

## Money2India UK – First Transfer offer

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

Preferential rate of **1.00 INR** extra on money transfers to India on occasion of first Transfer using Promocode '**BESTRATE**'. This Promo code can only be used **once on first transaction** only.

These Terms and Conditions (the “Terms and Conditions”) govern the new Registered 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:**

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

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

**"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.

**"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.

**"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.

**“Promotion Period”** refers to the time period of the Promotion starting from 12:00 am GMT on August 2<sup>nd</sup>, 2025 until 12:00 pm GMT on October 31st, 2025;

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

**“Successful Transaction”** refers to a money transfer request from GBP 1.00 to GBP 1,000 made to a Beneficiary by the Registered User through the Website or the Mobile App.

**“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.

**Eligibility:**

The Promotion is only valid for new Registered User who have registered on Website or Mobile App. Registered User will be eligible to use the Promotion only on First Successful Transaction by applying the Promocode **“BESTRATE”** during the Promotion Period. Registered User who have registered before or 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 1.00 INR extra on the GBP-INR prevailing exchange rate applicable (provided by ICICI Bank UK plc) at the time of first Successful Transaction initiated during the Promotion Period.

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

Any transfer request above GBP 1,000 would not be eligible to receive M2I Reward and would not be able to apply the Promocode.

**How to avail this promotion:**

The Promotion can be availed for first Successful Transaction during the Promotion Period once per Registered User. Such Successful Transaction can be made on Website or Mobile App.

Promocode **‘BESTRATE’** 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. This Promotion is not available for money transfers to India made through Personal Current Account (Formerly Home Vantage Current Account) holders of the Bank.
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 should be addressed to [ukservice@icicibank.com](mailto: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.