

## ICICI Bank UK Relationship Rewards Program - Terms and Conditions

These are the terms and conditions governing the ICICI Bank UK PLC ("ICICI Bank") Relationship Rewards Program ("Program"). Participation in the Program is governed by the terms and conditions provided below. The words "we", "us", "our" and words with similar meaning refer to ICICI Bank. If you do not understand any of the terms or 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.

The terms and conditions of the Program are in addition to, the terms and conditions for individual products and services offered by ICICI Bank to Customers and Non-account holders. If there is any inconsistency between the terms and conditions of the Program and the terms and conditions relating to individual products, the terms and conditions relating to the Program shall prevail. Any changes in the terms and conditions will be posted on our website [www.icicibank.co.uk](http://www.icicibank.co.uk) ("Website").

### Definitions:

1. **"Applicant"** means any Customer or Non-Account holder who falls into either Relationship Criteria.
2. **"Account"** means HomeVantage Current Account, HiSAVE Savings Account or SuperSaver Savings Account maintained with ICICI Bank.
3. **"Customer"** means a person who holds an account with ICICI Bank during the Program.
4. **"Non-account holder"** means a resident of the UK above 18 years of age who does not hold an Account with ICICI Bank.
5. **"Rewards Eligibility Period"** means the time period of the eligibility for the Rewards starting from 12:00 am UK time on January 1, 2014 until 12:00 midnight UK time on March 31, 2014.
6. **"Rewards Redemption Period"** means the time period of the redemption for the Rewards starting from 12:00 am UK time on April 1, 2014 until 12:00 midnight UK time on June 30, 2014.
7. **"Reward Category"** means the two categories, Platinum or Gold, specified under the Program.
8. **"Platinum"** means the category which will comprise of Customers and Non Account Holders if they fulfil two or more relationship criteria during the Rewards Eligibility Period.
9. **"Gold"** means the category which will comprise of Customers and Non Account Holders if they fulfil one relationship criteria during the Rewards Eligibility Period.
10. **"Relationship Criteria"** during the Rewards Eligibility Period are as below:

Relationship Rewards		Platinum	Gold
<b>Qualification criteria during the period (January 1, 2014 to March 31, 2014)</b>	Increase the average balance maintained across HiSAVE Savings Account, HiSAVE Remittance Account, SuperSaver Savings Account or HomeVantage Current Account by £5,000 from December 31, 2013.	Any 2	Any 1
	Buy a minimum of £750 worth of Travel Money.		
	Load your Indian Rupee Travel Card with a minimum of £500.		
	Transfer £3,000 in total to India.		
	Open a new NRI Savings Account or NRI Fixed Deposit.		

11. **"Transaction(s)"** means purchase of Travel Money, loading of Indian Rupee Travel Card or Money Transfer to India through us using our Branch(s), phone or Website.
12. **"Relationship Rewards"** means the rewards for which Customers and Non Account Holders may be eligible for based on their relationship with ICICI Bank as per the category listed below:

Relationship Rewards		Platinum	Gold
<b>Rewards valid for the period</b> (April 1, 2014 to June 30, 2014)	Higher exchange rate on all Money Transfers to India (valid from April 11, 2014)	15 paise	10 paise
	No minimum Monthly Average Balance (MAB) charge on your Current Account.	✓	x
	Bonus rate for HiSAVE Savings Account, HiSAVE Remittance Account and/or SuperSaver Savings Account.	0.15%	0.10%
	A discount of £10 on flights (if booked online only) through Indra Travel.	✓	x
	A free Aether Mobile Global SIM (P&P charges apply) and a 20% discount on your first order of credit, if ordered at the same time as the SIM.	✓	x
	A 33% discount on Aether Mobile SIM card and credit packages.	✓	✓
	A 10% discount on top-ups bought from Aether Mobile.	✓	✓

#### Eligibility:

1. The Program is only valid for UK residents aged eighteen (18) years and above.
2. The Program is only valid for Applicants, who have a registered email address with us.
3. To qualify for rewards, Applicants need to meet the Relationship Criteria during the Rewards Eligibility Period.
4. If Customers close all their accounts at any time during the Rewards Eligibility Period, then they will not qualify for the Relationship Criteria.
5. Money Transfer to India Transactions must be initiated by a person in the UK to a person in India. Transfers initiated from or to any non-personal, i.e. business or corporate, accounts are not eligible for Relationship Rewards.

#### Terms of the Program:

1. A confirmation about the relevant Reward Category and rewards to be redeemed will be sent by email on or before April 11, 2014 to the Customer's registered email address and to a non-account holder's email address provided at the time of purchase or Transaction.
2. The Rewards will be valid to be redeemed during the Rewards Redemption Period from 12:00 am UK time on April 1, 2014 until 12:00 midnight UK time on June 30, 2014.
3. The higher exchange rate as per the Rewards Category will be provided before the transfer request is confirmed by the Applicant and will be valid to be redeemed during the Rewards Redemption Period from 12:00 am UK time on April 11, 2014 until 12:00 midnight UK time on June 30, 2014.
4. This Program cannot be used with any other promotions applicable at the time of redemption, unless stated otherwise explicitly.
5. The rewards provided are not transferable and non negotiable.
6. For joint accounts, the email confirming the Rewards Category and Relationship Rewards to be redeemed will be sent to the primary account holder only and the Relationship Rewards can be redeemed by any of the joint account holders.
7. In all matters relating to the Program outlined hereunder, the decision of ICICI Bank shall be final and binding in all respects.
8. The Program shall be governed by and construed in accordance with English law. All disputes arising under this Program are subject to the exclusive jurisdiction of the English Courts.
9. Personal information collected from the Applicant may be used by us for the purpose of administering this Program in accordance with ICICI Bank's privacy statement on our Website.
10. The Bank is committed to a policy of protecting the rights and privacy of all the individuals about whom it holds personal information in accordance with the Data Protection Act 1998.
11. This Program is not available for money transfers to India made through Money2India.com, a service operated by ICICI Bank Limited, India or opening a Non Resident India Account or purchasing Property in India directly through ICICI Bank Ltd.
12. All communication regarding the Program should be written to [ukservice@icicibank.com](mailto:ukservice@icicibank.com) if you're a Branch Banking Customer and [ukdirect@icicibank.com](mailto:ukdirect@icicibank.com) if you're a HiSAVE Customer.