

Terms and conditions for the “Zero charges on money transfers to India with a HiSAVE Remittance Account” offer.

These are the terms and conditions governing the **“Zero charges on money transfers to India with a HiSAVE Remittance Account”** offer (the **“Promotion”**) being promoted by ICICI Bank UK PLC (**“ICICI Bank”**). Participation in the Promotion is governed by the Terms and Conditions provided below (the **“Terms and Conditions”**). The words **“we”, “us”, “our”** and words with a similar meaning refer to ICICI Bank.

By participating in the Promotion, the Entrant agrees to be bound by the Terms and Conditions, which may be amended, modified or supplemented at any time by ICICI Bank. Any changes in the Terms and Conditions will be posted and updated, on the Website.

Definitions:

In these Terms and Conditions, unless otherwise defined, capitalised terms shall have the meaning as defined below:

1. **“Beneficiary”** refers to the person in India to whom the Entrant would like to transfer funds through ICICI Bank’s Customer Service Centre and/or through ICICI Bank’s internet banking service, which is available on the Website.
2. **“Customer”** refers to a person who is a HiSAVE Remittance Account holder of ICICI Bank during the Promotion Period.
3. **“Customer Service Centre”** refers to our call centre in India that customers can contact to place requests over the phone.
4. **“Entrant”** refers to a person who is a resident of the UK, above 18 years of age (including a Customer), and who registers with ICICI Bank to remit money to any bank in India, either in a single Transaction or otherwise.
5. **“HiSAVE Remittance Account”** refers to the HiSAVE Remittance Account provided by ICICI Bank UK PLC.
6. **“Promotion”** refers to the offer of waiving the HiSAVE Remittance Account transfer charges for all transfers made from October 24, 2013 to December 31, 2013.
7. **“Promotion Period”** refers to the time period of the Promotion starting on October 24, 2013 until December 31, 2013 for availing free transfers from a HiSAVE Remittance Account.
8. **“Successful Transaction”** refers to a Transaction where the Beneficiary’s bank account in India has been credited as per the instructions given by the Entrant through his / her HiSAVE Remittance Account.
9. **“Transaction”** refers to money transfers to a Beneficiary in India made by the Entrant through ICICI Bank’s Customer Service Centre and / or ICICI Bank’s internet banking service.
10. **“Website”** refers to the website of ICICI Bank as made available online at www.icicibank.co.uk.

How to enter:

1. To participate in the Promotion, the Entrant needs to make a Successful Transaction to any bank in India during the Promotion Period from his / her HiSAVE Remittance Account. Transactions can be made by:
 - a) Calling our Customer Service Centre on 0844 412 4444 (calls cost 5 pence per minute, plus your phone company’s access charge).

- b) Sending money online via ICICI Bank's internet banking service. Charges as applicable for the online transfers will apply. Please visit the Website for further details.

Eligibility:

1. The Promotion is valid for an individual Successful Transaction to any bank in India by an eligible Entrant to be completed within the Promotion Period, subject to waiver of charges for money transfer to India for the Promotion Period by ICICI Bank.
2. The Promotion is only valid for UK residents aged eighteen (18) years and above and holding a HiSAVE Remittance Account with ICICI Bank.

Terms of waiver of charges:

Under the Promotion, each Entrant, satisfying the eligibility criteria, will have the charges on money transfer, if any, waived for the duration of the Promotion Period.

Additional Terms:

1. In all matters relating to the Promotion outlined in these Terms and Conditions, the decision of ICICI Bank shall be final, conclusive and binding in all respects.
2. The Promotion shall be governed by and construed in accordance with laws of England & Wales and all disputes arising under this Promotion shall be subject to the non-exclusive jurisdiction of the competent courts in England & Wales. The Entrant hereby irrevocably submits to such non-exclusive jurisdiction provided however that such submission shall not prejudice ICICI Bank's right to commence action against the Entrant in any court of competent jurisdiction.
3. The Terms and Conditions of the Promotion are in addition to, and not in derogation of the Terms and Conditions for the HiSAVE Remittance Account available on our Website. If there is any inconsistency between the Terms and Conditions for the HiSAVE Remittance Account and the Terms and Conditions of this Promotion, the latter shall prevail.
4. This Promotion is not available for money transfers to India made through Money2India.com, a service operated by ICICI Bank Limited, India.
5. All communication should be addressed to ukservice@icicibank.com or ICICI UK PLC, Diwali Promotion, One Thomas More Square, London, E1W 1YN.