

Terms and Conditions –HiSAVE SuperSaver Savings Account – Issue one

These terms and conditions ('Terms and Conditions') apply to the HiSAVE SuperSaver Savings Account and are in addition to the "HiSAVE SuperSaver Savings Account – Series Issue" general terms and conditions ("General Terms and Conditions").

Our General Terms and Conditions will apply unless there is a condition in these Terms and Conditions that is inconsistent. If this is the case, the condition in these Terms and Conditions applies instead. These Terms and Conditions are effective from the date your account is opened.

ICICI Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Registration Number 223268). It is subject to the laws of England and Wales. Its registered office is One Thomas More Square, London E1W 1YN.

We are an associate member of the British Bankers' Association. We are a member of the Financial Services Compensation Scheme established under the Financial Services and Market Act 2000. Our VAT number is 820 4369 48.

Capitalised terms used in these Terms and Conditions have the same meanings given to them in the General Terms and Conditions unless otherwise specified here.

If you do not understand 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.

1. Eligibility

- 1.1 Our HiSAVE Accounts are available to individuals aged 18 or over who are resident in the United Kingdom (UK), not including the Channel Islands and the Isle of Man. If you cease to be eligible for the account, we may close it. (See condition 18 of the General Terms and Conditions)
- 1.2 You must have a Nominated Linked Account from the UK, Channel Islands or the Isle of Man, with a direct debit, electronic funds transfer and cheque book facility in your name.
- 1.3 You must have access to electronic mail (email) facilities, and a valid current email address
- 1.4 Existing HiSAVE SuperSaver Savings account or HiSAVE Savings account customer can also open an account in this Issue, in addition to their existing account.

2. General

- 2.1 The HiSAVE Account is an online, variable rate, savings account.
- 2.2 You can only have one account in this Issue which can either be a single or joint account.
- 2.3 Once your account is open and funded you can make unlimited additional deposits or withdrawals into your account without notice or penalty.
- 2.4 This Issue is for a limited time and may be withdrawn at any time. However this will not have any

impact on an account opened under this Issue. We may choose to not inform you when this Issue is withdrawn.

- 2.5 If there is any change to these Terms and Conditions we will endeavor to communicate the change at least two months prior if it is to your detriment and within one month of making such change if it is to your advantage.
- 2.6 These Terms and Conditions will be governed by English laws and any dispute between you and us will be subject to the non-exclusive jurisdiction of the courts of England and Wales.
- 2.7 Nothing in these Terms and Conditions will reduce your legal rights including your rights relating to described accounts or services, the fairness of terms on which they are provided to you, and any rights you may have to close your account or to claim compensation. For further information about your legal rights contact your local authority Trading Standards Department, the Office of Fair Trading or the Citizens Advice Bureau.
- 2.8 All communication regarding this Product should be addressed to ukdirect@icicibank.com or you may write to: ICICI Bank UK, PO Box 68921, One Thomas More Square, London E1W 9HB
- 2.9 The Bank will disable the customer id of a customer who has closed all his accounts with the Bank. The Bank will continue to retain the personal details of the customer for a period of ten years after the end /closure of the relationship with the Bank.