

## TERMS AND CONDITIONS

These Terms and Conditions (the “**Terms and Conditions**”) govern the Promotion (as defined below) being promoted by ICICI Bank UK PLC (“**ICICI Bank**”). Participation in the Promotion is governed by the Terms and Conditions provided below.

The words “we”, “us”, “our” and words with similar meaning refer to ICICI Bank UK

These Terms and Conditions are in addition to, and not in derogation of the Personal Banking Terms and Conditions and HiSAVE Remittance Account Terms and Conditions offered by ICICI Bank to Customers and are available on our Website. If there is any inconsistency between the Personal Banking Terms and Conditions and HiSAVE Remittance Account Terms and Conditions and these Terms and Conditions, the latter shall prevail.

By participating in the Promotion, a customer agrees to be bound by these 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.

### I. DEFINITIONS

“**Branch(es)**” refers to the branch offices of ICICI Bank in the United Kingdom at Birmingham, Knightsbridge, East Ham, Wembley, Southall, Manchester, Leeds and Harrow

“**Customer**” refers to a person who is an existing HomeVantage Current Account or HiSAVE Remittance Account holder of ICICI Bank and continues to be a customer of ICICI Bank during the Promotion Period;

“**Gift**” refers to the INR 2,499 Provogue watch sent to the Recipient by the Vendor, upon the Customer becoming a Qualifying Customer;

“**Promotion**” refers to this campaign where if a Qualifying Customer transfers GBP 2500 or more to India, in a single Qualifying Transaction, the Recipient will be provided the Gift;

“**Promotion Period**” refers to the time period of the Promotion starting from 12:00 am on June 17<sup>th</sup>, 2016 until midnight on July 17<sup>th</sup>, 2016;

“**Qualifying Customer**” refers to a Customer who makes a Qualifying Transaction within the Promotion Period;

“**Qualifying Transaction**” refers to a single Transaction of GBP 2500 or more to a beneficiary in India and where the beneficiary’s bank account has been credited with funds as per the instructions for transfer of funds by the Customer;

“**Recipient**” refers to a person in India, to whom only one Gift can be sent under the Promotion and whose details will be sent by the Qualifying Customer in response to the redemption email sent by ICICI Bank;

“**Redemption email**” refers to the email sent to the Qualifying Customers within seven (7) Working Days of completion of the Promotion Period, informing them about the Gift and requesting details of the Recipient.

“**Transaction**” refers to a money transfer to India made by the Customer through ICICI Bank at any of its Branch(es), using the Customer Service Centre, through internet banking service, the Website or the mobile app;

“**Vendor**” refers to Provogue, with whom ICICI Bank has an arrangement for the purposes of this Promotion;

“**Website**” refers to the website of ICICI Bank as made available online at [www.icicibank.co.uk](http://www.icicibank.co.uk)

“**Working Days**” refers to, in the United Kingdom, Monday to Friday, except public holidays

## **II. HOW TO ENTER**

1. To participate in the Promotion, a Customer must make a Qualifying Transaction within the Promotion Period. This can be done by:
  - a. Visiting any of the Branch(es). Please visit the Website for further details; or
  - b. Making a transfer online or by the mobile app. Charges applicable for online transfers will apply. Please visit the Website for details.

## **III. ELIGIBILITY**

1. This Promotion is valid only for Qualifying Transactions by Customers within the Promotion Period and each Qualifying Customer shall be provided a maximum of one Gift only during the Promotion Period, even if the Qualifying Customer makes multiple Qualifying Transactions.
2. The Qualifying Customers should register a valid email address with ICICI Bank so that we can send a Redemption e-mail.
3. The Qualifying Customers HomeVantage Current Account or HiSAVE Remittance Account should be a live open account at the time of making a Qualifying Transaction.

## **IV. TERMS OF GIFT**

1. Once the Qualifying Customer is sent a Redemption e-mail, he/ she will be required to respond with details of the Recipient within seven (7) Working Days of receipt of Redemption e-mail failing which the Qualifying Customer will not be eligible to redeem the Gift.
2. Only the first email response to the Redemption e-mail (containing all the requested details of the Recipient) received from the registered mail address of the Qualifying Customer will be considered for offer redemption.
3. The Recipient's details will be shared with the Vendor who shall dispatch the Gift to the Recipient within fifteen (15) Working Days of receipt of response from the Qualifying Customer. The Gift may not be deliverable at some locations due to restricted deliveries and the Qualifying Customer will be informed about this. ICICI Bank will not be responsible in case of any dispute in delivery.
4. The Recipient's information will be used for this purpose only and the Recipient shall not be contacted for any other purpose by any other party, unless the Recipient provides his/ her express consent to any such party, to do so.
5. For joint account holders, if one of the joint account holders is a Qualifying Customer, he/she will receive the Redemption e-mail to the mail address registered with the ICICI Bank. This could be the mail address of the account holder who has not done the Qualifying Transaction and is not a Qualifying Customer.
6. No other promotion or campaign of ICICI Bank can be combined with this Promotion.
7. This Gift is not a product of ICICI Bank and we cannot make any representation or provide any confirmation regarding its quality or suitability for a purpose.
8. The Gift is non-transferable, non-exchangeable and not redeemable for other prizes or cash.
9. ICICI Bank shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control. Such circumstances shall include, but not be limited to, weather conditions, fire, flood, hurricane, strike, industrial dispute, war, hostilities, political unrest, riots, civil commotion, inevitable accidents, supervening legislation or any other such circumstances.
10. ICICI Bank accepts no responsibility for any loss, theft of and/or damage to the Gift during transit or if it is lost, stolen, delayed, damaged, wrongly addressed, postage due or similar entries.

11. The Gift is as stated and nothing else is included.
12. The Promotion shall be governed by and construed in accordance with laws of England and Wales and all disputes arising under this Promotion shall be subject to the jurisdiction of the competent courts of England and Wales.
13. Personal information during the Promotion may be used by ICICI Bank for the purpose of administering this Promotion in accordance with ICICI Bank privacy statement available on our Website.
14. This Promotion is not available for money transfers to India made through Money2India.com.
15. ICICI Bank reserves the right at any time to modify or discontinue, temporarily or permanently, this Promotion with or without prior notice due to reasons outside its control (including, without limitation, in the case of anticipated or actual fraud). The decision of ICICI Bank in all such matters shall be final and binding.
16. All communication should be addressed to [ukservice@icicibank.com](mailto:ukservice@icicibank.com).