

Internet Banking Terms and Conditions



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Internet Banking Terms and Conditions

1. Introduction

These Terms and Conditions ("Terms and Conditions") apply to the use by you, the "customer", of the Internet Banking Service provided by us, ICICI Bank UK PLC. These should be read in conjunction with the Personal Banking, HiSAVE Accounts, HiSAVE Remittance Account and HiSAVE Fixed Rate Account Terms and Conditions (if applicable), our Website Terms of Use, Privacy Policy and the terms on the Account Opening Form. If there is any inconsistency between these Terms and Conditions and other terms and conditions mentioned above, then these Terms and Conditions will take priority and apply. For your own benefit and protection, you should read these Terms and Conditions carefully and keep a copy for your records. If you do not understand any of the Terms or Conditions, please contact us for further information. These Terms and Conditions are also available on our Website.

2. Definitions

In these Terms and Conditions:

"2FA" refers to two-factor authentication which acts as an additional security layer wherein, you will be required to enter the OTP to gain complete access of your account through internet banking from any new device (laptop, PC or tablet).

"Account" means any bank Account you hold with us. If you hold more than one Account with us, one of those Accounts shall be designated as a primary Account and all other Accounts, if any, shall be referred to as secondary Account(s).

"Business Days" means, in the United Kingdom, Monday to Friday, except public holidays.

"Internet Banking User ID" means the nine-digit identification number we give you which enables you to use our Service.

"OTP" means the One Time Password which will be sent to you your Registered Mobile Number, using which you can login into your account through a new device. The OTP is for one time usage only and it is valid for 180 seconds.

"Password" means the password issued to you by us to access the Service.

"Payee" means the person or entity you are making a payment to (beneficiary).

"Rate Block" means the minimum rate at which you wish to transfer money to India. If this is specified, we will ensure your money is sent only at that rate or higher rate within 15 days of setting up the Rate Block.

"Registered Mobile Number" means the mobile number that you have updated in your account with us.

"Service" means the Internet Banking Service offered by us to you through which you can manage your Account. The Service may be provided by us or through our associates or contracted service providers.

"Standing Order" means regular payments you instruct us to make from your Account to an identified recipient. These payments will be of an amount decided by you and continue until you tell us to change or cancel these.

"Standing Instruction" is an order you give the Bank to transfer money to India a set amount at regular intervals.

"You" means the person(s) registered for this service.

"Website" means our website www.icicibank.co.uk. **"We"**, **"Us"** and **"Our"** means ICICI Bank UK PLC.

"Unique Reference Number" A Unique Reference Number (URN) is a one-time unique number generated at your request and delivered as a text message to your registered mobile number with us.

3. Your duties

- 3.1 To use the Service, you must have legal and valid access to the internet. When you login to your Account for the first time with either your chosen Password or the one that we sent you, you will be prompted to change the Password. This is to maintain security of your own Account. We strongly recommend that you change your Password at this stage. The Service should be used only by you and it is not transferable.

- 32 For HomeVantage Current Account customers, we will issue you a Password which you have to change when using the Service for the first time.
- 33 For HiSAVE customers, you can login either using the Password generated by you at the time of application or the Password sent to you by us.
- 34 You must keep your Password and Internet Banking User ID secure and secret at all times and take steps to prevent unauthorised use of them.

Such security measures may include the following:

- Never writing or otherwise recording the Password in a way that can be understood by someone else;
 - Never revealing the Password to someone else including our staff;
 - Destroying any advice from us concerning your Password immediately after receipt;
 - Setting a Password that may be easy to guess;
 - Never recording the Password or Internet Banking User ID on any software which creates backup copies of it automatically;
 - Keeping your Internet Banking User ID in a safe place at all times;
 - Treating emails you receive with caution and being wary of emails or calls asking you to reveal your personal security details. We will never contact you to ask for your Internet Banking User ID or Password.
- 35 For further information on security measures, please visit www.banksafe.org.uk.
 - 36 You should not leave the device you are using to access the Service unattended while you have still logged onto our website. You should log off the Service at the end of each session. For your security, the session gets timed out if left idle for 10 minutes when logged in.
 - 37 You must tell us immediately about any unauthorised access to the Service or unauthorised transaction or instruction in your Account which you know or suspect, or if you suspect that someone else knows your Password. You can call us 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 must also change your Password immediately to one you have not used before. You must assist us and the Police in our efforts to recover any losses. We may disclose information about you or your Account to the Police or other third parties if we believe it will help prevent or recover losses.
 - 38 You must ensure that the Service is used as per these Terms and Conditions and is not used for any illegal or improper purposes.
 - 39 As part of the 2FA process, you must register your mobile number with us and in case a number is already registered with us, ensure that it is updated and correct at all times.
 - 310 If you have not registered your mobile number, you will only be able to view your account balance and will not be able to carry out any other transaction through internet banking. You can however carry out the transactions by visiting one of our branches in the UK or by contacting the call center on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls).
 - 311 We will use the Registered Mobile Number for all communication, including sending the OTP when you login from a new device using a web based browser only. To change your Registered Mobile Number, please visit one of our branches in the UK or visit our Website and follow the guidance provided therein.

4. Internet Banking Password

- 4.1 If you forget your Password, you can request for a new Password by making a request 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 can also go to the Internet Banking login page on our Website to generate a new password online, by clicking on the link 'Forgot login details / Generate password online'. You should then complete the online form and submit it. Branch Banking customers can also make a written request for new Password at the nearest branch or can send the request to ICICI Bank UK PLC, PO Box 68921, One Thomas More Square, London E1W 9HB.

If you have made a request for a new Password and are waiting for it to arrive, we request that you try not to login using your old Password as this will block the new Password.

- 42 For security reasons, your Internet Banking User ID will be deactivated if unused for a period of six successive months. If your Internet Banking User ID gets deactivated, you will not be able to use the Service. Please call our Customer Service Centre to unlock your Internet Banking User ID. Once your Internet Banking User ID has been unlocked, you can log in using the existing Password.
- 43 If you wish to regenerate a new password online or unlock your Internet Banking User ID, go to the login page on our Website and click on 'Forgot login details / Generate password online'. Once we receive your request, a URN will be generated and will be sent to you as a text message on your mobile phone number registered with us. You can use the URN to complete the process of regenerating a new password online or unlocking your Internet Banking User ID.
- 44 The mobile number registered by you with us should be correct and up-to-date at all times. We will only send the URN by text message on your mobile number registered with us. If you make a mistake in providing the mobile number to us, inform us immediately 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).

5. Internet Banking records and transaction terms

- 51 The information provided to you through the Service is not updated continuously but at regular intervals. Consequently, any information supplied to you through the Service is correct at the date and time it was last updated which is not necessarily at the date and time when you logged in.
- 52 We may keep records of the transactions for training, quality and security purposes.
- 53 Any instruction for us to carry out a transaction, offered as a part of the Service, will be binding on you and us when we receive it. If any instruction cannot be executed until you complete certain information or documents, then we shall act on the request only after we have received such information or documents from you.

6. Joint Accounts

- 61 If you have a Joint Account, then any one of you may use our Internet Banking Service but you must use your own login ID and password. Our Service is not available, if two or more of you are required to authorise transactions jointly.
- 62 As a Joint Account holder, these Terms and Conditions apply to you individually and jointly with the other Account holder(s).
- 63 As soon as one of you tell us that another joint holder is no longer allowed to authorise transactions, or if we reasonably believe transactions should be authorised by all of you jointly, we will suspend our Internet Banking Service on that Account.

7. Funds Transfer through Internet Banking

- 7.1 You should enter the correct details of your Payee for any funds transfer instruction.
- 7.2 You must not use or attempt to use the Service to transfer funds unless you have sufficient funds in your Account.
- 7.3 The person receiving the money may have to pay the foreign bank's charges.
- 7.4 If you have access to funds transfer, we will act upon your instructions to transfer funds from your Account to other accounts belonging to third parties and maintained at ICICI Bank UK PLC and/or at any other bank which falls under the network of electronic payments in the UK, or to accounts held with ICICI Bank Ltd., India or other banks that participate in the electronic clearing systems as approved by the Reserve Bank of India.

8. Payee registration

- 8.1 You need to add a Payee to transfer funds to them through the Service. To add a Payee, you need to follow the below process:
- Complete the details of your payee in your Account;

- Once we receive your Payee registration request, we will send a Unique Reference Number (URN) by text message to your registered mobile number with us;
 - To confirm the Payee, you will need to enter the URN in your Account within 72 hours of the payee registration request;
 - You can then start transferring funds to your Payee. In case you have not registered your mobile number with us, follow the steps to add the payee online and to confirm your Payee, call us on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls). We will ask you to authenticate yourself before confirming the Payee registration.
- 82 Please note that you can delete a previously registered Payee directly from your Account online. Further, for making a modification in the details of Account number/sort code of a previously registered Payee, you will have to first delete the existing Payee and then register the Payee with the correct details. The process for registering the Payee will be same as described in the above condition.
- 83 The mobile number registered by you with us should be correct and up-to-date at all times. We will only send the URN by text message on your mobile number registered with us. If you make a mistake in providing the mobile number to us, inform us immediately 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)

9. Authority to ICICI Bank for Internet Banking

You authorise us to access your Account(s) to effect Banking or other transactions instructed by you.

10. Instructions

- 10.1 All instructions for the Service shall be given by you through a computer or any other device selected by you.
- 10.2 If we consider an instruction to be inconsistent or contradictory, we may seek clarification from you before acting on it.
- 10.3 We will take all reasonable care to ensure that there is no interruption in the Service provided to you. Occasionally, you may not be able to use the Service, for example when we carry out maintenance or updates. In instances where we know access to the service may be interrupted, we will do our best to notify you in advance.
- 10.4 When you give the instruction, we may take some time to carry out the transactions. Some instructions may take time to process and may only be processed during normal banking hours even though the Service may be accessible outside such hours.
- 10.5 We may refuse to act on any instruction if we reasonably believe that it would be unlawful to do so, or it is to be performed at a future date or is subject to the happening of a certain event. However, we will act on any Standing Instruction, Standing Order or Rate Block set up in your Account.
- 10.6 Not all Accounts may be accessed under the Service. We will give you details of whether or not you can access the Service for your type of Account when you become our customer.

11. Liability of the User and ICICI Bank UK PLC

- 11.1 We will take reasonable steps to ensure that email and other transmissions passing over the internet remain confidential and are not interfered with. However, we cannot completely guarantee the privacy or confidentiality of any information passing over the internet or that it will not be interfered with and by using our Service you are prepared to give us instructions on this basis.
- 11.2 We shall endeavour to carry out your instructions promptly. However, we shall not be responsible for any loss or damage suffered due to delay or failure in carrying out the instructions for any reason beyond our reasonable control, such as war, riots (or threats of war, riots), governmental or court orders.
- 11.3 We will make reasonable efforts to inform you without undue delay through the Service or the Website if any service is not available.

- 11.4 You must ensure that the Registered Mobile Number is correct at all times and you change it promptly in case you stop using your old number or if your mobile phone is lost. We shall not be responsible for any loss or damage suffered by you in case the OTP is sent to a number which is an incorrect Registered Mobile Number.
- 11.5 If you log in on a new device and while doing so, confirm on saving the details of such a device, these details will be retained with us. This will facilitate your next login and you will not be required to enter an OTP again however, we recommend that you do not save such details in case the device is a public device.

12. Changes to these Terms and Conditions

- 12.1 We may change these Terms and Conditions, including our charges, for valid reasons such as changes in market conditions, the cost of providing service to you, legal or regulatory requirements affecting us or any development of our systems or processes. If we believe any term is not clear, we will modify it to make it simple and clear without altering the meaning.
- 12.2 We will advise you of any such changes covered under condition 12.1 including changes to charges which are to your disadvantage, by sending you personal notice (sent electronically) at least two months in advance of the change. If you are dissatisfied with the changes, you will have a right to terminate the use of the Service, and/or to switch or close your Account without loss of interest or any additional charges.
- 12.3 We will advise you of any changes covered under condition 12.1, including changes to charges, which are not to your disadvantage, by sending a personal notice (sent electronically) within 30 days of making such change.
- 12.4 If any major change is made, or many minor changes are made in one year, we will provide a copy of the new Terms and Conditions or a summary of the changes. You can also view the Terms and Conditions from our Website.

13. Termination of the Service

This Service will be terminated when we or you close your Account. You will remain responsible for any transactions made through the Service until the time of such termination.

14. Applicable Law

These Terms and Conditions are governed by English law and any dispute between you and us will be subject to the non-exclusive jurisdiction of the courts of England and Wales.

15. Applicability to future Accounts

If you open any further Accounts and use the Service in respect of such Accounts, then these Terms and Conditions will apply to such further use of the Service by you.

16. Proprietary Rights

We shall tell you, from time to time, about any internet software which may be required to use the Service. We may not support all or any particular versions of the internet software. The software of the Service as well as other internet-related software(s) which are required to access the Service is the legal property of the respective vendors. The permission given by us to access the Service does not convey any proprietary or ownership rights in such software. You shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software belonging to the Service or create any derivative product based on this software.

17. Complaints

If you want to make a complaint, please contact us in one of the following ways:

Write to us at:

Customer Relations

ICICI Bank UK PLC

One Thomas More Square, London E1W 1YN

Walk into your nearest ICICI Bank Branch and speak to a member of the staff.

Telephone: 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 02034785319 to inform us of your concerns.

Email: ukcustomerrelations@icicibank.com

We will arrange for the right person within the bank to investigate and respond to your concerns. (You must not send us your password, or other information you consider confidential, by e-mail or post). In certain cases, the responder may not be the same person who initially received your complaint but will be best equipped to help you.

We will send you an acknowledgement to let you know we have registered your complaint. We will aim to resolve your complaint within 3 Business Days, however, there may be occasions where it may take longer. If this happens, we will do our best to resolve your complaints as soon as possible. If we do need more time, we will contact you to let you know. At the latest, your complaint will be resolved within 8 weeks, and we will send you a final response letter which will detail our findings of our investigation. In the unlikely event that you remain unhappy with our response, or we have not sent you a final response within 8 weeks of the original complaint, you have the right to take your complaint to the Financial Ombudsman Service. If you would like the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of the final responses. You can find out more about the Financial Ombudsman Service by asking for the FOS leaflet at any of our Branch or you can write to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0300 123 9 123 or 0800 023 4567

India Banking Service Terms and Conditions

1. Introduction

These Terms and Conditions apply to the India Banking Service offered by us to you, the customer by ICICI Bank UK PLC, through which you can link your Account and the NR Account. These Terms and Conditions should be read in conjunction with our Internet Banking Terms and Conditions (provided above) Website, Terms of Use, Privacy Policy provided on the Website.

If there is any inconsistency between these Terms and Conditions and the other terms and conditions mentioned above, these Terms and Conditions relating to India Banking Service will take priority and apply.

For your own benefit and protection, you should read these Terms and Conditions carefully and keep a copy for your records. If you do not understand any of the terms or conditions, please contact us for further information. These Terms and Conditions are also available on our Website.

ICICI Bank UK PLC is authorised and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Registration Number: 223268). It is subject to the laws of England and Wales. Its registered office is One Thomas More Square, London E1W 1YN. We are an associate member of the British Bankers' Association. We are a member of the Financial Services Compensation Scheme established under the Financial Services and Market Act 2000. Our VAT number is 820 4369 48.

ICICI Bank UK PLC is a wholly-owned subsidiary of ICICI Bank Ltd. which is regulated and authorised to take deposits in India by the Reserve Bank of India. ICICI Bank Limited, India is incorporated in India and regulated by the Reserve Bank of India and maintains its corporate office in Mumbai, India. Products and services offered by ICICI Bank are not authorised and regulated by the Financial Conduct Authority. Hence, the rules made under the Financial Services and Markets Act 2000 for the protection of customers do not apply to NR Accounts. In addition, no protection is available to NR Accounts under the Financial Services Compensation Scheme (FSCS).

2. Definitions

In these Terms and Conditions:

"Account" means a HomeVantage Current Account or HiSAVE Remittance Account you hold, individually or jointly, with us.

"NR Account" means any of the following accounts that you may hold, individually or jointly, with ICICI Bank Ltd., India: NRE Savings Account, NRO Savings Account, NRE Fixed Deposit Account, NRO Fixed Deposit Account, NRE Recurring Deposit Account, NRO Recurring Deposit Account and FCNR Fixed Deposit Account.

"Business Days" means, in the United Kingdom, Monday to Friday, except public holidays.

"Internet Banking User ID" means the nine-digit identification number we give you which enables you to use our Internet Banking Service.

"Password" means the password issued to you by us or selected by you at the time of account opening, if applicable, and changed subsequently by you to access the Internet Banking Service.

"Internet Banking Service" means the service offered by us to you through which you can manage your Account online. The service may be provided by us or through our associates or contracted service providers.

"India Banking Service" or **"the Service"** means the service offered by us to you through which you can link your Account and the NR Account. Using this service, you can view details, balance and mini statement of your NR Account, while being logged into the Internet Banking Service of ICICI Bank UK PLC.

"Terms and Conditions" means these Terms and Conditions which apply to the use of the Service.

"You" and **"Your"** means the person(s) registered for this Service. If you have a Joint Account, references to **"you"** include each of you together and separately unless otherwise stated.

"Website" means our website www.icicibank.co.uk.

"We", "Us" and "Our" means ICICI Bank UK PLC.

3. Your responsibilities

- 3.1 To use the Service, you must have access to the internet and should have a valid Internet Banking Service Password and Internet Banking User ID.

- 32 You should not leave the device you are using to access the Service unattended while you are logged on to our Website. You should log off the Service at the end of each session. For your security, the session gets timed out if left idle for 10 minutes after logging in.
- 33 You must tell us immediately if you suspect that someone else knows your Password, there is any unauthorised access to the Service, any unauthorised transaction or instruction from your Account has taken place. You can call us on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls). When using the Service for the first time you must immediately change the Password issued by us to one you have not used before. You must assist us and the police in our efforts to recover any losses incurred. We may disclose information about you or your Account if required to do so by law.
- 34 You must ensure that the Service is used strictly as per the Terms and Conditions and is not used for any illegal purposes.
- 35 The Service can only be used through the Internet Banking Service offered by us. Therefore, for your own benefit and protection you should read and understand the Internet Banking, and other, Terms and Conditions mentioned above.

4. Records and transaction terms

- 41 The information provided to you through the Service is not updated continuously but at regular intervals. Consequently, any information supplied to you through the Service is correct at the date and time it was last updated which is not necessarily the date and time you are logged in.
- 42 We may keep records of your transactions for training, quality and security purposes.
- 43 Any instruction for us to carry out a transaction, offered as a part of the Service, will be executed when we receive it. If any instruction cannot be executed until the required documentation is completed, then we shall act on the request only after we have received such documents from you.

5. Linking your account

- 51 To use the Service, you must have a valid Account with a valid e-mail address and an NR Account.
- 52 In order to link the two Accounts, you will need to give us instructions through the India Banking Service page on our Internet Banking Service.
- 53 We will act on your instructions once it has been submitted successfully and will take up to three (3) Business Days to link your Accounts.
- 54 At the time of giving instructions, we will ask you for certain information for authentication. We will not request any sensitive information, e.g. password for India Banking Service.
- 55 We will not be able to link your accounts under the following circumstances:
 - 5.5.1 If the account held by you with ICICI Bank Ltd., India does not qualify as an NR Account, as defined above.
 - 5.5.2 If we do not have a valid e-mail address for your Account, you can update the e-mail address for your Account by either calling us 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 sending a request through our Internet Banking Service.
 - 5.5.3 If you have a joint NR Account or a Joint Account under the same customer ID, we will not be able to link if the mode of operation for either of the above accounts is "Jointly".
 - 5.5.4 If your NR Account status is either dormant or inactive.
- 56 You will only be able to link one customer ID at a time.
- 57 Once linked, you will only be able to see the savings and deposit accounts, for the customer ID to which the NR Account belongs, within the Internet Banking Service of ICICI Bank UK PLC.
- 58 You will only be able to view the account balance, mini statement, account status and account details of your linked NR Account. You will not be able to carry out any transactions on your NR Account using this Service.

6. De-linking your account

- 61 You can de-link your linked NR Account(s) by instructing us through the India Banking Service page on our Internet Banking Service.

62 We will act on your instructions once it has been submitted successfully and will take up to three (3) Business Days to de-link your Accounts.

7. Authority to provide the service

You hereby authorise:

7.1 ICICI Bank UK PLC to request NR account details from ICICI Bank Ltd., India.

7.2 ICICI Bank Ltd., India to provide the NR account details to ICICI Bank UK PLC.

8. Instructions

8.1 All instructions for the Service shall be given by you through a computer or any other device and can also be through a medium made available to you by us.

8.2 If we consider an instruction to be inconsistent or contradictory, we may seek clarification from you before acting on it.

8.3 We will take reasonable care to ensure that there is no interruption in the Service provided to you. The Service may not be available to you occasionally, for example, when we carry out maintenance or updates. In instances where we know that access to the Service may be interrupted, we will do our best to notify you in advance.

8.4 We may refuse to act on any instruction if there are grounds to believe that it would be unlawful to do so, or it is to be performed at a future date or is subject to the happening of a certain event.

8.5 The Service is currently available to "HomeVantage Current Account and HiSAVE Remittance Account" holders only. We will inform you as and when the Service is extended to other accounts.

9. Liability

9.1 We will take reasonable steps to ensure that email and other transmissions being exchanged over the internet remain confidential and are not interfered with. However, we cannot guarantee the privacy, confidentiality or non-interference of any information being exchanged over the internet while using our Internet Banking Service.

9.2 It shall be our endeavour to carry out your instructions promptly. However, we shall not be responsible for any loss or damage suffered due to any delay or failure in carrying out the instructions for any reason beyond our control such as war, riots (or threats of war, riots), governmental or court orders.

9.3 We will make reasonable efforts to inform you, through the Service or the Website, in case the Service is not available.

9.4 For your protection, we will not store any details of your NR Account on our systems. We will therefore not be responsible for any inaccuracies displayed on your NR Account as part of this Service. For queries or complaints relating to your NR Accounts, you will need to contact ICICI Bank Ltd., India. Please visit www.icicibank.com for contact details.

10. Changes to these Terms and Conditions

10.1 We may change these Terms and Conditions, including our charges, for valid reasons such as changes in market conditions, the cost of providing service to you, legal or regulatory requirements affecting us or any development of our systems or processes. If we believe any term is not clear, we may modify it to make it simple and clear without altering the meaning.

10.2 We will notify you of any such changes covered under condition 10.1 including changes to charges which are to your disadvantage, by sending you personal notice (sent electronically) at least two (2) months in advance of the change. If you are dissatisfied with the changes, you have the right to terminate the use of the Internet Banking Service, and/or to switch or close your Account without loss of interest or any additional charges.

10.3 We will notify you of changes covered under condition 9.1, including changes to charges, which are to your advantage, by sending a personal notice (sent electronically) within thirty (30) days of making such change.

10.4 If any major change is made, or many minor changes are made in one (1) year, we will provide you a copy of the new Terms and Conditions or a summary of the changes. The updated Terms and Conditions will also be uploaded on our Website.

11. Termination of the Service

- 11.1 This Service will be terminated when the Account is closed. You will remain responsible for any transactions made through the Service until the time of such termination.

12. Applicable Law

- 12.1 These Terms and Conditions are governed by English law and any dispute between you and us will be subject to the non-exclusive jurisdiction of the courts of England and Wales.

13. Applicability of future Accounts

- 13.1 If you open any further Accounts or NR Accounts and use the Service in respect of such accounts, then these Terms and Conditions will apply to such further use of the Service by you.

14. Proprietary Rights

- 14.1 We will tell you, from time to time, about any internet software which may be required to use the Service. We may not support particular versions of the internet software. The software of the Service as well as other internet-related software(s) which are required to access the Service are the legal property of respective vendors. The permission given by us to access the Service does not convey any proprietary or ownership rights in such software. You shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software for the Service or create any derivative product based on this software.

15. Complaints

If you want to make a complaint, please contact us in one of the following ways:

Write to us at:

Customer Relations

ICICI Bank UK PLC

One Thomas More Square, London E1W 1YN

Walk into your nearest ICICI Bank Branch and speak to a member of staff.

Telephone: 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 02034785319 to inform us of your concerns.

Email: ukcustomerrelations@icicibank.com

We will arrange for the right person within the bank to investigate and respond to your concerns. (You must not send us your password, or other information you consider confidential, by e-mail or post). In certain cases, the responder may not be the same person who initially received your complaint but will be best equipped to help you.

We will send you an acknowledgement to let you know we have registered your complaint. We will aim to resolve your complaint within 3 Business Days, however, there may be occasions where it may take longer. If this happens, we will do our best to resolve your complaints as soon as possible. If we do need more time, we will contact you to let you know. At the latest, your complaint will be resolved within 8 weeks, and we will send you a final response letter which will detail our findings of our investigation. In the unlikely event that you remain unhappy with our response, or we have not sent you a final response within 8 weeks of the original complaint, you have the right to take your complaint to the Financial Ombudsman Service. If you would like the Financial Ombudsman Service to look into your complaint, you must contact them within six months of the date of the final responses. You can find out more about the Financial Ombudsman Service by asking for the FOS leaflet at any of our Branch or you can write to:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0300 123 9 123 or 0800 023 4567



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