

## **Terms and Conditions for availing extra 15 paisa benefit on money transfers to India during the Festive Offer Period**

These Terms and Conditions (the “Terms and Conditions”) govern 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 words “we”, “us”, “our” and words with similar meaning refer to ICICI Bank.

These Terms and Conditions are in addition to, and not in derogation of the Personal Banking 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 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.

### **DEFINITIONS:**

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

“Customer” refers to a person who is an existing HomeVantage Current Account of ICICI Bank and continues to be a customer of ICICI Bank during the Offer Period;

“Customer Service Centre” refers to our call centre that customers can contact to place money transfer requests over the phone;

“Beneficiary” refers to the person in India to whom the Customer would like to transfer funds through the Customer Service Centre and/or through Branches and/or through ICICI Bank Internet (Online) banking service, which is available on the Website and iMobile UK App;

“Promotion” refers to this campaign where in any Customer who transfers funds to India through ICICI Bank are eligible to receive 15 paisa extra on prevailing GBP-INR exchange rate during the Offer Period. The Promocode can be redeemed 3 times only using any of the channels offered by the Bank (Phone banking, branch, online & mobile). The benefit associated with the Promocode will be reflected instantly on the transaction page once the correct Promocode is applied;

“Offer Period” refers to the time period of the Promotion starting from 12:00 am GMT on October 25th , 2024 until 12:00 pm GMT on December 31st , 2024;

“Eligible Amount” refers to a minimum amount to qualify for the Promotion. To qualify for 15 paisa extra benefit, minimum amount to be transferred is £ 1 and maximum amount is £ 25000 per transaction;

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

“Promocode” refers to a unique code entered by the Customer while initiating a Successful Transaction. To avail 15 paisa extra please use “WELCOME15” in the Promocode box. It can be only be redeemed on new transfers by each Customer and not on the “Repeat Transactions” on Website or “Quick Pay” transactions on iMobile UK App.

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

“iMobile UK App” refers to the banking application of ICICI Bank as made available on iOS app store for iPhone and iPad users or play store for android users.

#### **ELIGIBILITY:**

The Promotion is only valid for Customers on Successful Transaction. The Promocode can be used only 3 times by each customer during the Offer Period.

A Successful Transaction using “Repeat Transactions” on Website or “Quick Pay” transactions on iMobile UK App is not eligible with this Promocode.

#### **OFFER DETAILS:**

Under this Offer, upon compliance with the terms and conditions, the Customer shall be eligible for getting 15 paisa extra instantly over prevailing GBP-INR Exchange Rate at the time of initiating a Successful Transaction during the Offer Period.

The additional extra 15 paisa associated benefit would be displayed to the Customer once the correct Promocode is entered before initiating a Successful Transaction.

#### **HOW TO AVAIL THIS PROMOTION:**

The Promotion can be availed for each Successful Transaction during the Offer Period. Such Successful Transaction can be made by:

1. Calling our Customer Service Centre on 0344 412 4444 (Calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls). If you're outside the UK please call +44 203 478 5319 and if you are in India call us on our toll free number 1800 419 6588
2. Making a transfer through Online Banking or by iMobile UK App
3. Through Branch(es)

Charges applicable, please visit the [Website](#) for details

#### **ADDITIONAL TERMS:**

1. No two Promotions can be combined on a Successful Transaction
2. The Promotion is as stated and nothing else is included
3. If in any case, during the Offer Period as stated, while carrying out a transaction for this Promotion if any payments/amounts are mistakenly/erroneously (including but not limited to technical/system error) paid into a Beneficiary account in India, then such amounts become due and payable by the Customer. As a result of which the Customer hereby accepts and consents that ICICI Bank shall be permitted to automatically debit/deduct such amounts from the Customer's account for and/or if there are insufficient funds in Customer's account then the Customer shall be responsible/liable to ensure such amounts/sums are immediately credited to the account and/or paid to ICICI Bank in GBP

currency. On failure to do so the Customer agrees and accepts that ICICI Bank shall have a right to mark lien over Customer account for such amounts due and payable and reserves its right to recover and initiate any action as the ICICI Bank may deem fit against the Customer and such costs/fees shall be borne by the Customer.

4. 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.
5. Personal information of customers 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.
6. 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.
7. Any communication regarding any complaint, query, feedback etc. should be addressed to [ukservice@icicibank.com](mailto:ukservice@icicibank.com).
8. 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.
9. For joint account holders, the primary applicant of the Account will be considered as Customer who can use the Promocode once during the Offer Period.

