

## Terms and conditions for the “Zero charges on money transfers to India” promotion

These are the terms and conditions governing the “Zero charges on money transfers to India” promotion (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.

The Terms and Conditions of the Promotion are in addition to, and not in derogation of the Terms and Conditions for Personal Banking and HiSAVE Remittance Account available on our Website. If there is any inconsistency between the Terms and Conditions for Personal Banking and HiSAVE Remittance Account and these Terms and Conditions, the latter shall prevail.

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 the Customer Service Centre and/or through ICICI Bank’s branches and/or through ICICI Bank internet banking service, which is available on the Website.
2. “**Customer Service Centre**” refers to our call centre that customers can contact to place money transfer requests over the phone.
3. “**Entrant**” refers to a person who is a resident of the UK, is above 18 years of age, is a HiSAVE Remittance Account or HomeVantage Current Account holder and remits money to any bank in India, either in a single or series of Successful Transactions.
4. “**Promotion**” refers to the offer wherein the HiSAVE Remittance Account and HomeVantage Current Account transfer charges are waived for all Successful Transactions made during the Promotion Period by an Entrant.
5. “**Promotion Period**” refers to the time period during which the Promotion will be active, starting on June 01, 2015 until July 31, 2015.
6. “**Successful Transaction**” refers to money transfers to a Beneficiary made by the Entrant 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 or HomeVantage Current Account.
7. “**Website**” refers to the website of ICICI Bank as made available online at [www.icicibank.co.uk](http://www.icicibank.co.uk).

**Eligibility:**

1. The Promotion is only valid for Entrants who make one or a series of Successful Transactions during the Promotion Period.

**How to avail the Promotion:**

The Promotion can be availed for every Successful Transaction during the Promotion 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); or
2. Sending money online via ICICI Bank's internet banking service. Please visit the Website for further details; or
3. Through ICICI Bank's UK branches.

**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 and Wales and all disputes arising under this Promotion shall be subject to the non-exclusive jurisdiction of the competent courts in England and Wales. This Promotion is not available for money transfers to India made through Money2India.com, a service operated by ICICI Bank Limited, India.
3. All communication should be addressed to [ukservice@icicibank.com](mailto:ukservice@icicibank.com) or ICICI UK PLC, One Thomas More Square, London, E1W 1YN.