

Terms and Conditions for the "Referral Program"

These are the terms and conditions governing the "Referral Program" ("Program") being offered by ICICI Bank UK PLC ("ICICI Bank"). Participation in the Program is governed by the terms and conditions provided below ("Terms and Conditions"). The words "we", "us", "our" and words with a similar meaning refer to ICICI Bank.

By participating in the Program, the Participant agrees to the Terms and Conditions which may be amended or varied by ICICI Bank. Any changes in the Terms and Conditions will be posted on <http://www.icicibank.co.uk/personal/faqs/terms-and-conditions.html>

Definitions:

1. "Account" means the HomeVantage Current Account or HiSAVE Remittance Account held with us.
2. "Beneficiary" refers to the person in India to whom the Participant would like to transfer the funds.
3. "Branch(es)" refers to the branch office of ICICI Bank at Birmingham, London, Eastham, Wembley, Southall, Manchester and Harrow in the UK.
4. "Customer" refers to a person who is an existing HomeVantage Current Account or HiSAVE Remittance Account customer of ICICI Bank UK PLC.
5. "Offer" refers to £10 cash back for eligible customers (Customer and Referred Person)
6. "Participant" refers jointly to the Customer who provides the referral to ICICI Bank and the Referred Person.
7. "Referred Person" refers to the persons referred by a Customer to us
8. "Reference Code" the unique code issued to the Referred Person. The Reference Code can only be used once.
9. "Service" means the money Transfer service to India (in INR) offered by us
11. "Successful Transaction" refers to the Transaction where the beneficiary bank account has been credited.
12. "Transaction" refers to money transfers to India made by the Participant through ICICI Bank using ICICI Bank's Website.
13. "Website" means our website www.icicibank.co.uk.

Terms of the Program:

1. Through internet banking, a Customer may refer their friend(s) for this Service. In order to avail this Service, friend(s) would need to open a HomeVantage Current Account or HiSAVE Remittance Account. Referrals can only be provided if the Customer has a valid email address registered with us. Multiple referrals are allowed. The Customer must check the details provided of the Referred Person are correct before providing them to us.
2. Customer may refer the following persons to us:
 - a. Who have never held an Account with us
 - b. Who have not been referred to us by another Account holder
3. On receipt of a referral from the Customer, a Reference Code will be sent to the Referred Person at the email address provided by the Customer. The Referred Person must then:
 - a. Open a HomeVantage Current Account or HiSAVE Remittance Account with ICICI Bank UK Plc and the transfer money to a Beneficiary in India, by placing a request through Internet Banking.
 - b. Submit their Reference Code at the time of placing the Transaction. The Referred Person must check the Reference Code being submitted is correct.

4. We will send an email to the Customer (at their registered email address) and to the Referred Person (to their email address provided by Customer) subject to the following conditions:
 - a. Referred Person successfully opens a HomeVantage Current account or HiSAVE Remittance Account.
 - b. Transfer made by the Referred Person is a Successful Transaction.
 - c. A single Transaction is made for a minimum of £1000.
 - d. Transaction is made within 90 Calendar days of receipt of Reference Code.
 - e. The Referred Person has never held an Account with us prior to being referred to us by the Customer.
 - f. The correct Reference Code is submitted at the time of the Transaction.
5. Cash Back of £10 will be provided within 10 business days of a Successful Transaction by the Referred Person to customers and referred person respective account. The offer available will be subject to change from time to time.
6. Customer is entitled to receive multiple £10 cash back if multiple references have been provided by them and Transactions have been made as specified above.
7. The Referred Person is entitled to receive £10 cash back once for the Successful Transaction made using their Reference Code.
8. The Referred Person may receive multiple £10 Cash Back if they provide reference(s) to us as a Customer.
9. Process for £10 Cash Back and the applicable terms and conditions will be communicated to the Customer and the Referred Person separately by email and can also be viewed on our Website.
10. The Referral program may be available for a limited period and may be discontinued. Discontinuation of this program will not impact the referrals already provided to us by a Customer.
11. The participation in this Program by the Participant is voluntary.
12. In all matters relating to the Promotion outlined hereunder, the decision of ICICI Bank shall be final and binding in all respects.
13. The Program is 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.
14. The Terms and Conditions of the Promotion are in addition to HiSAVE Remittance Account and HomeVantage Current Account terms & conditions, and not in replacement of, the Terms and Conditions for remittances offered by ICICI Bank to Customers and Non-account holders available on our Website. If there is any inconsistency between the Terms and Conditions governing remittances and the Terms and Conditions of this Promotion, the latter shall prevail.
15. Personal information collected from the Participant may be used by ICICI Bank for the purpose of administering this Promotion in accordance with ICICI Bank's privacy statement on our Website.
16. This Program is not available for money transfers to India made through Money2India.com, a service operated by ICICI Bank Limited, India.
17. All communication regarding this Program should be addressed to ICICI UK PLC, One Thomas More Square, Thomas More Street, London E1W 1YN.