

Money2India UK Offer

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

Preferential rate of **0.20 INR** extra on money transfers to India on successful transfer using Promocode '**HAPPYNEWYEAR**'. This Promocode can be used **multiple times** by a Registered User during the Promotion Period as provided below.

These Terms and Conditions (the "**Terms and Conditions**") govern the new Registered User and Existing 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:

"Existing User" means any person who is already a Registered User (as defined) of the Website or the Mobile App and, by virtue of that registration, continues to have an active Registered User account and access to Money2India UK Facility pursuant to these Terms and Conditions.

"ICICI Beneficiary" means a person holding an active account with ICICI Bank Limited in India whose details have been provided by the Registered User to ICICI Bank UK PLC for the transfer of funds to a person holding an active account with ICICI Bank Limited in India.

"M2I Reward" refers to extra credit eligible for the Registered User while participating in the Promotion. This credit will be received in the ICICI 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.

"Money2India UK Facility" means the service provided by ICICI Bank UK PLC on the Website or Mobile App for managing and tracking the transmission of funds by a Registered User to a beneficiary in India.

“Offer” means any promotional proposal, discount, or benefit issued by ICICI Bank UK PLC, valid only for the period and conditions specified. All Offers may be modified or withdrawn by ICICI Bank UK PLC at its sole discretion and are effective only when all applicable terms are met by the Registered User.

“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.

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

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

“Promotion Period” refers to the time period of the Promotion starting from 00:01 am GMT on 21st December 2025 until 11:59 pm GMT on 2nd January 2026.

"Registered User" means any individual who has successfully completed the registration process and created an account on the Website or Mobile app, thereby agreeing to be bound by the terms and conditions applicable thereto.

“Successful Transaction” refers to a transaction money transfer request from GBP 1.00 to GBP 25,000 made by the Registered User through the Website or the Mobile App.

"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.

Eligibility:

The Promotion is valid for new and existing Registered User who have registered on Website or Mobile App. Registered User will be eligible to use the promotion **multiple** times by applying Promocode **“HAPPYNEWYEAR”** during the Promotion Period. Registered User who have registered 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 **0.20 INR** extra on the GBP-INR prevailing exchange rate applicable (provided by ICICI Bank UK plc) at the time of **Successful Transaction** initiated during the Promotion period.

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

How to avail this promotion:

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

Promocode '**HAPPYNEWYEAR**' must 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. No two promotions can be combined on a Successful Transaction.
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 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.