

**Summary of changes - Personal Banking Terms and Conditions – effective from 31<sup>st</sup> July 2023**

<b>Clause</b>	<b>Old text</b>	<b>Clause</b>	<b>Changed text</b>
1	New	Definition	"Card" means a valid ICICI Bank VISA Debit Card issued to you with your Current Account.
2	"Customer Service Centre"	Definition	"Customer Service Centre" means our customer services unit specified under "Contact Us" section on ICICI Bank UK Plc. website ( <a href="http://www.icicibank.co.uk">www.icicibank.co.uk</a> ). This can be reached by calling 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 outside the UK please call +44 203 478 5319 ,if you are in India call us on our toll free number 1800 419 6588.
3	New	Definition	"EUR", "EURO" and "€" means the lawful currency for the time being of the EUROSISTEM issued by European Central bank.
4	New	Definition	"International Transaction" means any Transaction carried out by you with the Card outside the UK.
5	New	Definition	"Merchant Establishment" or "Supplier" means any person (including a retailer or a bank) who agrees to accept a Card

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			and/or, if applicable, the Debit Card Number as payment for goods, services or cash.
6	New	Definition	"POS Terminal" means a point of sale terminal.
7	New	Definition	"card Service" means the Debit Card Service offered by us to you through which you may withdraw cash through an ATM or make payments and give us instructions relating to Account(s) you hold with us. The Service may be provided by us or through our associates or contracted service providers.
8	New	Definition	"Shared Network" means VISA networks that accept the Card.
9	New	Definition	"Terms and Conditions" means these Terms and Conditions (as amended from time to time) which apply to the use of the Service.
10	New	Definition	<p>"Transaction(s)" means each transaction by which cash, goods or services are obtained by the use of a Card and/or, if applicable, the Debit Card Number.</p> <p>"VISA Regulations" means the guidelines issued by VISA to all member banks within its network from time to time.</p>

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11	New	Definition	"VISA" means a mark owned by VISA International.
C.1.2	Addition	General Term	<p>You can open a Current Account with us:</p> <ul style="list-style-type: none"> <li>• By downloading ICICI Bank UK - I mobile app (available on Android and IOS),</li> <li>• By visiting <a href="http://www.icicibank.co.uk">www.icicibank.co.uk</a> website goto personal banking and current account, or <a href="https://www.icicibank.co.uk/en/personal/branch-banking/homevantage-current-account/overview">https://www.icicibank.co.uk/en/personal/branch-banking/homevantage-current-account/overview</a></li> <li>• Complete an Account opening application form and submit at any of ICICI Bank UK Branches</li> </ul>
C.2.5	All Account holder (s) will be jointly and severally liable for the Account or any money owed to us. This even applies if your relationship breaks down or, if applicable, you get divorced.	Joint Account	All Account holder (s) will be jointly and severally liable for the Account or any money owed to us. This even applies if your relationship breaks down.
C.2.7	If both of you agree in writing, a joint Account can be transferred into an individual Account in the name of one of you	Joint Account	If all joint Account holders agree in writing, a joint Account can be transferred into an individual Account in the name of one of the joint Account holders.
C.5.1	New	Joint Account	You can also request us to close the Account or for one or more of the (joint) Account holders' name to be removed from the Account. Such request needs to be authorised by all (joint) Account holder/s.

<b>Clause</b>	<b>Old text</b>	<b>Clause</b>	<b>Changed text</b>
C.5.1	<p>Cooling off period: If you are unhappy about your choice of Account, you can cancel it within 14 days of:</p> <ul style="list-style-type: none"> <li>• The day the contract is entered into or</li> <li>• The day on which you receive the contract Terms and Conditions and other information on paper or electronically</li> </ul>	Changing your account	<p>Cooling off period: If you are unhappy about your choice of Account, you can cancel it, with no cancellation costs, within 14 days of:</p> <ul style="list-style-type: none"> <li>• The day the contract is entered into or</li> <li>• The day on which you receive the contract Terms and Conditions and other information on paper or electronically.</li> </ul>
C.5.2	<p>If you decide to switch your Account to any other financial institution, we will give them information on your Standing Orders and Direct Debits within three Business Days of receiving their request. We will close or switch your Current Account without charge, when you ask us to do so. However, we may retain any credit balance until you have repaid any money you owe us</p>	Switching your Account outside ICICI Bank	<p>If you decide to switch your Account to any other financial institution, we will give them information on your Standing Orders and Direct Debits within three Business Days of receiving their request. We will close or switch your Current Account without charge, when you ask us to do so subject to the closure terms and conditions of the linked savings product such as SuperSaver Bond, Notice Savings Account, SuperSaver Term Deposit. However, we may retain any credit balance until you have repaid any money you owe us.</p>
C.6.5	<p>Your money in an Inactive Account will always be your property no matter how many years pass.</p>	Inactive and Dormant Accounts	<p>Your money in an Inactive Account will always be your property no matter how many years pass. Interest will continue to accrue for up to 15 years (if held in a savings account).Please note that the current accounts are non-interest bearing accounts.</p>
C.9	<p>To safeguard the interest of our customers, the Bank is prohibiting its customers from dealing in any type of virtual/crypto</p>	Crypto Assets	<p>To safeguard the interest of our customers, the Bank is prohibiting its customers from using the Bank's products and</p>

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	currencies ("VCs") or provide services for facilitating anybody in dealing with or settling of VCs including transfer/receipt of money in accounts relating to purchase/sale of VCs.		services to dealing in any type of virtual/crypto currencies ("VCs") or provide services for facilitating anybody in dealing with or settling of VCs including transfer/receipt of money in accounts relating to purchase/sale of VCs.
D.1	When making a payment, you must ensure there is a sufficient available balance in your Account and you must provide us with correct and complete Payee or Beneficiary details. If you do not do so, we will not be liable for failing to make a payment or for making an incorrect payment, but we will make reasonable efforts to recover your funds (although we may charge you for this).	Requirements for making a payment:	<p>When making a payment, you must ensure there is a sufficient available balance in your Account and you must provide us with correct and complete Payee or Beneficiary details. If you do not do so, we will not be liable for failing to make a payment or for making an incorrect payment, but we will make reasonable efforts to recover your funds (although we may charge you for this). If you think an incorrect payment has been made,</p> <ul style="list-style-type: none"> <li>• please contact us immediately via one of the following contact numbers:</li> <li>• In UK : 0344 412 4444 - outside UK : +44 203 478 5319 - In India : toll free number 1800 419 6588</li> </ul>
D.4.2	2) Before we process a payment from your Account, we will require you to enter details of your PIN into a keypad or to provide a signature when you make a purchase or make a cash withdrawal from an ATM. For online, telephone or mail order transactions we will also require certain personal details and the three digit (CVV) card security number on the back of your card. We will	Debit Card payments:	Before we process a payment from your Account, we will require you to enter details of your PIN into a keypad or to provide a signature when you make a purchase or make a cash withdrawal from an ATM. You may also use your Debit Card to make contactless payments up to a limit of £100. For online, telephone or mail order transactions we will also require certain personal details and the three digit (CVV) card security number on the back of your card. We will advise the

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	advise the merchant or other supplier if we are prepared to authorise the payment to be made from your Account. To help us make a decision and to prevent misuse of your Debit Card we may refer an authorisation request back to the merchant for further information. This may result in you being asked to produce further identification.		merchant or other supplier if we are prepared to authorise the payment to be made from your Account. To help us make a decision and to prevent misuse of your Debit Card we may refer an authorisation request back to the merchant for further information. This may result in you being asked to produce further identification.
D.9.5	) We can only accept responsibility for payments into your Account after we have received and checked them.	Payments into your Account:	Any transfer of funds into your Account should satisfy the Bank's internal checks in accordance with the governing regulations before it is credited into your Account. The Bank reserves the right to seek information about any transfer into your Account. The Bank is not responsible for any payment into your Account until the sums are credited into the Account. . verified the source of the payment.
D.9.7	If a payment is fraudulently or mistakenly paid into your Account or if a rejection is received from the payer's Bank for a previously received payment instruction, the amount of the payment may subsequently be deducted. This may happen even if the funds are included in the balance of your Account, you have used them to make a payment, or have transferred or withdrawn all or part of them. If the deduction of the payment from your Account makes your Account overdrawn, we will treat this as an unauthorised overdraft. If we do so, we will	Payments into your Account:	<p>In the event payment is fraudulently or mistakenly paid into your Account (including but not limited to any payment credited due to technical/system/manual error) or if a rejection is received from the payer's Bank for a previously received payment instruction:</p> <ul style="list-style-type: none"> <li>• We may automatically debit such sums from your Account or mark a temporary overdraft of such sums from your Account. . This may happen even if the funds are included in the balance of your Account, you have used them to make a payment, or have transferred or</li> </ul>

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	<p>apply interest and charges as mentioned in our Rates and Charges Leaflet for the unauthorised overdraft.</p>		<p>withdrawn all or part of them. If the deduction of the payment from your Account makes your Account overdrawn, we will treat this as an unauthorised overdraft and may report it to the relevant credit authority as we deem appropriate.. If we do so, we will apply interest and charges as mentioned in our Rates and Charges Leaflet for the unauthorised overdraft.</p> <ul style="list-style-type: none"> <li>• If there are insufficient funds in your Account, you will be liable to ensure such amounts are credited into your account [or paid to ICICI Bank UK in GBP currency].</li> <li>• If there are insufficient funds in your Account, we may mark a lien over your Account for such amounts due and payable and reserve our rights to recover and initiate legal action as we see fit. In such circumstances, the Customer shall be responsible for any costs, fees and expenses in recovering the sums due. We shall have the right to claim interest on any sums due until receipt of payment as applicable by law.</li> <li>• We also reserve the automatic right to set-off the amount owed by you to reduce an amount owed to you in any other account maintained by you with us, if applicable</li> </ul>

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			<ul style="list-style-type: none"> <li>For any of the instances stated above, we are entitled to initiate legal action as the Bank deems fit and such legal costs/fees/expenses including claim interest until date of receipt of outstanding amount owed, calculated as per applicable statutory law shall be borne by the customer and shall be liable for the same.</li> </ul>
E.1.		Personal Internet Banking	<p>You can make some payments like UK GBP electronic payments. Internal Transfers and Standing Orders through Internet Banking by logging in to your Account using your user ID and password. Please also refer to our Internet Banking Terms and Conditions. Our Internet Banking service and Mobile Banking is a simple, safe and convenient way to access and manage your Accounts online. For further information, please see our Website at <a href="https://www.icicibank.co.uk/en/personal/faqs/terms-and-conditions">https://www.icicibank.co.uk/en/personal/faqs/terms-and-conditions</a> or visit us in branch.</p>
G.2.3	Interest rates are subject to change and may vary from time to time. You may enquire about the current rates at any of our Branches or by calling our Customer Service Centre. For any change to Interest Rates, please refer to the clause no. 8 of the T&C, Changes to Interest Rates.	SuperSaver Savings Account	Interest rates are subject to change and may vary from time to time. You may enquire about the current rates at any of our Branches or by calling our Customer Service Centre. For any change to Interest Rates, please refer to the clause G.8 of the Additional Terms and Conditions, Changes to Interest Rates.

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G.3.2	SuperSaver Term Deposit can also be opened in USD or EURO currency. The minimum balance required is 1000 in the respective currency of the Term Deposit.	Telephone Banking Services	SuperSaver Term Deposit can also be opened in USD or GBP currency. The minimum balance required is 1000 in the respective currency of the Term Deposit.
H.4.4	We may utilize any amount you have in your Account(s) (in any currency) to settle overdrafts in your name and/or a joint Account. We will inform you before doing this, unless we reasonably think that you will move your funds in order to prevent us from applying the set-off. Please refer to provisions under "set-off".	Conduct of your Account	We may utilize any amount you have in your Account(s) (in any currency) to settle overdrafts in your name and/or a joint Account. We will inform you before doing this, unless we reasonably think that you will move your funds in order to prevent us from applying the set-off. Please refer to provisions under clause G.13 ("set-off").
H.12.	We can also close your Account by giving you not less than two months' notice before we close your Account	Closing your account	We can also close your Account by giving you not less than two months' notice before we close your Account. In the closure letter you will be advised of the date that the account will be closed and will be provided with an explanation as to the reason for the closure (unless the Bank is precluded from doing so, pursuant to its legal and regulatory obligations).
H.14	We may run promotions from time to time for you, which may only be available to certain eligible customers	Promotion	We may run promotions from time to time for you, which may only be available to certain eligible customers. For further information please visit one of our Branches or contact

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			Customer Service at In UK : 0344 412 4444 - outside UK : +44 203 478 5319 - In India : toll free number 1800 419 6588
H.21	We may use any contact details you have provided us with, including your postal address, telephone number and email address for any notice or other communication we may make to you, or may deliver it to you personally. Any legal notices, summons or other process may be served upon you by posting the same to you or handing it to you personally. However, we may also serve process upon you by any other means permitted by law.	Miscellaneous - Notice	We may use any contact details you have provided us with, including your postal address, telephone number and email address for any notice or other communication we may make to you, or may deliver it to you personally. Any legal notices, summons or other process may be served upon you by posting the same to you or handing it to you personally. However, we may also serve process upon you by any other means permitted by law. It is therefore important that you inform us of any change in your contact details to ensure that our records are updated and correct.
I	Debit Card Terms and Conditions	Debit Card	The Debit card terms and conditions are now included in the Personal Banking Terms and conditions