

Terms and Conditions for availing extra paisa benefit on money transfers to India during the Offer Period

Terms and conditions

These Terms and Conditions (the “**Terms and Conditions**”) govern 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 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 and Harrow;

“**Customer**” refers to a person who is an existing HomeVantage Current Account 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**” refers to the person in India to whom the Customer would like to transfer funds through the Customer Service Centre and/or through Branches and/or through ICICI Bank internet banking service, which is available on the Website and Mobile App;

“**Promotion**” refers to this campaign where in any Customer who transfers funds to India through ICICI Bank UK PLC are eligible to receive 15 paisa extra on prevailing GBP/INR exchange rate during the Offer Period. The benefit associated with the promocode will be reflected instantly on the transaction page once the Promocode is applied.

“**Offer Period**” refers to the time period of the Promotion starting from 12:00 AM on April 24th, 2023 until 11:59:59 PM on May 15th, 2023;

“**Eligible Amount**” refers to a minimum amount to qualify for the Promotion. To qualify for 15 paisa extra benefit, minimum amount to be transferred is between the range £ 1 to £ 50,000 (both inclusive)

“**Successful Transaction**” refers to a money transfer to Beneficiary made by the Customer through ICICI Bank at any of its Branch(es), using the customer service centre, through internet banking service, the website or the mobile app;

“**Promocode**” refers to a unique code entered by the Customer while initiating a Successful Transaction. To avail 15 paisa extra please use "EXTRA15" in the promocode box

“**Website**” refers to the website of ICICI Bank as made available online at (both inclusive) www.icicibank.co.uk.

ELIGIBILITY:

The Promotion is only valid for Customers on Successful Transactions. The Promocode can be used multiple times by each customer during the offer period.

OFFER DETAILS:

Under this Offer, upon compliance with the terms and conditions, the Customer shall be eligible for getting 15 paisa extra over prevailing GBP/INR Exchange Rate at the time of initiating a successful transaction during the Offer Period.

The additional extra 15 paisa associated benefit would be displayed to the Customer once the Promocode is entered before initiating the Successful Transaction.

HOW TO AVAIL THIS PROMOTION:

The Promotion can be availed for each Successful Transaction during the Offer 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. Making a transfer online or by the mobile app.
3. Through ICICI Bank’s UK Branches.

Charges applicable, please visit the Website for details

ADDITIONAL TERMS:

1. The Promotion is as stated and nothing else is included
2. 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.
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 of customers 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 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 circumstances
8. For joint account holders, the primary applicant of the Account will be considered as Customer who can use the Promocode once during the Offer Period