

**Terms and Conditions for the “Transfer money to India and we’ll send your beneficiary a FREE silver coin” offer.**

These are the Terms and Conditions governing the “**Transfer money to India and we’ll send your beneficiary a FREE silver coin**” offer (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 “**Terms and Conditions**”). The words “**we**”, “**us**”, “**our**” and words with similar meaning refer to ICICI Bank.

By participating in the Promotion, the Entrant 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:**

In these terms and conditions, unless otherwise defined, capitalised terms shall have the meaning as assigned to them below:

1. “**Beneficiary**” refers to the person in India to whom the Entrant successfully transfers funds through ICICI Bank using ICICI Bank’s Branch(es) and / or its Customer Service Centre and / or through its internet banking service provided by ICICI Bank on its Website.
2. “**Branch(es)**” refers to the branch offices of ICICI Bank in the United Kingdom (“**UK**”), in Birmingham, Knightsbridge, Eastham, Wembley, Southall, Leicester, Manchester, Leeds and Harrow.
3. “**Customer**” refers to a person who is an existing Current Account or HiSAVE Remittance Account holder of ICICI Bank and continues to be a customer of ICICI Bank during the Promotion Period.
4. “**Customer Service Centre**” refers to our call centre in India that customers can contact to place requests over the phone.
5. “**Entrant**” refers to a person who is a resident of the UK, above 18 years of age (including a Customer), and who registers with ICICI Bank to remit money to any bank in India, either in a single Transaction or otherwise.
6. “**Gift**” refers to the 3 gram silver coin sent to the Beneficiary in India by the Vendor through the [www.indiarewards.co.uk](http://www.indiarewards.co.uk) platform, to be given to the Beneficiary upon their Entrant becoming a Qualifier.
7. “**Gift Code**” refers to the numeric code provided to the Entrant, which allows them to send the Gift to their Beneficiary in India through the Vendor.
8. “**Promotion**” refers to any promotional campaign by ICICI Bank UK PLC, in this context it refers to the Diwali campaign of “Transfer money to India and we’ll send your beneficiary a FREE silver coin”.
9. “**Promotion Period**” refers to the time period of the Promotion starting from 12:00 am on October 24, 2013 until Midnight on November 30, 2013.
10. “**Qualifier**” refers to the Entrant who makes a Transaction that qualifies as one of the first 2000 Successful Transactions, irrespective of whether the Entrant conducted single or multiple Transaction(s), provided that the Successful Transactions amounts to £1500 (Great Britain Pound or £) or more.
11. “**Successful Transaction**” refers to a Transaction where the Beneficiary’s bank account has been credited with the funds as per the instructions for transfer of funds made by the Entrant.
12. “**Transaction**” refers to a money transfer to India made by the Entrant through ICICI Bank using any of its UK Branch(es), Customer Service Centre and / or internet banking service through the Website.

13. “Vendor” refers to Payback, with whom ICICI Bank has an arrangement for the purposes of this Promotion.
14. “Website” refers to the website of ICICI Bank as made available online at [www.icicibank.co.uk](http://www.icicibank.co.uk).

#### How to enter:

1. To participate in the Promotion, the Entrant must make a Successful Transaction (single or multiple), which amounts to £1500 or more, to an account of a Beneficiary maintained with any bank in India during the Promotion Period. This can be done via the following:
  - a) By visiting any of the Branch(es) in UK. Please visit the Website for further details; or
  - b) By calling the Customer Service Centre on 0844 412 4444 (calls cost 5 pence per minute, plus your phone company’s access charge); or
  - c) Sending money online. Charges applicable for online transfers will apply. Please visit the Website for further details.
2. All the above can be used only by Customers, however, any Qualifier other than a Customer may make the Transaction through our Branch(es) only.

#### Eligibility:

1. This Promotion is valid only for the first 2000 individuals who have made Successful Transactions (single or multiple) which amounts to a transfer of funds of up to £1500 or more to a Beneficiary’s bank account with any bank in India within the Promotion Period, subject to a maximum of one silver coin per Qualifier.
2. The Promotion is only valid for Entrants and shall be subject to the Entrant registering a valid email address with ICICI Bank.
3. If the Entrant does not have an email address registered with ICICI Bank, they need to register an email address to which we can send the Gift Code. Once the Entrant confirms the email address, the Gift Code, upon the Entrant becoming a Qualifier, will be sent to the email address provided by the Qualifier.

#### Terms of the Gift:

1. Under the Promotion, the Entrant satisfying the eligibility criteria shall, upon becoming a qualifier, be provided with a Gift Code. The Gift Code will be sent to the registered email address of the Qualifier.

For single or multiple “Transactions” or transfers made to India for a minimum of £1500:

- i. The Entrant, upon becoming a Qualifier, shall be sent a Gift Code through the registered and valid email address of such Entrant(s) within seven (7) days of completion of the Promotion Period.
- ii. The Gift can be redeemed by entering the Gift Code at [www.indiarewards.co.uk](http://www.indiarewards.co.uk).
- iii. Unless expressly stated otherwise at the time of issuance of the Gift Code;
  - Each issued Gift Code will be valid for use by a Qualifier only once;
  - Each issued Gift Code will be valid for 3 months from date of issuance.
  - A Gift Code may not be used in conjunction with any other special offer or Gift Code. Gift Codes cannot be exchanged for cash or used to purchase gift vouchers.
- iv. The Gift may not reach the beneficiary due to restricted delivery in some locations.

2. Under the Promotion, the Beneficiary shall be entitled to receive a 3 gm silver coin upon the entrant becoming a Qualifier. The Qualifiers will be notified of the Gift Code within seven (7) working days of the end of the Promotion Period.
3. The Qualifiers should utilise the Gift Code within three (3) months of receiving it, failing which the code will become invalid and the Qualifier will not be eligible to redeem the Gift. ICICI Bank accepts no responsibility for any loss, theft of and/or damage to the Gift during transit or if it is lost, stolen, delayed, damaged, wrongly addressed, postage due or similar entries.
4. No other promotion can be combined with this Promotion.
5. The Entrant(s) shall be rewarded with the Gift only after a Successful Transaction(s) is completed and the Entrant is designated a Qualifier.
6. Only the first 2000 Qualifiers shall be eligible for the Gift Code.
7. For joint account holders, if one of the joint account holders makes the Transaction and he/she receives the Gift Code, the joint holder making the Transaction shall be entitled to the Gift Code for the purposes of the joint account.
8. ICICI Bank shall not be responsible for any delay and defect in providing the Gift/Gift Code/ by the Vendor.
9. This Gift is not a product of ICICI Bank and therefore, ICICI Bank shall not in any way be deemed to be making any representation or warranty in connection with the Gift (including as regards any quality certification thereof).
10. The participation in this Promotion by the Entrant is entirely voluntary.
11. The Gift/Gift code/ provided herein is non-transferable and non-negotiable. No cash or any other substitute can be redeemed instead/ in place of the Gift.
12. ICICI Bank shall not be obliged to make any public announcements regarding any eligible Qualifier of the award of the Gift Code/ Gift.
13. In all matters relating to the Promotion outlined herein, the decision of ICICI Bank shall be final, conclusive and binding in all respects.
14. The Promotion shall be governed by and construed in accordance with laws of England & Wales and all disputes arising under this Promotion shall be subject to the non-exclusive jurisdiction of the competent courts in England & Wales. The Entrant hereby irrevocably submits to such non-exclusive jurisdiction provided however that such submission shall not prejudice ICICI Bank's right to commence action against the Entrant in any court of competent jurisdiction.
15. The Terms and Conditions for the Beneficiary's to avail the Gift sent by the Vendor in India can be viewed and are available at [www.indiarewards.co.uk](http://www.indiarewards.co.uk).
16. The Terms and Conditions of the Promotion are in addition to, and not in derogation of the Personal Banking Terms and Conditions, HiSAVE Remittance Account Terms and Conditions and Money Transfer for Non-Account Holders Terms and Conditions offered by ICICI Bank to Customers and Non-Customers available on our Website. If there is any inconsistency between the Personal Banking Terms and Conditions, HiSAVE Remittance Account Terms and Conditions and Money Transfer for Non-Account Holders Terms and Conditions and the Terms and Conditions of this Promotion, the latter shall prevail.
17. Personal information collected from the Entrant may be used by ICICI Bank for the purpose of administering this Promotion in accordance with ICICI Bank's privacy statement on our Website.
18. Beneficiary details will be passed on to the Vendor in India who shall despatch the Gift on behalf of ICICI Bank. The Beneficiary information will only be used for this purpose and the Beneficiary will not be contacted for any other purpose by any other party, unless the Beneficiary provides his / her express permission to any such party, to do so.
19. This Promotion is not available for money transfers to India made through Money2India.com, a service operated by ICICI Bank Limited, India.
20. All communication should be addressed to [ukservice@icicibank.com](mailto:ukservice@icicibank.com) or ICICI UK PLC, Diwali Promotion, One Thomas More Square, London, E1W 1YN.