Money2India UK Offer

Below Terms and Conditions are for Money2India UK (M2I-UK):

Preferential rate of **0.20 INR** extra on money transfers to India on successful transfer using Promocode **'GANESHA20'**. This Promo code can be used **multiple times** per Registered User during the Promotion Period as provided below.

These Terms and Conditions (the "Terms and Conditions") govern the new Registered User or Existing User offer 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 Money2India UK Terms and Conditions offered by ICICI Bank to Registered User and are available on our Website.

By participating in the Promotion, a Registered User 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:

"Existing User" means any person who is already a Registered User (as defined) of the Website or the Mobile App and, by virtue of that registration, continues to have an active Registered User account and access to Money2India UK Facility pursuant to these Terms and Conditions**.**

"Beneficiary" means a person whose details have been provided by the Registered User to ICICI Bank UK PLC for the transfer of funds.

"M2I Reward" refers to extra credit eligible for the Registered User while participating in the Promotion. This credit will be received in the Beneficiary's bank account.

"Mobile App" means the "Money2India UK" mobile app available on the android and IOS store. Registered User can download the app.

"Money2India UK Facility" means the service provided by ICICI Bank UK PLC on the Website or Mobile App for managing and tracking the transmission of funds by a Registered User to a beneficiary in India.

"Offer" means any promotional proposal limited to and provided in these Terms and Conditions, any discount limited to and provided in these Terms and Conditions, or any

benefit limited to and provided in these Terms and Conditions issued by ICICI Bank UK PLC, valid only for the period and conditions specified herein. All Offers may be modified or withdrawn by ICICI Bank UK PLC at its sole discretion and are effective only when all applicable terms are met by the Registered User.

"Promocode" means a unique code **"GANESHA20"** which needs to be applied by the Registered User on a Successful Transaction.

"Promotion" refers to this campaign where in any Registered User who registers during or registered before the Promotional Period and transfers money to India from UK using Promocode through Website or Mobile App are eligible to receive M2I Reward.

"Promotion Period" refers to the time period of the Promotion starting from 12:00 am GMT on September 14, 2026, until 11:59 pm GMT on September 24, 2026;

"Registered User" means any individual who has successfully completed the registration process and created an account on the Website or mobile application, thereby agreeing to be bound by the terms and conditions applicable thereto.

"Successful Transaction" refers to a transaction money transfer request from £ 1 to £ 25,000 made by the Registered User through the Website or the Mobile App.

"Website" means the website presently maintained by ICICI Bank at https://www.money2india.icicibank.co.uk/, and includes the pages of the website and any applets, software and content contained in and on the website.

Eligibility:

The Promotion is valid for new and existing Registered User who have registered on Website or Mobile App. Registered User will be eligible to use the Promotion in multiple Successful Transaction by applying the Promocode **"GANESHA20"** during the Promotion Period. Registered User who have registered after the Promotion Period would not be eligible for this Promotion.

Offer details:

Under this offer, upon compliance with the Terms and Conditions, the Registered User shall be eligible for **0.20 INR** extra on the GBP-INR prevailing exchange rate applicable (provided by ICICI Bank UK plc) at the time of **multiple Successful Transaction** initiated during the Promotion Period.

The M2I Reward would be applied into the respective Beneficiary account.

How to avail this promotion:

The Promotion can be availed for multiple Successful Transaction for transactions made from £1 to £ 25,000 during the Promotion Period. Such Successful Transaction can be made on Website or Mobile App.

Promocode **'GANESHA20'** has to be applied by Registered User while initiating a Successful Transaction.

Additional terms:

1. The Promotion is as stated and nothing else is included.
2. No two Promotions can be combined on a Successful Transaction.
3. 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.
4. Personal information 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.
5. 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.
6. All communication regarding any complaint, query, feedback etc. should be addressed to ukservice@icicibank.com.
7. 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 circumstance.