

Terms and Conditions for the "Refer a friend and get an India Calling Card with 500 free minutes" offer

These are the terms and conditions ("Terms and Conditions") governing the Refer a friend and get an India Calling Card with 500 free minutes offer ("Offer") made by ICICI Bank UK PLC ("Bank") to its HomeVantage Current Account customers. The participation in the Offer is governed by the Terms and Conditions provided below. The words "we", "us", "our" and words with similar meaning shall refer to the Bank. By participating in the Offer, the Customer agrees to be bound by the Terms and Conditions which may be amended or varied at any time by the Bank. Any changes in the Terms and Conditions shall be posted in on www.icicibank.co.uk ("Website"). For your own benefit and protection, you should read these Terms and Conditions. If you do not understand them, please contact us at 0844 412 4444 (calls cost 5 pence per minute plus your company's access charge) for further information

Definitions:

1. "Calling Card" and "Calling Card PIN" refers to the PIN which can be used for using 500 free minutes to India, which will be sent to the registered email address of the Customer, and to the Referred Person on the email id provided by the Customer.
2. "Customer" is a HomeVantage Current Account holder with the Bank who refers a friend to the Bank, and who in turn successfully completes a Transaction to India.
3. "Offer" refers to the "Refer a friend and get an India Calling Card with 500 free minutes" offer whereby a Calling Card will be given to every Customer and also to the Referred Person.
4. "Offer Period" refers to the time period of the Offer which will be communicated separately via email to Homevantage Current Account holders or through our website www.icicibank.co.uk.
5. "Referred Person" is the person whom the Customer refers to the Bank, who has never held a HomeVantage Current Account and who successfully completes a Transaction to India.
6. "Transaction" refers to money transfer of £500 or above (single transfer) made by the Referred Person to an account held by the beneficiary with any bank in India using ICICI Bank's Branch (es), phone and/or online mode.
7. "Vendor" refers to New Call Telecom Ltd., with whom ICICI Bank has an arrangement for the purpose of the Offer.

Eligibility:

1. The Offer is only valid for UK residents aged eighteen (18) years and above.
2. The Offer Period will be communicated separately via email to Homevantage Current Account holders or through our website www.icicibank.co.uk.
3. The Offer is valid for an eligible Customer and the Referred Person and it must be completed within the Offer Period, subject to the Customer providing a valid email address of the Referred Person to the Bank.
4. The Customer will be eligible for the Offer for each Referred Person he refers.
5. The participation in this Offer by the Customer and the Referred Person is entirely voluntary. Participation in this Offer shall be deemed to be acceptance of all the Terms and Conditions governing the Offer which shall be posted on the Website.

How to avail the Offer:

Please read the Referral program Terms and Conditions available on <http://www.icicibank.co.uk/personal/faqs/terms-and-conditions.html>.

How to use the Calling Card:

1. Dial the access number provided by the Vendor: 0333 321 8718 (billed the same as 020 numbers)
2. Enter the PIN provided via email when prompted
3. Dial the destination number: 00 + India Country code+ City code + phone number.
4. You may make multiple calls to multiple numbers with the Calling Card up to a maximum of 500 minutes.

Terms as prescribed by the Vendor:

1. You can use the 500 free minutes to India from any mobile or landline; simply dial your access number and PIN.
2. You must have the permission of the bill payer of the mobile or landline used to use the 500 free minutes prior to using our service.
3. Please note calls to the access number are billed by your service provider at the standard rate or included in your free minutes.

4. You must use the service by the date communicated to you in the email which contains your Calling Card PIN number. If you don't use our service to make a call before then, any unused minutes will expire.
5. For customer services please call 0844 552 8575 or email the Vendor at care@just-dial.com
6. Please visit <http://www.just-dial.com/pages/tandcs-instant-and-card.aspx> for full terms and conditions of the Vendor.

General / Miscellaneous Terms:

1. Under the Offer, the Customer satisfying the eligibility criteria and the Referred Person are provided with a Calling Card. The Calling Card PIN will be sent to the registered email address of the Customer and to the email id of the Referred Person, as provided by the Customer, within 30 days of referring a Referred Person.
2. The Customer and the Referred Person will be rewarded the Calling Card only if the Referred Person completes a Transaction successfully i.e. where the money transfer is credited to the beneficiary's account in India.
3. The Calling Card must be redeemed by the date communicated separately via email which contains your Calling Card PIN.
4. In all matters relating to the Offer outlined hereunder, the decision of the Bank shall be final and binding in all respects.
5. The Calling Card is not a product of the Bank and therefore, the Bank shall not in any way be deemed to be making any representation or warranty in connection with the Calling Card (including the quality thereof). The Bank is not responsible for abandoning and/or canceling of the Calling Card by the Vendor.
6. The Bank accepts no responsibility for loss of the Calling Card due or misdirected entries.
7. The Calling Card is non-transferable and non-negotiable. No cash or any other substitute will be offered for the Calling Card. The Bank has the right to change the Calling Card offered at any point of time and this information will be available on our Website.
8. For joint account holders, if one of the joint account holders refers a Referred Person and receives a Calling Card as per the Terms and Conditions of this Offer, the said joint account holder shall be entitled to the Calling Card and he/she will have the discretion to share the Offer with any other person including the other Joint Account holder/s.
9. For joint accounts, the email intimating the Calling Card PIN will be sent to the primary account holder only.
10. The Vendor may impose additional terms and conditions for the use of the Calling card and these terms and conditions will be in addition to the Terms and Conditions of this Offer and the terms and conditions governing the use of the money transfer services offered by the Bank.
11. The Terms and Conditions of the Offer are in addition to and not in substitution of the terms and conditions governing remittances as offered by the Bank to HomeVantage Current account holders and Non-account holders as set out in <http://www.icicibank.co.uk/personal/faqs/terms-and-conditions.html> . If there is any inconsistency between the terms and conditions governing remittances and the Terms and Conditions of this Offer, the latter shall prevail.
12. ICICI Bank is not obliged to make any public announcements to intimate any eligible Customer or the Referred Person of the award of the Calling Card.
13. The Offer is governed in accordance with English law. All disputes arising under this Offer are subject to the exclusive jurisdiction of the English Courts.
14. Personal information collected from the Customer may be used by the Bank for the purpose of administering this Offer in accordance with the Bank's privacy statement on its website.
15. This Offer is not available for money transfers to India made through Money2India.com, a service operated by ICICI Bank Limited, India.

Contact:

The Calling Cards are administered by the Vendor. Any issues, queries, complaints or grievances relating to the Offer must be addressed to the Vendor directly without any reference to the Bank. For customer services please call 0844 552 8575 or send an email to care@just-dial.com.