

### Personal Banking - Terms and Conditions

Sr. No	Old text	Old Clause	New Changed text	Reason for change
1	To open an Account with us you need to complete an Account opening application form. You will be asked to provide independent documentary evidence of your identity and/or current address for fraud prevention and compliance with anti-money laundering regulations purposes. You will also be asked to confirm your tax residency for compliance with tax reporting legislation. The documents listed in the application form are not an exhaustive list and we may need you to provide other documents and/or information. We are entitled to decline to open an Account	B.1.2	You can open a Current Account with us: <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, or</li> <li>•Complete an Account opening application form and submit at any of ICICI Bank UK Branches.</li> <li>•You will be asked to provide independent documentary evidence of your identity and/or current address for fraud prevention and to comply with anti-money laundering regulations purposes. You will also be asked to confirm your tax residency for compliance with tax reporting legislation. The documents listed in the application form are not an exhaustive list and we may need you to provide other documents and/or information. We are also entitled to decline to open an Account</li> </ul>	Changed as per Customer convenience and Business requirements
2	We will not be responsible for any transactions made or instructions given by either of you prior to receipt of such notice, and until we have been able to obtain your joint instructions regarding the operation of your Account	B.2.8	You can also request us to close the Account or for one or more of the Account holders' name to be removed from the Account. Such request needs to be authorised by all Account holder/s	Changed as per and Business requirements
3	Switching your account within ICICI Bank: We will help you switch to another Account with us and give you your money back with any interest it has earned. We will ignore any notice period and any extra charges. This does not apply to SuperSaver Bond and Fixed Deposit Accounts because these are fixed term contracts	B.5.2	This service is no longer available, hence deleted	Changed as per updated Business requirements

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4	<p>Foreign cheques: Foreign cheques mean cheques in a foreign currency or cheques in GBP paid out of an Account at a bank outside the UK.</p> <p>We will take our charges for dealing with foreign cheques, and any charges by the foreign Bank and our agent (including any charges resulting from the foreign Bank returning the cheque unpaid or asking for the money to be returned) from the Account you told us to pay the cheque into.</p> <p>Occasionally it is not possible to obtain payment of foreign cheques because of local foreign exchange or other restrictions.</p>	B.10.9	This service is no longer available, hence deleted	Changed as per updated Business requirements
5	We may terminate or suspend the Telephone Banking service at any time. We will tell you about it at least two months in advance. We may not be able to provide you with this advance notice if we discontinue this service to protect the security of your Account	D.2.10	We may terminate or suspend the Telephone Banking service at any time for reasons beyond our control. We will tell you about it at least two months in advance. We may not be able to provide you with this advance notice if we discontinue this service to protect the security of your Account or for reasons beyond our control	Changed as per updated Business requirements
6	On all cases where we were unable to recover the monthly average balance charge from your Current Account, we will recover that charge on the first Business Day in the next month	F.1.2	On all cases where we were unable to recover the monthly average balance charge from your Current Account, we will recover that charge during the first week in the next month.	Changed as per updated Business requirements
7	If we refuse to make a payment that you have requested we will inform you of this by the close of next Business Day. You can also contact us and we will tell you the reasons for the refusal of a payment	G.3.2	If we refuse to make a payment that you have requested we will inform you of this within 2 Business days. You can also contact us and we will tell you the reasons for the refusal of a payment and the procedure for correcting any	Changed as per updated Business requirements

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	and the procedure for correcting any errors that led to the refusal (unless a legal reason or certain other limited circumstances beyond our control prevent us providing this information to you)		errors that led to the refusal (unless a legal reason or certain other limited circumstances beyond our control prevent us providing this information to you).	
8	We may change interest rates applied to money you have with us in your Account in the following ways: If the change is to your advantage, we will tell you about the change personally or by putting notices in our Branches within 30 days of the change and If the change is to your disadvantage, we will always tell you personally at least two months beforehand. If you are dissatisfied with the changes, you will have a right to switch or close your Account without loss of interest or any additional charges	G.8.6	We may change interest rates applied to your Account: i. If the change is to your advantage, we will tell you about the change within 30 days of the change and ii. If the change is to your disadvantage, we will inform you before any other changes about in advance a period of 30 days. If you are dissatisfied with the changes, you will have a right to switch or close your Account without loss of interest or any additional charges. iii. A change to a rate of interest would be notified, only where the balance of the account is more than £100	Updated as per regulatory requirements