the credit limit, as a service gesture. Please note that if the outstanding amount exceeds the credit limit, an over-limit fee of 2.5% of the over-limit amount (subject to a minimum of ₹550) will be levied, except for ICICI Emeralde Private Metal Credit Card and ICICI Bank's Emeralde Credit Card. Over-limit status may also happen because of fees / interest charges / taxes.

**Charges in foreign currency: If a transaction is made in a currency other than Indian Rupees, that transaction will be converted into Indian Rupees. The conversion will take

place on the date the transaction is settled with ICICI Bank, which may not be the same date on which the transaction was made. If the transaction is not in US Dollars, the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees.

Unless a specific rate is required by applicable law, the conversion rate from US Dollar to Indian Rupees will be at the rates provided by VISA, MasterCard or AMEX, as the case may be, on the\settlement date, increased by a Currency Conversion Factor assessment (currently 3.50%) on such transactions.
In compliance with the rule 9B of the Prevention of Money Laundering (Maintenance of Records) Rules, you are required to intimate us if there is any change in your KYC details along with updated documents (i.e. address, contact details, profile, etc.) within a period of 30 days from the date the change was made. Once you intimate us, we will make necessary changes in our records. Any update can be intimated to the Bank by Internet Banking/Branch.

***All transactions towards payment of rent on any merchant will be levied 1% fee. All the transactions routed through Merchant Category Code (MCC) 6513 will be considered as rent pay transactions. No reward point will be extended for the transaction routed from 6513 MCC for all credit cards.

**** MCCs are not exhaustive and are only indicative in nature with reference to restricted categories

Starting Feb 05, 2024, government transactions will be included under utility payment transactions. (This change will not apply for Amazon Pay ICICI Bank Credit Card)

## 4. Reward Points Capping and Related Information

No reward points will be provided for transactions falling under the Cash and Rent categories.

No reward points will be provided for transactions falling under the E-Wallet Reload category. (This will not apply for Amazon Pay ICICI Bank Credit Card)

No reward points will be provided for transactions falling under the Fuel category. (This will not apply for ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, MakeMyTrip ICICI Bank Credit Card and

ICICI Bank HPCL Coral Credit Card – American Express network variant only)

**Upcoming Changes in Emirates Skywards ICICI Bank Emeralde, Sapphiro & Rubyx Credit Cards**

On Emirates Skywards ICICI Bank Emeralde Credit Card, reward points effective from Jan 15, 2026 will be:

1. 2 Skyward Miles will be earned per ₹ 100 spent instead of 2.5 Miles on eligible domestic & international retail spends.

2. No Miles will be accrued on payments under the categories of Insurance, Utility, Government & Education payments.

All other features of the Card will remain unchanged, including complimentary Emirates Skywards Silver Tier membership and unlimited complimentary domestic & international lounge access.
Upon achieving the annual spends milestone of ₹ 15 lakh, of which ₹ 50,000 must be spent with Emirates on flights booked via emirates.com or the Emirates Contact Centre within the anniversary year, the Emirates Skywards Gold tier membership will be active upon payment of the annual fee in the subsequent year. For every subsequent year, in order to retain the Gold Tier status, you must achieve the spends milestone & ensure payment of the annual fee before the due date.

On Emirates Skywards ICICI Bank Sapphiro Credit Card, reward points effective from Jan 15, 2026 will be:

1. 1.5 Skyward Miles will be earned per ₹ 100 spent instead of 2 Miles on eligible domestic & international retail spends.

2. No Miles will be accrued on Insurance, Utility, Government & Education payments.

All other features of the Card will remain unchanged, including complimentary Emirates Skywards Silver Tier membership.

On Emirates Skywards ICICI Bank Rubyx Credit Card, reward points effective from Jan 15, 2026 will be:

1. 1 Skyward Mile per ₹ 100 spent on all eligible retail spends.

2. No Miles will be accrued on Insurance, Utility, Government & Education payments.

All other features of the Card will remain unchanged.

For Emeralde Private Metal Credit Card, Reward Points accrued will be capped for certain MCCs given below

1. Grocery payments: 1000 Reward Points/statement cycle
2. Education payments: 1000 Reward Points/ statement cycle
3. Insurance Category: 5,000 Reward Points/statement cycle
4. Utility Category: 1000 Reward Points/statement cycle

No Reward points will be earned on the following categories: Rent Pay, Fuel, Government Payment & Services, Tax Payment (any medium), Third Party Wallets and Property Management

Merchant Category Codes (MCCs):

Government Services – 9405, 9222, 9399, 9402, 9211, 6760

Fuel – 5541, 5542, 1361, 3851, 5983, 9752, 5555, 5172

Property Management services (including services like rent, maintenance, packer & movers, construction, property purchases etc) – 1520, 1750, 1740, 1711, 1761, 1771, 1731

Rent – 6513, 7014, 7407, 5271

Tax Payments (any medium) – 9311, 9313, 7276

Third Party Wallets – 6540

The above list of MCCs is not exhaustive and is only indicative in nature with reference to restricted categories.

For MakeMyTrip ICICI bank Credit Card, Reward Points accrued will be capped for certain MCCs given below

1. Insurance Category: 1,000 Reward Points/anniversary year.

For other ICICI Bank Credit Cards, Reward Points accrued per statement cycle will be capped for certain MCCs as given below (w.e.f. Nov 15, 2024)

| ICICI Bank Credit Card Variant | Utility Spend | Insurance Spend | Grocery and Departmental Spend |
|---|---|---|---|
| ICICI Bank Emeralde Credit Card / ICICI Bank Emeralde Private Credit Card / ICICI Bank Sapphiro Credit Card / ICICI Bank Rubyx Credit Card | ₹80,000 | ₹80,000 | ₹40,000 |
| ICICI Bank Coral Credit Card / Manchester United Signature Credit Card / Manchester United Platinum Credit Card / Chennai Super Kings ICICI Bank Credit Card / ICICI Bank Expression Credit Card / ICICI Bank HPCL Coral Credit Card / ICICI Bank HPCL Platinum Credit Card / ICICI Bank Platinum Chip Credit Card | ₹40,000 | ₹40,000 | ₹20,000 |
| ICICI Bank Parakram Credit Card / ICICI Bank Parakram Select Credit Card | ₹40,000 | ₹40,000 | NA |

Reward Points accrued per statement cycle will be capped on the below transactions (w.e.f. Feb 01,2026)

| **ICICI Bank Credit Card Variant** | **Transportation Transaction** |
|---|---|
| Rubyx, Sapphiro, Emeralde and Emeralde Private | ₹20,000 |
| Platinum, HPCL, Coral, ManU, CSK, Expressions, Parakram, Secured Platinum | ₹10,000 |

| ICICI Bank Credit Card Variant | Insurance |
|---|---|
| ICICI Bank HPCL Super Saver Credit Card | ₹40,000 |

Reward points will be credited to your rewards account within 5 working days. In case you wish to cancel the card, the reward points accrued will lapse upon card cancellation.

| Category | Merchant Category Code (MCC) |
|---|---|
| Utility | 4899, 4900, 4901, 3887, 4897, 5416, 5417, 4812, 4813, 4814, 4815, 4821, 4896, 4902, 3886 |
| Insurance | 5960, 6300, 6381, 6399 |
| Grocery and Department Store | 3333, 5411, 5412, 5441, 9751, 5311, 5331, 5499 |
| Rent | 7014, 7407, 5271, 6513 |
| Government | 6760, 9222, 9211, 9399, 9402, 9405, 9313, 9311 |
| Fuel | 1361, 3851, 5172, 5541, 5542, 5983, 9752, 5555 |
| Transportation | 4111, 4112, 4784, 4131 |
| Skill-Based Gaming | 5816 |
| E-Wallet Load | 6540 |
| Education | 8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494, 7911 |
| Cash | 6011, 6050, 6051, 6529, 6530, 6538, 6666, 7777, 9999, 6010, 3882, 6541, 6542 |

Note (For all ICICI Bank Credit Card Variants): The above list of MCCs is not exhaustive and is only indicative in nature with reference to restricted categories.

For Times Black ICICI Bank Credit Card, Reward Points accrued will be capped upto 5000 (includes both domestic & international spend) per statement cycle cumulatively on all categories listed below

1. Utilities (MCC 4899, 4900, 4901, 3887)
2. Insurance Premium (MCC 5960, 6300, 6381, 6399)
3. Education (MCC 8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494, 7911)

4. Govt payment like house tax, advance tax, fines, court payments, postal payments etc (MCC 6760, 9222, 9311, 9313, 9211, 9399, 9402, 9405)

**For 1838 Reserve ICICI Bank Credit Card:-**

(1) Reward earning will be capped at 1,00,000 reward points per statement cycle.

(2) Reward earning will be capped at 10,000 reward points per statement cycle cumulatively for all categories listed below**: -**

a. Utilities (MCC 4899, 4900, 4901, 3887, 4897, 5416, 5417, 4812, 4813, 4814, 4815, 4821, 4896, 4902, 3886)

b. Insurance Premium (MCC 5960, 6300, 6381, 6399)

c. Education (MCC 8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494, 7911)

d. Govt payment like house tax, advance tax, fines, court payments, postal payments etc (MCC 6760, 9222, 9311, 9313, 9211, 9399, 9402, 9405)

(3)Reward earning will be capped at 90,000 reward points per statement cycle cumulatively for all categories except listed above

(4)No reward point will be provided for transactions on below categories:-

(a) Fuel (1361, 3851, 5172, 5541, 5542, 5983, 9752, 5555)
(b) Rent pay (7014, 7407, 5271, 6513)
(c) e-Wallet load - (6540)
(d) EMI

Note - The above list of MCCs is not exhaustive and is only indicative in nature with reference to restricted categories.

**5. <u>Penal Charges and Fees:</u>**

| | |
|---|---|
| Late payment charges (excluding ICICI Bank Emeralde Private Metal | The Late Payment charges on your card will be a function of the Total Amount Due minus any payment received before payment due date and will be as follows: |

<table>
<tr><td>Credit Card) (w.e.f. Nov 15,<br>2024)</td><td>Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date.
<table>
<tr><th>Outstanding (as defined above)</th><th>Late Payment Charges</th></tr>
<tr><td>Less than ₹100</td><td>None</td></tr>
<tr><td>Between ₹100-₹500</td><td>₹100</td></tr>
<tr><td>Between ₹501-₹1,000</td><td>₹500</td></tr>
<tr><td>Between ₹1001-₹5,000</td><td>₹600</td></tr>
<tr><td>Between ₹5,001-₹10,000</td><td>₹750</td></tr>
<tr><td>Between ₹10,001-₹25,000</td><td>₹900</td></tr>
<tr><td>Between ₹25,001-₹50,000</td><td>₹1100</td></tr>
<tr><td>More than ₹50,000</td><td>₹1300</td></tr>
</table>
Exception: Outstanding balance of ₹500 or above will attract LPC & Interest charges on ICICI Bank PM SVANidhi Credit Card</td></tr>
<tr><td>Return of cheque</td><td>2% of Total Amount Due (Min. ₹500)#</td></tr>
<tr><td>Auto-Debit return fee</td><td>2% of Total Amount Due (Min. ₹500)#</td></tr>
</table>

#In addition ₹50+GST will be debited from customer's saving bank account. In case customer paid partial payment against Total Amount Due (TAD) then fee will be calculated on Total Amount Due (TAD) minus payment if applicable.

**5. Interest Charges:**

**1)** Interest will be charged if the Total Amount Due is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the previous outstanding amounts are paid in full. In addition,

interest will be levied on all cash advances from the date of the transaction until the date of payment.

2) The rate of interest may be changed at the sole discretion of ICICI Bank. It can be as low as 1.25% per month
(15% per annum) depending on factors such as, but not limited to, credit history, purchase patterns, payment behavior, loyalty and month-on book.

3) In case of default, interest charges may increase up to a maximum of 3.75% per month (45% per annum).

**W.E.F 26th Oct, 2023**, Any Fee/GST transaction on the customer's statement after 26/10/2023 will not be compounded for interest calculation

The following illustration will indicate the method of calculating interest charges:
In the table given below, it has been assumed that the Total Amount Due of the previous month statement has been paid by the payment due date and there is no outstanding amount. The statement date is 8th of every month. Given these assumptions, interest will be calculated as below:

| **Transaction** | **₹** |
|---|---|
| Purchase on Sep 20, 2025 | 2,000.00 |
| Total Amount Due on statement dated Oct 08, 2025 | 2,000.00 |
| Minimum Amount Due on statement dated Oct 08, 2025 | 100.00 |
| Payment due date - Oct 26, 2025 | |
| Purchase on Oct 15, 2025, Rent Pay | 2,000.00 |
| Convenience Fee on Rent Pay on Oct 15, 2025 | 20.00 |
| Tax on Convenience Fee | 3.60 |
| LPC charged on Oct 30, 2025* | 600 |
| Tax on LPC | 108 |
| On statement dated Nov 08, 2025, following interest charges will be levied: | |
| a) Interest on 20th Sep 2025 Transaction | 123.29 |
| b) Interest on 15th Oct 2025 Transaction | 61.65 |
| c) Interest on Convenience Fee - Pre deployment | 0.56 |
| d) Interest on GST on Convenience Fee - Pre deployment | 0.10 |

| | |
|---|---|
| e) No Interest on LPC - **Post Oct 26, 2023** | - |
| f) No Interest on GST on LPC - **Post Oct 26, 2023** | - |

*GST will be applicable on interest charges.*
**LPC (Late Payment Charges) are applicable as the customer has not paid the Minimum Amount Due (MAD).*

**6. Late Payment Charges (LPC):**

Late Payment Charges will be applicable if the Minimum Amount Due is not paid by the payment due date (grace period of 3 days)

**W.E.F Oct 27, 2023**, late payment will be charged on Total Amount Due minus any payment received before payment due date

The following illustration will indicate the method of calculating Late Payment Charges:

| **Transaction** | **₹** |
|---|---|
| Credit Limit | 26,000.00 |
| Purchase on Sep 20, 2025 | 26,000.00 |
| Total Amount Due on statement dated Oct 08, 2025 | 26,000.00 |
| Minimum Amount Due on statement dated Oct 08, 2025 | 1,300.00 |
| Payment due date - Oct 26, 2025 | |
| Payment on Oct 29, 2025 | 1,100.00 |
| Late Payment Fee on Oct 30, 2025 | 900.00 |
| Tax on Late Payment Fee | 162.00 |

**Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date.**

Exception: Outstanding balance of ₹500 or above will attract LPC & Interest charges on ICICI Bank PM SVANidhi Credit Card.

| Outstanding (as defined above) | Late Payment Charges |
|---|---|
| Less than ₹100 | None |
| Between ₹100 - ₹500 | ₹100 |
| Between ₹501 - ₹1,000 | ₹500 |
| Between ₹1,001 - ₹5,000 | ₹600 |
| Between ₹5,001 - ₹10,000 | ₹750 |
| Between ₹10,001 - ₹25,000 | ₹900 |
| Between ₹25,001- ₹50,000 | ₹1,100 |
| More than ₹ 50,000 | ₹1,300 |

**7. Interest- Free Period and Grace Period:**

a) The interest free period could range from 18 to 48 days and grace period will be given 3 days after the payment due date.

For a credit cards account the statement for the period from April 15, 2025 to May 15, 2025 the payment due date would be June 2, 2025. Assuming that you have paid your Total Amount Due of the previous month statement by the payment due date, then interest free period would be:

1. For a purchase dated April 24, 2025, the interest free period is from April 24, 2025 to June 2, 2025, i.e. 40 days.
2. For a purchase dated May 14, 2025, the interest-free period is from May 14, 2025 to June 2, 2025, i.e. 20 days.

Thus, the interest free period can vary depending upon the date of purchase. Post the payment due date there will 3 days grace period given to customer and if the Total Amount Due is not paid by the payment due date + 3 days grace, then there will be no interest free period. For cash advances, interest is charged from the date of the transaction until the date of payment. If cardholder make the payment till Minimum Amount Due (MAD) by payment due date + 3 days grace period then there will not be

any Late Payment Charges levied to customer however interest will be calculated from the transaction date.

b) **Withdrawal Limits:** The Credit Limit and Cash Withdrawal Limit are communicated at the time of delivery of the Card and are indicated in the monthly statements. Available credit limit is calculated by deducting the utilized limit from the Total Credit Limit. In case the Card Member has availed of any loan within the credit limit on the card, the outstanding loan amount will also be deducted from the Total Credit Limit to arrive at the Available Credit limit.

Cash limit will be a sub-set of the credit limit and will be 10% of the credit limit up to a maximum of ₹20,000 for the first 180 days from the date of issuance of the Credit Card unless it is specified otherwise. After the expiry of the first 180 days from the date of issuance of the Card, ICICI Bank will make the cash limit available to the Cardholder at its sole discretion and on such terms as may be communicated by ICICI Bank from time to time.

In cases where multiple credit cards are mapped to one customer, total spends can be done only up to the combined aggregate credit limit calculated over all the credit cards cumulatively. It is clarified that the aggregate credit limit has been defined as the maximum limit across all the credit cards held by the customer. Any transactions done in excess of the aggregate credit limit shall be declined (except in cases where explicit consent is obtained for over-limit facility and subject to eligibility).

The Card Member shall be entitled for a review / enhancement / reduction of the credit limit and/or cash limit if provided by ICICI Bank. ICICI Bank shall at its sole discretion be entitled to review / alter (including enhancement or reduction) the credit limit and/or the cash limit assigned on the Card at any time and only enhancements, if any, to the credit limit and/or the cash limit, shall be effected by ICICI Bank along with consent of the Card Member.

Exception: ATM cash withdrawal & International usage are restricted for ICICI Bank PM SVANidhi Credit Card

c) **Billing: Billing Statements:** periodicity and mode of sending: All Card Member will be billed on a monthly basis for all charges incurred by the use of the Card and for all charges applicable to the card account. Please note, only transactions done s settled by the merchant before the statement date will reflect in the Current Bill. If a transaction done in the current billing cycle is settled by merchant in subsequent cycle, then the transaction will also be billed to customer account in subsequent statement cycle.

However, there may be no statement generated for the period in which there has been no outstanding due and no transaction in the account in the past month. The billing statement will be dispatched on a monthly basis to customers at the mailing address as per our records by post and/or by e-mail.

As per the Bank's guidelines, Credit Card e-Statement will be sent to the registered e-mail ID. Physical statement will not be sent to the Cardholder. The Cardholder can download and print the Statement for perusal, records and payment, through the iMobile app or Internet Banking. ICICI Bank does not take any responsibility and will also not be liable for any claims if the details provided by the Cardholder are incorrect/incomplete. The Bank will be exempt from any and all responsibility/ liability arising from misuse and shall be held free and harmless from all losses, costs, damages, expenses that may be suffered by the Cardholder due to any errors, delays or problems in transmission or unauthorised / illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission.

**1) Minimum Amount Payable:** Without prejudice to the liability of the Card Member to immediately pay all charges incurred, the Card Member may exercise the option to pay only the Minimum Amount Due (MAD) indicated in the statement by the due date. The Minimum Amount Due shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. In case of any repayment through instalments, the instalment amount due during the statement period will be added to the Minimum Amount Due. If the total outstanding is more than the credit or cash limit, then the amount by which the credit or cash limit has been exceeded will also be included in the Minimum Amount Due. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee s GST on customer's statement post 26th Oct 2023 will also be included in the Minimum Amount Due. Minimum Amount Due shall also include unpaid Minimum Amount Due of the previous statements, if any. Interest will be charged if the Total Amount Due is not paid by the payment due, date even if the Minimum Amount Due has been paid.

**W.E.F 26th Oct 2023, Fees / Charges Taxes on customer's statement post 26th Oct 2023 will also be included in the Minimum Amount Due.**

**Illustration of Minimum Amount Due Calculation:**

The following illustration will indicate the method of calculating Minimum Amount Due: In the table given below, it has been assumed that the Total Amount Due of the previous month statement has been paid by the payment due date and there is no

outstanding amount. The statement date is 8th of every month. Given these assumptions, Minimum Amount Due will be calculated as below:

| Particulars | ₹ |
|---|---|
| Credit Limit | 26,000.00 |
| Purchase on Sep 20, 2025 | 24,000.00 |
| Total Amount Due on statement dated Oct 08, 2025 | 24,000.00 |
| Minimum Amount Due on statement dated Oct 08, 2025 | 1,200.00 |
| Payment due date: Oct 26, 2025 | |
| Purchase on Oct 15, 2025 | 2,000.00 |
| EMI Conversion of Purchase on Oct 15, 2025 | -2,000.00 |
| EMI Principal | 200.00 |
| EMI Interest | 20.00 |
| Tax on EMI Interest | 3.60 |
| Processing Fee | 20.00 |
| Tax on Processing Fee | 3.60 |
| Late Payment Fee on Oct 30, 2025 | 900.00 |
| Tax on Late Payment Fee | 162.00 |
| Purchase on Oct 30, 2025 | 1,000.00 |
| Over Limit Fee | 550.00 |
| Tax on Over Limit Fee | 99.00 |
| Closing Balance | 26,958.20 |
| On statement dated Nov 08, 2025, following Minimum Amount Due is calculated: | |
| a) Overdue of previous statement | 1,200.00 |
| b) EMI Instalment (Principal + Interest) | 220.00 |
| c) GST on EMI Interest | 3.60 |
| d) Amount above Credit Limit | 958.2 |
| e) Late Payment Fee - Post deployment | 900.00 |

| | |
|---|---|
| f) GST on Late Payment Fee - Post deployment | 162.00 |
| g) Over limit Fee Transaction - Post deployment | 550.00 |
| h) GST on Over limit Fee Transaction - Post deployment | 99.00 |
| i) Processing Fee - Post deployment | 20.00 |
| j) GST on Processing Fee - Post deployment | 3.60 |
| k) 5% on remaining Balance | 1,142.09 |
| l) Total Minimum Amount Due | 5,258.49 |
| Minimum Amount Due* | 5,260.00 |

* Rounded-up to next tenth digit provided total amount due is not equal to minimum amount due

**With effect from Mar 01, 2026, the calculation of Minimum Amount Due (MAD) will be revised as explained below.**

**Scenario A**:

If <5>% of (Finance Charge + Retail Spends + Cash Advance) is higher than the Finance Charge, then:

MAD = GST^ + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + <5>% of (Retail Spends + Cash Advance + Finance Charge).

^GST is levied on Finance Charge and Fees & Charges

The following illustration will indicate the method of calculating the Minimum Amount Due (MAD) in this scenario:

| Particulars | Amount in ₹ |
|---|---|
| Credit Limit | 35,000.00 |

| | Transaction Type | Amount in ₹ | MAD % | MAD Amt in ₹ |
|---|---|---|---|---|
| A | Retail Spends + Cash Advance | 30,000.00 | 5% | 1,500.00 |
| B | Finance Charge (if any) excluding GST | 1,000.00 | 5% | 50.00 |
| C | EMI Principal + EMI Interest | 5,500.00 | 100% | 5,500.00 |
| D | Fees & Charges including GST (18%) | 1,180.00 | 100% | 1,180.00 |
| E | Unpaid MAD from the previous statement* | 150.00 | 100% | 150.00 |

| | | | | |
|---|---|---|---|---|
| F | Overlimit Amount | 2,830.00 | 100% | 2,830.00 |
| G | Total Amount Due (TAD) (A)+(B)+(C)+(D)+(E) | 37,830.00 | | |
| H | MAD (5% of (A+B)) + (C)+(D)+(E)+(F) | | | 11,210.00 |

*Unpaid Minimum Amount Due is as per the previous statement, which is overdue in current statement.

Finance Charge is levied in the case of ATM transactions, cash withdrawal through Credit Card and delayed/non-payment of dues, as applicable.

In the illustration above 5>% of (Finance Charge + Retail Spends + Cash Advance) = ₹1,550> which is higher than the Finance Charge (excluding GST) = ₹1,000>.
Hence, MAD = GST + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + 5>% of (Retail Spends + Cash Advance + Finance Charge) = 180 + 5,500 + 2,830 + + 1,000 + 150 + 1,550 = ₹11,210

**Scenario B**:

If <5>% of (Finance Charge + Retail Spends + Cash Advance) is less than the Finance Charge, then:
MAD = GST + EMI Principal + EMI Interest + Fees & Charges + Finance Charge + Overlimit Amount + Unpaid MAD from the previous statement + 5>% of (Retail Spends + Cash Advance).

The following illustration will indicate the method of calculating the MAD in this scenario

| Particulars | Amount in ₹ |
|---|---|
| Credit Limit | 1,15,000.00 |

| | Transaction Type | Amount in ₹ | MAD % | MAD Amt in ₹ |
|---|---|---|---|---|
| A | Retail Spends + Cash Advance | 1,00,000.00 | 5% | 5,000.00 |
| B | Finance Charge (if any)excluding GST | 7,800.00 | 100% | 7,800.00 |
| C | EMI Principal + EMI Interest | 5,500.00 | 100% | 5,500.00 |
| D | Fees & Charges including GST (18%) | 2,360.00 | 100% | 2,360.00 |
| E | Unpaid MAD from the previous statement* | 150.00 | 100% | 150.00 |

| | | | | |
|---|---|---|---|---|
| F | Overlimit Amount | 810.00 | 100% | 810.00 |
| G | Total Amount Due (TAD)<br>(A)+(B)+(C)+(D)+(E) | 1,15,810.00 | | |
| H | MAD (5% of (A)) + (B)+ (C)+(D)+ (E)+(F) | | | 21,620.00 |

*Unpaid Minimum Amount Due is as per the previous statement, which is overdue in current statement.

Finance Charge is levied in the case of ATM transactions, cash withdrawal through Credit Card and delayed/non-payment of dues, as applicable.

In the illustration above 5>% of (Finance Charge + Retail Spends + Cash Advance) = ₹5,390> which is less than the Finance Charge = ₹7,800>. Hence, Finance Charge is considered at 100>% in the MAD calculation.

MAD = (5% of Retail Spends + Cash Advance) + Finance Charge + EMI Principal + EMI Interest + Fees and Charges + Unpaid MAD from previous statement + Overlimit Amount = (5% of 1,00,000) + 7,800 + 5,500 + 2,360 + 150 + 810 = ₹21,620

Minimum Amount Due rounded-up to nearest tenth digit, provided the Total Amount Due is not equal to the Minimum Amount Due.

If customer has registered for Auto Debit facility towards Credit Card repayment and has selected Minimum Amount Due option then the same will be executed on the due date provided no amount is paid by the customer before due date.

If customer has paid an amount less than Minimum Amount Due before due, date then differential amount would be debited. If customer has paid an amount, which is equal to, or more than Minimum Amount Due before due date then no additional amount will be debited from customer's liability account.

If you spend ₹5,000 and pay back exactly the Minimum Amount Due (subject to a minimum payment of ₹100) every month, it will take you up to 6 years and 6 months to pay back the total amount. We therefore suggest that whenever your cash flows allow, pay back an amount substantially more than your Minimum Amount Due. Transactions converted to EMI / and promotional cashback will not be considered as a payment towards the outstanding of the card.

In case card member makes an excess payment compared to the outstanding of the card, there will be credit balance in the card account. This will be adjusted against the

subsequent transactions on the card. However, no interest can be claimed on this excess credit amount.

**2) Method of payment:** Payments towards the Card Account may be made in any of the following ways:

- Scan to Pay: Use Scan to Pay for making QR-Code based Unified Payments Interface (UPI) payments

- UPI Payment: Make UPI payment through any UPI-enabled app/ Bharat Interface for Money (BHIM) app to ICICI Bank
  The current UPI ID has been replaced. Your new UPI ID will be in the following format:

  ccpay.10-digit mobile number>last 4 digits of Card Number>@icici

  For example, if your mobile number is 9999999999 and your Card Number's last 4 digits are 1234, your new UPI ID will be: ccpay.99999999991234@icici

- National Electronic Funds Transfer (NEFT): Pay from your other bank Internet Banking facility, if they have the NEFT facility. Use Transaction Code 52> and Indian Financial System (IFS) Code ICIC0000004> for ICICI Bank as the destination bank.

- Cash: The Card Member may deposit cash at any of the branches of ICICI Bank towards the Card payment. Such payments at branches would attract a fee of ₹150 (w.e.f. Jan 15, 2026) per payment transaction. Cheque/Draft: Make a cheque or draft favouring ICICI Bank Credit Card No. XXXXXXXX XXXX XXXX and drop it into the collection box at any ICICI Bank branch / Skypak drop boxes / ATM locations where drop boxes are available. If customer has made the payment towards the Credit Card dues by cheque then Credit limit equal to cheque amount will be released only post realization of the cheque.

- Internet Banking: If the Card Member holds a Savings Account with ICICI Bank, he or she may pay online through the ICICI Bank's website. Just log on to https://www.icici.bank.in/.

- Auto-Debit: If the Card Member holds a Savings Account with ICICI Bank, he/she may pay directly through the Savings Account by giving an instruction in writing to debit the payment from such account every month on the payment due date.

- Click to Pay: Pay your ICICI Bank Credit Card dues from any of your other bank Savings Accounts' net banking using Click To Pay (please note the TAT for payment and ensure payment is credited to the Bank before the payment due date to avoid interest / charges).

- iMobile Pay app: Customers can make payments by logging in to the iMobile Pay app.
- ICICI Bank ATMs: Customers can make payments at any ICICI Bank ATM using their Debit Card.

3) **Refund / Failed / Reversed Transactions:** Any merchant refund, income reversal, chargeback / fraud credit (permanent) received by cardholder will be considered as payment.

   If the above-mentioned reversals are received by cardholder after the statement is generated and before the payment due date then it will be adjusted against Total Amount Due (TAD) and Minimum amount Due (MAD) on the current statement cycle.

   a) If the above-mentioned reversals are received by the cardholder after the payment due date s before 2 days prior to the next statement generation date and customer has already made the payment of Total Amount Due (TAD) by Payment Due Date then the amount will be transferred to Bank's savings account.
   b) If Customer have not made any payment or paid partially against Total Amount Due (TAD) by Payment Due Date, then these reversals will be adjusted against current balance of Credit Card and any residual amount left out of these reversals post adjustment will be transferred to ICICI Bank Savings account.

   To select the customer's savings account, below steps will be followed:

   a) If Customer have opted for Auto Debit facility, then the savings account setup for Auto Debit will be considered for the transfer of funds.
   b) If customer have not opted for Auto Debit facility but still have ICICI Bank Savings account/s, then the latest Open, Active, Non-Dormant Savings Account will be considered for the transfer of funds.
   c) If customer does not have the ICICI Bank Savings Account, then a communication will be triggered to customer seeking savings bank account details for crediting the amount.

4) **Cancellation of credit cards:**

For existing card account: If all credit cards have not been used for a period of 12 months, the process to close the card shall be initiated after intimating the cardholder. If cardholder wishes to continue using the card in such case, explicit consent within 30 days would be required; failing which, the card account shall be closed, subject to payment of all dues by the cardholder.

For new card: The card needs to be activated by the customer within 30 days of card issuance. If the cards has not been activated by the customer, the Bank shall keep the card active, only with OTP based consent / activation by the customer. All other cards, shall be closed in next seven working days (by 37$^{th}$ day from card issuance date) without any cost to customer. Bank will not levy fee for the card and also not report the card information to bureau unless the new card is activated by customer.

**5) Changes in fees s Charges:** Changes in fees / charges shall be made only with prospective effect giving prior notice of at least one month to the customer. If a cardholder desires to surrender his/her card on account of any change in fees/ charges to his/her disadvantage, he/she shall be permitted to do so without levying any extra charge for such closure, subject to payment of all dues by the cardholder.

**6) Billing Disputes Resolution:** All the contents of the statement will be deemed to be correct and accepted if the card member does not inform ICICI bank of the discrepancies within 60 (sixty) days of the Statement Date in writing. On receipt of such information, ICICI Bank may reverse the charge / transaction on temporary basis pending investigation. If on completion of subsequent investigations, the liability of such charges / transactions is to the card member's account, the charge / transaction will be reinstated in a subsequent statement along with the associated charges. Upon receipt of dispute from customers, within a maximum period of 60 (sixty) days, ICICI Bank would provide necessary documents, wherever applicable as received from the Member Bank, subject to operating guidelines laid down by the respective card network like Visa / Master Card / American Express / Rupay, etc. GST levied will not be reversed on any dispute on Fees / Charges / Interest / Transaction

**7) Contact Details of ICICI Bank Customer Care Centre:** The Card Member may contact ICICI Bank at the below mentioned Customer Care number as may be notified by ICICI Bank from time- to-time. Toll Free Customer Care Number India: 1800 1080 and wealth management customer care: 1800 103 8181

**8) Grievances Redressal/Complaints/Escalations:** In the event that you are not satisfied with our services, you may register your grievance by (i) visiting "Complaint Form" at https://www.icici.bank.in/ or (ii) calling at our Customer Care number or (iii) writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra

Kurla Complex Mumbai 400051, Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays),
Email: pno@icici.bank.in. In all your communications with us, please indicate your complete Credit Card number.

**9) Credit Cards mis-selling or harassment:** In case of any mis-selling or harassment by the bank representative, the card member may contact ICICI Bank at 1800 1080 or send e-mail at customer.care@icici.bank.in.

**10) Complete Postal Address of the Bank:** ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India.

**11) Toll-free Number for Grievance Redressal:** In the event you are not satisfied with our services, you may register your grievance by dialing our toll-free number 1800 1080 between 9 a.m. to 6 p.m. from Monday to Friday, press 1 and then enter the Service Request Number (numeric digits only) which should not be more than 2 months old.

## 8. Airport Lounge Access:

Starting Jan 01, 2025, you can enjoy complimentary airport lounge access by spending ₹75,000 in the preceding calendar quarter. Spends made in the preceding calendar quarter will unlock access for the subsequent calendar quarter. To be eligible for complimentary lounge access in Jan-Feb-March, 2025 quarter, you need to spend a minimum of ₹75,000 in the Oct- Nov-Dec, 2024 quarter and similarly for following quarters.

Below is the illustration to understand the Spend period along with the Lounge eligibility period

| SL. No. | Spends period | Lounge Eligibility Criteria |
|---|---|---|
| 1 | Customer spends ₹75,000 between Sept 26, 2024 to Dec 25, 2024 | Complimentary lounge access(es) between Jan 1, 2025 to March 31, 2025 |
| 2 | Customer spends ₹75,000 between Dec 26, 2024 to March 25, 2025 | Complimentary lounge access(es) between April 1, 2025 to June 30, 2025 |
| 3 | Customer spends ₹75,000 between March 26, 2025 to June 25, 2025 | Complimentary lounge access(es) between July 1, 2025 to Sept 30, 2025 |

| | | |
|---|---|---|
| 4 | Customer spends ₹75,000 between June 26, 2025 to Sept 25, 2025 | Complimentary lounge access(es) between Oct 1, 2025 to Dec 31, 2025 |

The updated criteria to avail complimentary domestic airport lounge access will be applicable for all eligible ICICI Bank Credit Cards except:

- ICICI Bank Diamant Credit Card
- ICICI Bank Emeralde Private Metal Credit Card
- ICICI Bank Emeralde Private Credit Card
- ICICI Bank Emeralde Credit Card
- ICICI Bank Emirates Emeralde Credit Card
- Adani One ICICI Bank Signature Credit Card (valid till Jun 30, 2026)
- Adani One ICICI Bank Platinum Credit Card (valid till Jun 30, 2026)
- MakeMyTrip ICICI Bank Credit Card(valid till Jun 30, 2026)
- Times Black ICICI Bank Credit Card

The following Credit Card variants will require spends of ₹ 75,000 to be made in a calendar quarter to unlock airport lounge access in the next calendar quarter, with effect from Jul 01, 2026:

- Adani One ICICI Bank Signature Credit Card
- Adani One ICICI Bank Platinum Credit Card
- MakeMyTrip ICICI Bank Credit Card

Domestic or International lounge in not available on 1838 Reserve ICICI Bank Reserve Credit Card.

**9. Insurance Coverage and Claim Process:**

Click below link(s) to know about insurance coverage:

https://www.icici.bank.in/content/dam/icicibank/india/managed-assets/revamp-page-images/docs/pdf/Comprehensive-Insurance-Cover-and-t-and-c.pdf

**https://www.icici.bank.in/content/dam/icicibank/india/managed-assets/revamp-page-images/docs/pdf/parakram-base-tnc.pdf**

Insurance claim process: Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is ICICI
Lombard General Insurance Co. Ltd. The policy is governed by the terms and conditions laid down by ICICI Lombard General Insurance Co. Ltd. ICICI Bank is not responsible for processing of claims, and all claim related queries need to be taken up directly on ICICI Lombard General Insurance Co. Ltd.

Toll-Free number: 1800-2666
Email ID: ihealthcare@icicilombard.com

For more details on claim process, please refer below link

**https://www.icici.bank.in/ms/Personal-Banking/cards/consumer-cards/credit-card/emeralde-credit-card/images/pdf/Cancellation-(CFAR)-Claim-Process.pdf**

**10. Revision in BookMyShow offers w.e.f. Jan 15, 2026**

You can enjoy the BookMyShow offer on your Credit Card by spending ₹ 25,000 or more in the preceding quarter.
For example: To enjoy the offer in Apr 2026, May 2026 and Jun 2026, spend ₹ 25,000 between Dec 26, 2025 and Mar 25, 2026. This cycle will repeat every quarter.

Cards eligible for this offer are: - ICICI Bank Emeralde Private Credit Card (Non-Metal), ICICI Bank Emeralde Credit Card, Emirates Skywards ICICI Bank Emeralde Credit Card, Emirates Skywards ICICI Bank Sapphiro Credit Card, Emirates Skywards ICICI Bank Rubyx Credit Card, ICICI Bank Saphiro Credit Card, ICICI Bank Rubyx Credit Card, ICICI Bank Coral Credit Card, MakeMyTrip ICICI Bank Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, ICICI Bank HPCL Credit Card (All Variants), Adani One ICICI Bank Platinum Credit Card, Adani One ICICI Bank Signature Credit Card, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, ICICI Bank Expressions Credit Card, Chennai Super Kings ICICI Bank Credit Card & ICICI Bank Manchester United Credit Card (All Variants)

**BookMyShow offer on ICICI Bank Secured Platinum Credit Card will be discontinued w.e.f. Feb 01, 2026.**

**11. Terms and Conditions pertinent to ICICI Bank Rewards:**

1) Reward Points will be credited to your rewards account within 5 working days from statement generation date.
2) Reward points have expiry of 36 months from the date of issuance.

3) In case of a single cardholder account, all ICICI Bank Reward Points accrued shall lapse upon cancellation of the Card and shall not be reinstated.
In case of multiple Cards linked to a single count, Reward points accrued at the account level shall continue to remain valid as long as at least one Card under such account remains active. If all cards under the account are cancelled, all Reward Points shall lapse and shall not be reinstated.
4) ICICI Bank Reward points can be redeemed on ICICI Bank Rewards Platform via iMobile or Internet Banking. ICICI Bank Reward points can also be redeemed on iShop.
5) Order once placed through redeeming the reward points cannot be cancelled or modified. Gift vouchers once issued cannot be reversed/exchanged.
6) Complaints related to non-delivery of vouchers must be raised within a month of order placement date. ICICI Bank will not be liable for complaints raised beyond this period.
7) Complaints related to redemption order of physical products must be raised within a month of order placement date. Complaints related to broken/damaged/defective product must be raised within 5 working days of the product delivery with all the details. ICICI Bank will not be liable for the complaints raised beyond this period.
8) Bank holds full right to block the card from redeeming the ICICI Bank Rewards points in case of any misuse of card related to offers, rewards or retail usage.
9) On availing the EMI Facility, the card holder shall not be eligible for any reward points whatsoever, awarded under the ICICI Bank Reward Program.

**Section II: Other Information**

**d) Default and Circumstances:**

i) If the Card Member fails to pay the Minimum Amount Due by the date indicated in the billing statement, it shall be treated as default. In case of default, the Bank can forward the default report to the Credit Information Bureaus or to such other agencies as approved by law. The time period between the payment due date and the billing date indicated on the billing statement is considered as the notice period for reporting a Card Member as a defaulter. Terms and Conditions governing Credit Card Facilities shall be applicable to the Supplementary Card Holders as well.

ii) Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues:

*The Bank submits the Card Member's data to CIBIL - Credit Information Bureau (India) Limited every month in the format prescribed by CIBIL. This data includes the repayment status of all Cardholders, both defaulters and current, for the previous month. CIBIL uploads the submitted data onto their server in another thirty days.

iii) Recovery of dues in case of death/permanent in capacitance of the Card Member: It shall be in accordance with the applicable laws after giving sufficient notice for payment of dues and all information regarding the outstanding dues, to the successors/nominees /legal heirs of the Card Member.

iv) ICICI Bank offers free insurance cover on certain cards through a tie up with ICICI Lombard General Insurance Company Limited or any other Insurance Company as may be decided by ICICI Bank from time to time. For insurance details, cardholders are advised to go through the brochure in the welcome kit or refer https://www.icici.bank.in/

v) The debt collection policy of the bank is built around dignity and respect to borrowers. The policy is built on courtesy, fair treatment and persuasion. The bank believes in following fair practices with regard to collection of dues and thereby fostering borrower's confidence and long-term relationship. Detailed Policy on Collection of Dues and Repossession of Security is available on https://www.icici.bank.in/personal-banking/debt-service/debt-service-policy

vi) The Borrower agrees that the Bank may suspend usage of the sanctioned limits in the event the Borrower is declared a wilful defaulter under the applicable RBI regulations and guidelines.

vii) The Borrower shall at its own expense, allow ICICI Bank to appoint auditors (or award a separate mandate to the Borrower's auditors), chartered accountants, cost accountants, forensic experts or other consultants for carrying out concurrent or special audit or examination of the Borrower, where such audit or examination is required to be conducted pursuant to regulatory requirements.

viii) The Borrower shall promptly notify ICICI Bank upon being declared a wilful defaulter.

**e) Voluntary Cancellation of Credit Card:**

The Credit Card holder may choose to cancel their Credit Card at any time. To prevent misuse, the Card holder is advised to cut the Credit Card into four pieces ensuring that the hologram, magnetic strip and EMV chip are permanently destroyed.
The Card closure will be processed only after all the pending payments and outstanding amounts (if any) of the Card are paid in full.

The following modes are available for cancelling a Credit Card:

1. iMobile app
2. Net Banking
3. By calling Customer Care number 1800 1080

4. By sending an e-mail to the Customer Care e-mail D: customer.care@icici.bank.in

**Usage Restrictions**

The Credit Card is issued solely for personal use. Any usage that appears to be for business or commercial purposes, including but not limited to frequent or high-value transactions inconsistent with typical personal usage patterns, may be deemed to be in breach of the authorised end-use of the Card. The Bank reserves the right to review and restrict such usage and the customer agrees to be bound by such determination.

**Credit Card Usage Policy**

- Primary Card Members are not permitted to make excess payments into their Credit Card accounts with the intention of enhancing their Card usage limits beyond their sanctioned credit limit for the purpose of honouring high-value transactions. Further, the customer shall refrain from making credit payments into the Credit Card account which are in excess of the to-tal amount due. In such cases, ICICI Bank reserves the right to restrict, suspend or block transactions undertaken during a calendar month that exceeds the sanctioned credit limit on the Credit Card. In the event the Card Member requires an in-crease in the credit limit available on their Credit Card, they are advised to request the Bank for the same.
- The Bank reserves the right to block a Credit Card if transactions are observed on restricted MCCs as per the RBI mandate.
- To ensure that Credit Card usage aligns with applicable regulatory guidelines, the Credit Card Terms and Conditions and internal policies of the Bank, the Bank may conduct periodic reviews of Credit Card usage. This includes, but is not limited to, identifying any excessive utilisation beyond the sanctioned credit limit within a single billing cycle, disproportionate usage at a few merchant establishments, use of the Card for repayment of other Credit Cards / loans, fund transfers to Savings Accounts, potential merchant collusion, usage for business or non-personal expenses and misuse of features / programmes for accumulating undue reward points, cashback or other benefits and usage for business or non-personal expenses (commercial usage) that includes scenarios not in line with retail usage such as purchase of electronics or mobile phones in high quantities together or over a period of time, high volume of bill payments, excessive insurance payments, excessive spends on fuel, multiple EMI booking followed by cancellations, self-funding, multiple usage of Card on own POS/QR offered by the Bank etc. Please note that this list of scenarios is indicative and not exhaustive.

  In such cases, ICICI Bank may, at its sole discretion, cancel the concerned Credit Card(s), including any add-on Cards and withhold or cancel accrued reward points or cashback at the customer level without prior notice. ICICI Bank may also contact the Card Member via

phone or other formal channels to seek clarification or documentation regarding the Card usage. Failure to provide satisfactory responses may lead to Card blocking/closure.

- In the event that the ICICI Bank Credit Card is terminated, whether voluntarily by the Primary Card Member or by the Bank, the Card Member will immediately cease to be eligible for earning reward points or cashback. All unused or unredeemed reward points or cashback shall automatically be forfeited immediately after voluntary or involuntary cancellation.
- The Bank may, at its sole discretion and without prior notice or assigning any reason, refuse authorisation for a transaction at a merchant establishment, restrict or defer usage of the Card, or suspend / cancel the Card. The Bank, the acquiring bank or the concerned merchant establishment may retain or confiscate the Card if it believes such action is necessary for managing credit or business risk, or in case of misuse or suspected misuse of the Credit Card or account.
- Suspension or termination of the Credit Card by the Bank will result in immediate withdrawal of all associated privileges, benefits and facilities without being liable in any manner.

**f) Loss/Theft/Misuse of Card:**

In case of loss/theft/misuse of the Card, it must be reported immediately to ICICI Bank either through the Customer Care by calling on 1800 1080 or by sending an SMS 'BLOCK' <last four digits of your card> to 9215676766 from your registered mobile number only.

The Bank shall thereupon suspend the Card. The Card Member is advised to file an FIR with the local police station so that the Card Member can produce its copy whenever requested by the Bank. The Card Member shall be primarily responsible for the security of the Card including theft and for the transactions using the Card. The Card Member shall not be liable for any transaction/s made on the Card post reporting its loss/theft/damage. However, in case of any dispute relating to the time of reporting such loss/ theft/damage and/or transactions made on the Card post reporting of the loss/theft/damage/ misuse, the Bank reserves the right to ascertain such time and or the authenticity of the disputed transactions. ICICI Bank reserves the right to block the Credit Card on suspected risk of compromise in order to protect the interest of the Card Member and to avoid misuse in any manner on the Card Account. The Card Member shall not be able to use the blocked Card for any transaction/s and shall receive a replacement Card within 7 (seven) working days. In the event, the Card Member, after being informed by ICICI Bank of the probable fraud risk, still requests to unblock the Card, ICICI Bank shall not stand liable or responsible in any manner for any fraudulent transactions reported to it thereafter on account of fraudulent usage of the Card or otherwise.

In case of ICICI Bank Credit Card replacement, the card can be replaced up to 3 times. After the 3rd replacement, the Cardholder will need to apply for a new ICICI Bank Credit Card.

Compensation Policy https://www.icici.bank.in/content/dam/icicibank/india/managed-assets/docs/pdf/compensation-policy.pdf

https://www.icici.bank.in/ **-> HELP s CONTACT (Top Right Corner) -> Notice Board -> Customer Compensation Policy**

**g) RBI Mandate on Standing Instruction:**

As per regulatory guidelines, which will be in effect from 1st April 2021, the Standing instructions of recurring merchant bill payments will be disabled from security point of view. To continue using the services, customer needs to re-register their utility bill through bill payment section in internet banking or iMobile. For all Standing Instructions other than utility bills, customer needs to re-register the biller at merchant's end. Any charges due to SI failure are not a liability of Bank.

**h) Disclosure:**

The Bank shall part with all available information about the Card Member, repayment history etc.to Credit Information Bureaus or to such other agencies approved by law. ICICI Bank/Group Companies reserve the right to retain the application forms and documents provided therewith, including photographs, and will not return the same.

**i)** With reference to the financial assistance/credit facility in the form of Credit Card being availed by me/us on the date hereof from ICICI Bank Limited ("ICICI Bank") vide credit Card application form, I/we hereby confirm having understood the concepts and illustrative examples (as detailed below) relating to due dates, classification of borrowal accounts as Special Mention Account ("SMA") or Non Preforming Asset ("NPA") in the course of the conduct of the accounts. Concepts / clarifications / Illustrative examples on due dates and specification of SMA / NPA classification dates

Dues:

Dues mean, the principal / interest / any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.

Overdue:

Overdue mean, the principal I interest / any charges levied on the loan account which are payable, but have not been paid within the period stipulated as per the terms of

sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

**i) Classification as Special Mention Account and Non-Performing Asset-**

Lending institution (i.e. ICICI Bank) will recognize the incipient stress in loan accounts, immediately on default, by classifying them as SMA.

The basis of classification of SMA category shall be as follows:

| LOANS IN THE NATURE OF TERM LOANS/Credit Card | |
|---|---|
| SMA Sub-categories | Basis for classification – Principal or interest payment or any other amount wholly or partly overdue |
| SMA-0 | Up to 30 days |
| SMA-1 | More than 30 days and up to 60 days |

| | |
|---|---|
| SMA-2 | More than 60 days and up to 90 days |

Non-performing Asset:

I. A credit card account will be treated as non-performing asset if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.

II. Illustrative movement of an account to SMA category to NPA category based on delay /nonpayment of dues and subsequent upgradation to standard category at day end process:

| Due date of payment | Payment Date | Payment covers | Age of oldest dues in days | SMA / NPA Categorization | SMA since Date / SMA class date | NPA Categorisation | NPA Date |
|---|---|---|---|---|---|---|---|
| 01.01.2022 | 01.01.2022 | Entire dues (MAD) up to 01.01.2022 | 0 | NIL | NA | NA | NA |
| 01.02.2022 | 01.02.2022 | Partly paid dues (MAD) of | 1 | SMA 0 | 01.02.2022 | NA | NA |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 01.02.2022 | | | | | |
| 01.02.2022 | 02.02.2022 | Partly paid dues (MAD) of 01.02.2022 | 2 | SMA 0 | 01.02.2022 | NA | NA |
| 01.03.2022 | | Dues (MAD) of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022 | 29 | SMA 0 | 01.02.2022 | NA | NA |
| | | Dues (MAD) of 01.02.2022 fully paid, for Dues (MAD) 01.03.2022 not paid at EOD 01.03.2022 | 1 | SMA 0 | 01.03.2022 | NA | NA |
| | | No payment of full dues (MAD) of 01.02.2022 and 01.03.2022 at EOD 03.03.2022 | 31 | SMA 1 | 01.02.2022 / 03.03.2022 | NA | NA |
| | | Dues (MAD) of 01.02.2022 fully paid, Due for 01.03.2022 not fully paid at EOD 01.03.2022 | 1 | SMA 0 | 01.03.2022 | NA | NA |

| Due date of payment | Payment Date | Payment covers | Age of oldest dues in days | SMA / NPA Categorization | SMA since Date / SMA class date | NPA Categorisation | NPA Date |
|---|---|---|---|---|---|---|---|
| 01.04.2022 | | No payment of dues (MAD) of 01.02.2022, 01.03.2022 and amount due on 01.4.2022 at EOD 01.04.2022 | 60 | SMA 1 | 01.02.2022 / 03.03.2022 | NA | NA |
| | | No payment of dues (MAD) of 01.02.2022 till 01.04.2022 at EOD 02.04.2022 | 61 | SMA 2 | 01.02.2022 / 02.04.2022 | NA | NA |
| 01.05.2022 | | No payment of dues (MAD) of 01.02.2022 till 01.05.2022 at EOD 01.05.2022 | 90 | SMA 2 | 01.02.2022 / 02.04.2022 | NA | NA |
| | | No payment of dues (MAD) of 01.02.2022 till | 91 | NPA | NA | NPA | 2.05.2022 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 01.05.22 at EOD 02.05.2022 | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 01.06.2022 | 01.06.2022 | Fully Paid dues (MAD) of 01.02.2022 at EOD 01.06.2022 | 93 | NPA | NA | NPA | 2.05.2022 |
| 01.07.2022 | 1.07.2022 | Paid entire dues (MAD) 01.03.2022 s 01.04.2022 at EOD 01.07.2022 | 62 | NPA | NA | NPA | 2.05.2022 |
| 01.08.2022 | 01.08.2022 | Paid entire dues (MAD) of 01.05.2022 s 01.06.2022 at EOD 01.08.2022 | 32 | NPA | NA | NPA | 2.05.2022 |
| 01.09.2022 | 01.09.2022 | Paid entire dues (MAD) of 01.07.2022 s 01.08.2022 at EOD 01.09.2022 but not paid the dues of | 1 | NPA | NA | NPA | 2.05.2022 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 01.09.2022 | | | | | |
| 01.10.2022 | 01.10.2022 | Paid entire dues (MAD) of 01.09.2022 s 01.10.2022 | 0 | Standard account with no over dues | NA | NA | STD from 01.10.2022 |

III. Reporting to Credit Bureau - All overdue accounts are reported to Credit bureaus on a fortnightly basis.

I/We understand that the clarifications/examples mentioned herein are only illustrative in nature covering common scenarios and that the norms and clarifications provided by Reserve Bank of India from time to time will prevail.

The Bank reserves the right to share all available information about the customers filling up the lead form with its service providers, agents, affiliates and credit bureaus, for verification, storage, credit assessment, evaluation and for such other purposes, as may be required to offer its products and services.

The Bank and its representatives reserve the right to Call/E-Mail/SMS/WhatsApp the customers filling up the lead form, regarding ICICI Bank's Credit Card services

Disclaimer: ICICI Bank may at its sole discretion, utilise the services of external service provider/s or agent/sand on such terms as required or necessary, in relation to its products.

**12. <u>Service Charges and Terms and Conditions pertaining to Personal Loan on Credit Cards:</u>**

**I. Fees and Charges:**

| Fees/ Charges |
|---|

| | | |
|---|---|---|
| | Payable to the RE (A) | |
| | One-time/ Recurring | Amount (in ₹) Or Percentage (%) as applicable |
| i) Processing fees | One Time | 1% of the availed amount |
| Details of Contingent Charges (in ₹ or %, as applicable) | | |
| (ii) Penal charges, if any, in case of delayed payment | | a) Interest will be charged if the Total Amount Due is not paid by the payment due date. Interest will be charged on the Total Amount Due and on all new transactions (from the transaction date) till such time as the previous outstanding amounts are paid in full. The rate of interest may be changed at the sole discretion of ICICI Bank. It ranges between 1.25% (15% p.a.) to 3.75% per month (45% p.a). GST charges will be applicable<br>b)The Late Payment charges on your card will be a function of the Total Amount Due and will be as follows: |
| | | Between ₹100-₹500 ₹100 |
| | | Between ₹501-₹1,000 ₹500 |
| | | Between ₹1001-₹5000 ₹600 |
| | | Between ₹5,001-₹10,000 ₹750 |
| | | Between ₹10,001-₹25,000 ₹900 |
| | | Between ₹25,001-₹50,000 ₹1100 |

| | |
|---|---|
| | More than ₹50,000 ₹1300<br>Exception: Outstanding balance of ₹500 or above will attract LPC & Interest charges on ICICI Bank PM SVANidhi Credit Card |
| (iii) Other penal charges, if any | a) Auto debit return charges could be applicable in case of auto-debit failure i.e. 2%* of the total amount due (subject to a minimum of INR 500). GST will be applicable on the auto-debit failure fee.<br>b) Over-Limit Fee could be applicable in case credit limit on the cards is breached while availing PLCC. 2.5%* of the over-limit amount (subject to a minimum of Rs 550) will be levied, except for ICICI Bank's Emeralde Card. GST will be applicable |
| (iv) Foreclosure charges, if applicable | Foreclosure charges @3% of the outstanding principal amount and next month EMI (interest as per amort table) would be applicable in the event ofpre closure of the loan after the cooling off period. GST would be applicable.<br><br>Exception: No foreclosure or prepayment charges applicable on ICICI Bank PM SVANidhi Credit Card |
| (v) Any other charges (please specify) | Charges in case of delinquency:<br>i. Charges incurred in legal suit – At Actuals<br>ii. Charges incurred in sending different notices – At Actuals |

| | |
|---|---|
| | iii. Pick-up charges per instance – ₹500 + GST iv. Cash transaction charge per instance of repayment of EMI dues at Branches – ₹150 + GST |

## II. Terms and Conditions pertinent to ICICI Bank Personal Loan on Credit Cards

a) USAGE OF THE FACILITY:

- PLCC can be offered at an interest rate ranging from 11% to 16%.
- The tenure options for PLCC are 3,6,9,12,18,24,36,48,60 months. The maximum tenure for OTL is 60 months while that for WTL is 36 months.
- The loan amount offered in case of OTL ranges from 15,000 to 2,500,000. The loan amount in case of WTL ranges from 15,000 to 400,000(Subject to available limit on the credit card).
- The Facility shall be available only to a Customer, who has been pre-approved by ICICI bank for availing the Facility, approval with respect to which is at the sole discretion of ICICI Bank. The Customer can request for an amount up to the available Cash-Limit and/or Credit-Limit on the Card Account or for an amount over the available Cash-Limit / Credit-Limit and such amounts shall be disbursed immediately in the form of transfer to his/her ICICI Bank liability account or through NEFT or such other mode as may be communicated by ICICI Bank, from time to time. The final approval of the amount of the Facility to be granted is subject to the Customer's performance on the Card and the available Cash-Limit and/or Credit-Limit at the time ICICI Bank receives the Customer's request for the Facility. The Cash-Limit and/or the Credit-Limit on the Credit Card will be blocked by the amount for which the Facility is granted in cases where such amount forms part of the available Cash-Limit and/or Credit-Limit. The Card-Member shall be required to pay a non-refundable processing fee on the Facility up to the percentage specified by ICICI Bank to the Card Member. The cash-limit on the Credit Card will be blocked by the amount for which the facility is granted.
- Disbursement through NEFT to Non-ICICI Bank account will be subject to successful processing at beneficiary banks end.

- The Card Member hereby agrees to avail the Facility on the precondition that he will not use the Facility, or any part thereof, towards capital market or for the purpose of repaying his ICICI Bank Card outstanding.
- In-case of OTL, the credit limit of the credit card will be blocked by the amount which is equal to billed EMI/EMIs +Applicable Taxes and fees.
- In-case of WTL, the credit limit of the credit card will be blocked by the loan amount availed by the customer.
- The Credit Limit of the credit card will be blocked by the amount which is equal to billed EMI/EMIs + applicable taxes and fees, including processing fees and the same needs to be maintained in the Credit Limit else Over The Limit (OTL) charges along with charges as per MITC will be applicable.
- The Card Member hereby allows use of such information that had been provided at the time of applying for the Credit Card for the completion of documentation for the Facility as well as any other offers ICICI Bank may wish to extend to the Card Member.
- The Card Member when availing of PLCC-WTL hereby allows for an increase in his/her credit limit by 10% or by the shortfall amount, if the minimum limit required to avail of PLCC-WTL is not maintained

b) REPAYMENT:

- Card Member shall repay the Facility and interest thereon in EMIs. The interest shall beat such rate which has been indicated by ICICI Bank to the Card Member at the time of making the offer for the Facility. The interest calculation will start from the time the request regarding the Facility has been confirmed by the Card Member. The amount of the EMIs together with other details of the Facility (including rate of interest) shall be communicated to the Card Member at his mailing address last recorded with ICICI Bank. In cases where the customer has availed this loan facility the amount of EMI due for a particular month shall be subsequently reflected in the card statement for that particular month. By availing the Facility, the Card Member authorizes ICICI Bank to debit the Card Account of the Card Member on a monthly basis for the amount of EMI due for that particular month, as has been intimated to the Card Member through the Statement. Principal and interest will be mentioned separately in the Statement. The Cash-Limit and/or Credit-Limit shall be reinstated to the extent of the amount of EMI repaid by the Card Member.
- Goods and Service Tax will be applicable on the interest component of the EMI every month.
- The Card Member shall be required to pay the entire amount of the EMI for a particular month on the Payment Due Date as indicated in the Statement and the same shall not be permitted to be carried forward/included in the next Statement. In the event the payment is not made by the Payment Due Date, it

shall be construed as a default by the Card Member and Card Member shall become liable to pay the amount together with late payment charges, as specified in the Primary Terms and Conditions.

- By availing of the Facility, the Card Member authorises ICICI Bank to debit the Savings Account of the Card Member on a monthly basis for the minimum amount due for that particular month, as has been intimated to the Card Member through the Statement. Charges would be applicable in the event of auto debit failure.

c) PREPAYMENT OF FACILITY:

- If the Facility is prepaid/ terminated before the tenure of the Facility, the amount of the Facility outstanding at the time of prepayment/ termination together with all interest thereon and all other monies in respect of the Facility shall become repayable by the Card Member.
- The Card Member may prepay the Facility at any time by contacting ICICI Bank's 24 Hour Customer Care. The Card Member shall pay such prepayment charges as may be indicated by ICICI Bank in the communication sent to the Card Member at the time of granting the Facility.
- ICICI Bank shall, without prejudice to all rights and remedies, have the right to call upon the Card Member to forthwith repay the Facility, all interest thereon and all other monies in respect of the Facility upon occurrence of Event of Default in repayment of the amount of the Facility and the Card Member shall be liable to repay all such amounts upon such demand.

d) CANCELLATION OF FACILITY:

- The Card Member may cancel the Facility within 15 days of receiving the transfer to his/her ICICI Bank liability account by contacting ICICI Bank's 24 Hour Customer Care.
- In case of Non-ICICI Bank account transfer through NEFT, cancellation is subject to payment of the transferred funds to the Card account. In case of transfer to his/her ICICI Bank liability account, the cancellation request can be raised at ICICI Bank's 24 Hour Customer Care and such amount will be reversed from the account, where the transfer was effected.
- In case of a draft, the Card Member may request for such cancellation at ICICI Bank's 24 Hour Customer Care or return the draft at the RTO address mentioned on the envelope.
- Such cancellation shall be subject to non-encashment of draft or the amount being available in the account to effect reversal, as the case may be.