

## **“TRANSFER MONEY TO INDIA FOR A CHANCE TO WIN GBP 100 CASH BACK” – TERMS AND CONDITIONS**

These Terms and Conditions (the “**Terms and Conditions**”) govern the “Transfer Money to India for a chance to win GBP 100 cash back” 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.

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.

The words “we”, “us”, “our” and words with similar meaning refer to ICICI Bank UK. By participating in the Promotion, the Entrant 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:**

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

1. “**Beneficiary**” refers to the person in India to whom the Entrant successfully transfers funds using ICICI Bank UK Branch(es) and/ or its Customer Service Centre and/ or through its internet banking service provided by ICICI Bank on its Website.
2. “**Branch(es)**” refers to the branch offices of ICICI Bank in the United Kingdom, in Birmingham, Knightsbridge, Eastham, Wembley, Southall, Leicester, Manchester, Leeds and Harrow.
3. “**Customer**” refers to a person who is a HomeVantage Current Account, or HiSAVE Remittance Account holder with ICICI Bank UK and remains a customer till the Promotional Period ends.
4. “**Customer Service Centre**” refers to our call centre in India that Customers can contact to place remittance requests over the phone.
5. “**Entrant**” refers to a person who is a resident of the United Kingdom, is above 18 years of age, holds a HomeVantage Current Account or HiSAVE Remittance Account and remits money to any bank in India through a Successful Transaction within a Weekly Promotion Period for a cumulative amount of £1000 (pound sterling) or more.
6. “**Lucky Draw**” refers to the process of random selection of lucky draw winners through secured internal systems.
7. “**Weekly Lucky Draw Winner**” refers to the 15 randomly selected Entrants by Lucky Draw every week.
8. “**Promotion Period**” refers to the four week promotional period starting from 12:00 am UK time on 04 May 2015 until 12:00 am UK time on 31 May 2015.
9. “**Weekly Promotion Period**” refers to each week during the Promotion Period starting every Monday 12:00 am UK time until Sunday 12:00 am UK time.
10. “**Redemption email(s)**” refers to the email sent to the Weekly Lucky Draw Winners, informing them about the Gift..

11. **“Successful Transaction”** refers to one or multiple Transactions where the Beneficiary’s bank account has been credited with funds as per the instructions for transfer of funds by the Entrant.
12. **“Gift”** refers to GBP 100 Cash Back.
13. **“Transaction”** refers to a money transfer to India made by the Entrant through ICICI Bank.
14. **“Website”** refers to the website of ICICI Bank as made available online at [www.icicibank.co.uk](http://www.icicibank.co.uk).
15. **“Working Days”** refers to, in the United Kingdom, Monday to Friday, except public holidays.

## **HOW TO ENTER:**

1. To participate in the Promotion, the Entrant must make a Successful Transaction, which amounts to £1000 or more, to an account of the Beneficiary maintained with any bank in India during a Weekly Promotion Period. This can be done via the following:
  - a. By visiting any of the Branch(es). Please visit the Website for further details; or
  - b. By calling the 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.); or
  - c. By sending money online. Charges applicable for online transfers will apply. Please visit the Website for further details.

## **ELIGIBILITY:**

1. This Promotion is valid only for Successful Transactions made by the Entrant which amounts to a transfer of funds of up to £1000 or more to a Beneficiary’s bank account with any bank in India within the Weekly Promotion Period, subject to a maximum of one Gift per account.
2. The Promotion is only valid for Entrants and shall be subject to the Entrant registering a valid email address with ICICI Bank.
3. If the Entrant does not have an email address registered with ICICI Bank, they need to register an email address to which we can send the Redemption Email, if applicable.
4. The Entrant’s HomeVantage Current Account or HiSAVE Remittance Account should be a live open account at the time of making a transfer.

## **TERMS:**

1. The Lucky Draw will take place on the following Thursday of a Weekly Promotional Period. For example, for the Weekly Promotion Period starting at 12:00 am, Monday, 04 May 2015 until Sunday 10 May 2015 at 12:00 am UK time, the Lucky Draw will take place on Thursday 14 May 2015 and the Weekly Lucky Draw Winners will receive the Redemption Email by Friday 15 May 2015. The same process will be followed for subsequent Weekly Promotion Periods. The dates of the Lucky Draws will also be available on our Website.
2. Entrants will be entered into the Lucky Draw for the respective Weekly Promotion Period and the Weekly Lucky Draw Winners will be chosen. The Weekly Lucky Draw Winners will receive a Redemption email within 2 Working Days from the date of the Lucky Draw.

3. Entrants will only be entered into the Lucky Draw for the respective Weekly Promotional Period during which they have made a Successful Transaction of GBP 1000 or more to a Beneficiary. For example, if a Customer has made a Successful Transfer of £1000 or more to a Beneficiary on 05 May 2015, their name will appear for Weekly Lucky Draw on Thursday, 14 May 2015. The same Customer will not be entitled for the Weekly Lucky Draw the following week unless they qualify as an Entrant again.
4. The number of times an Entrant's name will appear in the Lucky Draw will depend on the total number of Successful Transactions. The amount will be divided in multiples of 1000's, so if the entrant has transferred £ 54,500 in one or multiple Transactions, during the Weekly Promotion Period, the Entrant's name will appear 54 times during the Lucky Draw, increasing their chances of winning.
5. The Weekly Lucky Draw Winners will be entitled to receive Cash Back of £100 in their respective accounts.
6. The Gifts are non-transferable, non-exchangeable and not redeemable for other prizes.
7. This promotion will run subsequently with the Referral Program, no other promotions will be included .
8. All Weekly Lucky Draw Winners will receive their respective Gift within 15 Working Days of receiving the Redemption Email.
9. For joint account holders, the primary applicant of the account will be considered as an Entrant.
10. ICICI Bank reserves the right at any time and from time to 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, suspected or actual fraud). The decision of ICICI Bank in all matters under its control shall be final and binding.
11. 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.
12. Entrants' personal data shall be processed for the purpose of their participation in the Promotion only and will only be retained as long as necessary for such purpose.
13. The Lucky draw is not open to employees of the ICICI Bank or related group companies
14. The Gift is as stated and nothing else is included.
15. ICICI Bank shall not be obliged to make any public announcements on the outcome of a Lucky Draw.
16. The Promotion shall be governed by the 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.
17. This Promotion is not available for money transfers to India made through Money2India.com, a service operated by ICICI Bank Limited, India.
18. All communication should be addressed to [ukservice@icicibank.com](mailto:ukservice@icicibank.com) or ICICI Bank, One Thomas More Square, London, E1W 1YN.