

TERMS AND CONDITIONS

These terms and conditions ("Terms and Conditions"), apply to the text alert service being provided by ICICI Bank UK PLC and should be read in conjunction with the Personal Banking Terms and Conditions, Internet Banking Terms and Conditions, our Privacy Policy and Website Terms of Use .

In case of any discrepancy between these Terms and Conditions and the terms and conditions mentioned above, these Terms and Conditions will prevail. If you do not understand the Terms and Conditions then please contact us for further information. For your own benefit you should read these Terms and Conditions carefully and retain a copy for future reference.

1. Definitions

"Account/s" means the HomeVantage Current Account you hold with us.

"Business Day" means a day (other than a Saturday and Sunday) on which banks are open for general business in the United Kingdom and India.

"Mobile Phone Number" shall mean the mobile telecommunications number on which you wish to receive the Text Alerts and make use of the Service.

"Service" shall mean the service we provide that enables you to obtain Text Alerts from us regarding transactions on your Accounts.

"Text Alerts" means the customized messages sent to the Mobile Phone Number provided by you as an SMS/ text message in response to the transactions you undertake in your Accounts.

"We" "Us" "Our" means ICICI Bank UK PLC

"You" shall mean any person who holds an Account.

2. Your Mobile Phone

2.1 When you register for the Service you will be asked to provide us with the Mobile Phone Number to which you would like us to send Text Alerts.

2.2 The Service can be provided to a Mobile Phone Number registered with a UK based network service provider.

3. General Service Terms

3.1 To be eligible for the Service, you must hold an Account;

3.2 You can register only one Mobile Phone Number with us at any time. The registration can be done by calling our customer service centre on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls) or by visiting one of our UK branches. This number will apply to all individual Accounts registered in your name. In case of joint account holders of an Account, the Text Alerts will be sent to only one Mobile Phone Number belonging to the main or joint applicant.

3.3 We will require a confirmation from all joint Account holders to register a Mobile Phone Number. In case any of the joint Account holders notifies us that he/ she no longer consents to the registered Mobile Phone Number belonging to one of the Account holders, we will terminate the Service and stop providing Text Alerts on the Mobile Phone Number;

3.4 We will start sending Text Alerts after 2 Business Days of you placing a request for registration for the Service;

3.5 A Text Alert can be sent once and we cannot resend it again. The Text Alerts will not be encrypted.

3.6 We will not send Text Alerts between 22:00 pm and 7:55 am. For any transactions carried out between 22:00 pm and 7:55 am, Text Alerts will be sent at or after 7:55 am.

4. Personal Information

4.1 When you register for the Service, you request us to send you information about your Account to your Mobile Phone Number.

4.2 The information shall include, but may not be limited to:

- Last 2 digits of your account number

- Transaction amount
- Transaction date
- Transaction remarks
- Available balance after the transaction has occurred

For example, for a cash deposit of GBP 1,000.00 in your account, made on 16 February, the message will be:

Your Ac XXXXXX51 has been credited with GBP 1,000.00 on 16 Feb. Info: Cash deposit. Total Avbl Bal GBP 5,000.00

4.3 We will never provide your Account number or other personal information in the Text Alerts.

5. Charges

5.1 Standard messaging rates from your mobile phone operator may apply. We will not be responsible for these charges and you should check with your mobile phone operator for more information.

5.2 We will not charge you a fee for providing the Service.

6. Cancellation

6.1 We may have to interrupt the Service under certain circumstances; for example, in order to carry out maintenance or in circumstances beyond our reasonable control. We can temporarily suspend the Service, either wholly or in part, at any time without giving prior notice for any maintenance work or repair which is required to be carried out or in case of any emergency or for security reasons.

6.2 We can withdraw the Service permanently by giving you at least two months' prior notice in writing.

6.3 You can temporarily suspend or cancel the Text Alerts at any time by calling our customer service centre on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls) or by placing a request in one of our UK branches. The Service will stop 2 Business Days after you place the request.

7. Security

7.1 You must not permit anyone else to access this Service other than a joint account holder(s).

7.2 You must inform us as soon as possible if you receive any Text Alert that appears to be irregular.

7.3 If you suspect that any unauthorized transaction has been carried out you must notify us immediately by calling our customer service centre on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls). You should review all Account information that we send you and let us know of any errors immediately.

7.4 You must inform us immediately if your mobile phone is lost or stolen, or if you change your mobile phone number. You may do so by unsubscribing yourself from the Service by calling the customer service centre on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls) or by placing a request in one of our UK branches. You may re-subscribe at any time by registering the new Mobile Phone Number. If you do not inform us of such loss, theft or change in mobile phone number, we will continue to send Text Alerts to your lost, stolen or old mobile phone and we cannot be held responsible or liable for any consequences, including the possible release of private and banking information.

7.5 You should take all reasonable steps to prevent unauthorized access to confidential information stored in your mobile phone, or prevent your mobile phone from being used if it is lost or stolen. Such steps could include using the personal identification number (PIN) code on your mobile telephone at all times, not leaving your mobile phone switched on without having set the PIN and deleting Text Alerts from the Service once you have read them.

8. Liability

We will not be liable if you do not receive Text Alerts for reasons beyond our control – your phone being switched off, there is no network coverage or you change your phone, delays, interruptions or errors in transmission caused due to irregular network or the unauthorized access of the Service at your Mobile Phone Number by someone other than you, irrespective of how such unauthorized access may occur and other such circumstances beyond our control.