

Open a HomeVantage Personal Current Account (HVCA) with ICICI Bank UK PLC and a NRE/NRO Account with ICICI Bank Limited, India and receive your Monthly Average Balance waived on the HVCA for a period of 1 Year (Promotion).

Promotion Period: 1st May 2021 to 30th April 2022.

A. Terms and Conditions

These Terms and Conditions (the “Terms and Conditions”) are for “Monthly Average Balance waived (the “Promotion”) for a period of 1 Year on your HVCA account, being promoted by ICICI Bank UK PLC. Your participation in the Promotion is governed by these Terms and Conditions.

These Terms and Conditions are in addition to, and not in derogation of the Personal Banking, Mobile Banking, Text Alert and Debit Cards Terms and Conditions available on the website. If there is any inconsistency between the Personal Banking, Mobile Banking, Text Alert and Debit Cards Terms and Conditions, then these Terms and Conditions shall prevail.

B. Definitions:

The words “we”, “us”, “our” and words with similar meaning refer to ICICI Bank UK PLC.

By participating in the Promotion you agree to be bound by these Terms and Conditions, which may be amended, modified or supplemented at any time by ICICI Bank UK PLC. Any changes in the Terms and Conditions will be made available and updated on our website.

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

“**Account**” means a HomeVantage Current Account (HVCA).

“**Branch (es)**” refers to the branch offices of ICICI Bank UK PLC in the United Kingdom.

“**MAB**” refers to the Monthly Average Balance required to be maintained by you on your HVCA account.

“**Entrant**” refers to a person who is opening a HVCA account with ICICI Bank UK PLC and NRE/ NRO account with ICICI Bank Limited (India)

“**Promotion Period**” refers to the period of the Promotion starting from 1st April 2021 to 31st March 2022.

“**Successful**” refers to opening a new HVCA account with ICICI Bank UK PLC and NRE/ NRO account with ICICI Bank Limited.

“**Website**” refers to the website of ICICI Bank UK PLC, as www.icicibank.co.uk

C. How to enter:

Eligibility-

New Customers:

- To participate and be eligible for this Promotion, the entrant is required to open a new ICICI Bank UK PLC current account (HVCA) and a ICICI Bank Ltd NRE/NRO account.
- If the entrant does not have an existing account, they must open a new HVCA account and either a NRE or NRO account, during the promotion period.

Existing Customers

- If the entrant is holding either an existing active HVCA account with ICICI Bank UK PLC or an active NRE/NRO Bank Account with ICICI Bank Limited, India, they would also be eligible for this promotion. For example, if the entrant is already holding an HVCA account from June, 2015 and then opens a new NRE/NRO account in May, 2021, then they would be eligible for the MAB waiver on their HVCA for the period of 12 months i.e. in this case till May 2022 given both the accounts should be active during the waiver period.
- For entrants having existing both the accounts i.e. 1) HVCA account and 2) NRE/NRO account are not eligible for this promotion.
- The MAB charges will be waived on the HVCA account for the Promotion Period ONLY and hence forth the customer will be charged as per the administration charges on the account. For example, if the entrant opens a new account i.e. HVCA account with ICICI Bank UK PLC and/or NRE/NRO Bank account with ICICI Bank Limited in May 2021, the MAB charges on their HVCA account would be waived until the period of 12 months from the account opening date i.e. in this case till May 2022. **After the expiry of promotion period, customer has to maintain the relevant monthly average balance as per the existing terms and conditions of HomeVantage Current Account.**
- The MAB waiver is ONLY available on successful opening of both HVCA and NRE/NRO account.
- This promotion is only valid for entrants holding NRE/NRO Bank account with ICICI Bank Ltd. Customers holding any other Savings Accounts/ Products for example standalone NRE- Fixed Deposit/ NRO- Fixed Deposit, FCNR with ICICI Bank Ltd would not be eligible for the promotion.
- For Joint Accounts, the HVCA or NRE/ NRO account can be held in single names. For example, if the HVCA account may be opened in a combination of A + B (Joint Account Holders) and the NRE/ NRO account may be opened only by either A or B, then the Promotion will be applicable.
- If the entrant closes their NRE/ NRO account during the promotion period, the MAB waiver will end and the prevailing MAB charges for holding a HVCA account will be applicable.
- Post completion of the promotion period, the prevailing MAB charge on HVCA account by ICICI Bank UK PLC will be applied.

- This Promotion can be withdrawn at any given time without giving prior notice, however Entrants who have qualified during the Promotion Period shall receive the MAB waived on their HVCA account for that period.
- ICICI Bank UK PLC 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.
- ICICI Bank UK PLC shall not be obliged to make any public announcements on the successful Entrant.
- The Promotion shall be governed by the 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.
- This Promotion is not available for any other products available from ICICI Bank UK PLC or ICICI Bank Limited, India, other than HVCA and NRE/NRO account.
- If required, all communication should be addressed to ukservice@icicibank.com or through our Customer Care number on 0344 412 4444. (Calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls). If you're outside the UK, please call +44 203 478 5319
- This Promotion is non-transferable, non-exchangeable and is not redeemable for other campaign or services.