Money transfer to India – Remittance Transfer Offer

Below Terms and Conditions are for Money transfer to India:

Preferential rate of **0.20 INR** extra on money transfers to India on occasion of **Navratri** and transfer using Promocode **'NAVRATRI20'**. This Promo code can be used **multiple times** per Customer.

These Terms and Conditions (the "Terms and Conditions") govern the new or existing Customer 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 Personal Banking 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 these Terms and Conditions, the latter shall prevail.

By participating in the Promotion, a Customer 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:

"Branch(es)" refers to the branch offices of ICICI Bank in the United Kingdom at Birmingham, London, East Ham, Wembley, Southall, Manchester, Harrow, Milton Keynes, Reading and Tooting ;

"Customer" refers to a person who is an existing and a new Personal Current Account holder of ICICI Bank and continues to be a customer of ICICI Bank during the Offer Period;

"Customer Service Centre" refers to our call centre that customers can contact to place money transfer requests over the phone;

"Beneficiary" means a person whose details have been provided by the Customer to ICICI Bank for the transfer of funds through Money Transfer to India which is available on the Website and Fund transfer to India in iMobile Global UK App;

"Promotion" refers to this unique code **"NAVRATRI20"** which can be applied by new or existing Customer who transfers funds to India through ICICI Bank are eligible to receive **INR 0.20** paisa extra on prevailing GBP-INR exchange rate during the Offer Period. The Promocode can be redeemed multiple times only using Online Banking service or iMobile

Global UK app channels offered by the Bank (online & mobile). The benefit associated with the Promocode will be reflected instantly on the transaction page once the correct Promocode is applied;

"Personal Current Account (Formerly Home Vantage Current Account)" The UK Personal Current Account is a GBP current account, provided by ICICI Bank UK PLC. This account can be opened by an Indian citizen when they are in India before migrating to the United Kingdom, therefore, this allows for a simpler management of funds. You get access to hassle-free banking while in the UK, thus facilitating easy transfers of money, payments, and even daily transactions in the country;

"Offer Period" refers to the time period of the Promotion starting from 12:00 am GMT on October 11, 2026, until 11:59 pm GMT on October 20, 2026;

"Eligible Amount" refers to a minimum amount to qualify for the Promotion. To qualify for **0.20** paisa extra benefit, minimum amount to be transferred is £ 1 and maximum amount is £ 25,000 per transaction;

"Successful Transaction" refers to a money transfer to beneficiary made by the Customer through ICICI Bank from £ 1 to £ 25,000 through the Website or the Mobile App.

"Promocode" refers to a unique code entered by the Customer while initiating a Successful Transaction. To avail **0.20** paisa extra please use **"NAVRATRI20"** in the Promocode box. It can only be redeemed on new transfers by each Customer and not on the "Repeat Transactions" on Website.

"Website" refers to the website of ICICI Bank as made available online at www.icicibank.co.uk and includes the pages of the website and any applets, software and content contained in and on the website.

"iMobile Global UK App" refers to the banking application of ICICI Bank as made available on iOS app store or play store. Customer can download the app.

Eligibility:

The Promotion is only valid for Customers on Successful Transaction. The Promocode can be used multiple times by each customer during the Offer Period by applying Promocode **"NAVRATRI20"**.

A Successful Transaction using "Repeat Transactions" on Website or "Quick Pay" transactions on iMobile UK App is not eligible with this Promocode.

Offer details:

Under this Offer, upon compliance with the terms and conditions, the Customer shall be eligible for getting **0.20 INR paisa** extra over prevailing GBP-INR Exchange Rate applicable (provided by ICICI Bank UK plc) at the time of initiating **multiple Successful Transaction** during the Offer Period.

The additional extra 0.20 paisa associated benefit would be displayed to the Customer once the correct Promocode is entered before initiating a Successful Transaction.

To qualify for 0.20 paisa extra benefit, minimum amount to be transferred is £ 1 and maximum amount is £ 25,000 per transaction;

How to avail this promotion:

The Promotion can be availed for multiple Successful Transaction during the Offer Period. Such Successful Transaction can be made on Website or Mobile App.

Promocode **'NAVRATRI20'** has to be applied by Customer while initiating a Successful Transaction.

Additional terms:

1. No two Promotions can be combined on a Successful Transaction.
2. The Promotion is as stated and nothing else is included.
3. If in any case, during the Offer Period as stated, while carrying out a transaction for this Promotion if any payments/amounts are mistakenly/erroneously (including but not limited to technical/system error) paid into a Beneficiary account in India, then such amounts become due and payable by the Customer. As a result of which the Customer hereby accepts and consents that ICICI Bank shall be permitted to automatically debit/deduct such amounts from the Customer's account for and/or if there are insufficient funds in Customer's account then the Customer shall be responsible/liable to ensure such amounts/sums are immediately credited to the account and/or paid to ICICI Bank in GBP currency. On failure to do so the Customer agrees and accepts that ICICI Bank shall have a right to mark lien over Customer account for such amounts due and payable and reserves its right to recover and initiate any action as the ICICI Bank may deem fit against the Customer and such costs/fees shall be borne by the Customer.

4. 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.
5. 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.
6. 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.
7. All communication regarding any complaint, query, feedback etc. should be addressed to ukservice@icicibank.com.
8. 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.
9. For joint account holders, the primary applicant of the Account will be considered as Customer who can use the Promocode during the Offer Period.