

TEXT ALERT - TERMS AND CONDITIONS

These terms and conditions ("Terms and Conditions"), apply to the text and email alert service being provided by ICICI Bank UK PLC and should be read in conjunction with the Personal Banking Terms and Conditions, Internet Banking Terms and Conditions, Privacy Policy and Website Terms of Use

In case of any discrepancy between these Terms and Conditions and the terms and conditions mentioned above, these Terms and Conditions will prevail. If you do not understand any of the Terms and Conditions then please contact us for further information. For your own benefit you should read these Terms and Conditions carefully and retain a copy for future reference.

A. Definitions

"Account/(s)" means the HomeVantage Current Account you hold with us.

"Business Day" means a day (other than a Saturday and Sunday) on which banks are open for general business in the United Kingdom and India.

"Email" shall mean the registered email address updated on your account.

"Mobile Phone Number" shall mean the mobile telecommunications number on which you wish to receive the Text Alerts and make use of the Service.

"Service" shall mean the service we provide that enables you to obtain Alerts from us regarding transactions on your Accounts.

"Alerts" means the customized messages sent to the Mobile Phone Number provided by you as an SMS/ text message and/or Email message to your registered Email address in response to the transactions you undertake in your Accounts.

"We" "Us" "Our" means ICICI Bank UK PLC

"You" shall mean any person who holds an Account(s)

B. Your Mobile Phone and Email Address

When you open an account, you will be asked to provide us your Mobile Phone Number and Email address to which you would like us to send the Alerts.

This alert service can either be provided to your Mobile Phone Number and/or to your valid Email address, registered on your account.

C. General Service Terms

- To be eligible for the service, you must hold an Personal HVCA Account with us;
- We will register your mobile number and/ or email ID for receiving transaction alerts, if you are an existing account holder or applying for a new personal current account.
- Only one Mobile Number and/or one Email address for each of the account can be

registered with us. If you wish to opt out from this service, you can do so by calling our customer service centre or by visiting any of our UK branches.

- This phone number and email address will apply to all Individual Accounts registered in your name. In case of a Joint account(s) holders of an Account, the Text or Email alerts will be sent to only one Mobile Phone Number or email address belonging to the main or joint applicant. Joint holders must note that transactions undertaken by them by using their debit card or internet banking will also be alerted to the first holder.
- In case any of the joint Account holders notifies us that he/ she no longer consents to the register their Mobile Number and /or Email ID, we will terminate the Service and stop providing Alerts.
- We will start sending Alerts after 2 Business Days of you placing a request for registration for the Service; an Alert can only be sent once and we cannot resend it again. The Alerts will not be encrypted.
- We will not send Alerts between 22:00 pm and 7:55 am BST. For any transactions carried out between 22:00 pm and 7:55 am, Alerts will be sent at or after 7:55 am BST.
- You may deregister for this alert service 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 by placing a request in one of our UK branches.

For prevailing threshold for receiving the Alerts, please refer our website.

D. Personal Information

Once registered for the alert Service, we will send you information about transactions on your Account the registered Mobile Number and/or email address.

The information shall include, but may not be limited to:

- Last 2 digits of your account number
- Transaction amount
- Transaction date
- Transaction remarks
- Available balance after the transaction has occurred

For example, for a cash deposit of GBP 1,000.00 in your account, made on 16 February, the message will be:

Your Ac XXXXXX51 has been credited with GBP 1,000.00 on 16 Feb. Info: Cash deposit.
Total Avbl Bal. GBP 5,000.00

We will never provide your Account number or other personal information in these Alerts.

E. Charges

We will not charge you a fee for providing this Service. Standard messaging rates from your mobile phone operator may apply. We will not be responsible for these charges and you should check with your mobile phone operator for more information.

F. Cancellation

We may have to interrupt the Service under certain circumstances; for example, in order to carry out maintenance or in circumstances beyond our reasonable control. We can temporarily suspend the Service, either wholly or in part, at any time without giving prior notice for any maintenance work or repair which is required to be carried out or in case of any emergency or for security reasons.

We can withdraw the Service permanently by giving you at least 30 days prior notice.

G. Security

This alert service will help you to keep yourself updated of your account and If you suspect that any unauthorized transaction has been carried out or the alert appears to be irregular, you must notify us immediately by 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). You should review all Account information that we send you and let us know of any errors immediately.

You must inform us immediately if your mobile phone is lost or stolen, or if you change your mobile phone number or email address. If you do not inform us of such loss, theft or change in mobile phone number or email address, we will continue to send Alerts to your mobile phone or email address, available with us. We cannot be held responsible or liable for any consequences, including the possible release of private and banking information

You should take all reasonable steps to prevent unauthorized access to confidential information stored in your mobile phone, or prevent your mobile phone and email account from being lost or stolen. Such steps could include using the personal identification number (PIN) code on your mobile telephone at all times, not leaving your mobile phone switched on without having set the PIN and deleting Alerts from the Service once you have read them.

H. Liability

We will not be liable if you do not receive Alerts for reasons beyond our control such as, your phone being switched off, there is no network coverage or you change your phone, delays, interruptions or errors in transmission caused due to irregular network or the unauthorized access of the Service at your Mobile Phone Number by someone other than you, irrespective of how such unauthorized access may occur and other such circumstances beyond our control. Please check with your network provider in case of any charges applicable.

For more information on the lawful grounds for using your data and purposes of processing, please refer the Privacy Notice on our Bank's website.