

## MOST IMPORTANT TERMS AND CONDITIONS

### (A) FEES AND CHARGES

#### i) Joining Fees & Annual Fees

There are joining fees, annual fees and renewal fees applicable on the Credit Card of both the Primary Card Member and the Supplementary Card Member. These fees may vary from Card Member to Card Member and from offer to offer. These shall be as communicated to the Card Member at the time of applying for the Credit Card. The joining and annual fees, as applicable, are directly charged to the Card Member's Account and the same would be displayed in the Card Statement of the month in which it is charged.

#### ii) Fees and charges

Finance charges on extended credit	0% for first 3 months for Hindustan Lever Network Card, thereafter 2.95% (Monthly) 41.75% (Annually) 0.99% (monthly) 12.55% (Annually) for Easy Deposit Card 1.49% (monthly) 19.42% (Annually) for Preferred Gold Card - for first 6 months, thereafter 2.95% (Monthly) 41.75% (Annually) 1.69% (monthly) 22.28% (Annually) for Preferred Silver Card - for first 6 months, thereafter 2.95% (Monthly) 41.75% (Annually) 1.75% (monthly) 23.14% (Annually) for Spouse Card 1.95% (monthly) 26.08% (Annually) for ICICI Prudential card 1.99% (monthly) 26.7% (Annually) for Home Card 2.49% (monthly) 34.33% (Annually) for Pvt. Banking 2.5% (monthly) 34.49% (Annually) for Amex Gold Card 2.75% (monthly) 38.48% (Annually) for Amex Green Card 2.95% (Monthly) 41.75% (Annually) for all other cards
Cash Advance Transaction fees	2.50% on advanced amount, subject to a minimum of Rs. 300. On Easy Deposit Card - Nil for ICICI Bank ATM withdrawals
Finance charges on cash advances	2.95% (Monthly) 41.75% (Annually)
Late Payment Charges	30% of min. amount outstanding (subject to min. of Rs. 300 and max. of Rs. 600). For Easy Deposit Card 25% of min amount due and subject to a max. of Rs. 500
Over Limit Charges	5% on over limit amount (subject to min. of Rs. 300 and max. of Rs. 600). For Easy Deposit Card 25% of min amount due and subject to a min of Rs. 200 and max of Rs 500
Return of Cheque	Rs. 250. For True Blue Card and Punjab & Sind Bank Cards it is Rs. 100
Outstation Cheque processing fee	1% on the Cheque value, subject to a minimum of Rs. 50
Non ICICI Bank ATMs access charges/ Balance Enquiry charges	Rs. 30
Transaction fee Dial a draft	1% of the draft value amount subject to a minimum of Rs. 100
Duplicate statement request (beyond 3 Months)	Rs. 100
Replacement card	Nil
Charge-slip request	Rs. 100
Railway Booking surcharge	1.80% for Internet transactions and 2.5% for other Bookings
Fuel Surcharge	2.50% (Nil on select cards)
Services charges Utility Bill Payment	Nil
Foreign Currency Transactions	3.50%
Service Tax	10.20% (applicable on all fees, interest and other charges only)



**iii) Interest Free credit period:**

Upto 52 days for ICICI Bank Gold credit cards and Upto 50 days for all other ICICI Bank credit cards

**iv) Transaction details:**

No interest is charged if the total amount due indicated in the statement is paid on or before the due date. For part or full payment after this due date interest will be charged at the rate of 2.95%\* per month (annualised percentage rate of 41.75%)

For Other Transactions interest is calculated as follows

- On cash transactions, from date of withdrawal to the current statement date
- On all financial charges in the current statement from the date of debit to the current statement date

**(B) DRAWAL LIMITS:**

- "Credit-Limit" means the limit up to which the Card-Member is authorized to spend on his Credit Card.
- "Cash-Limit" means the maximum amount of cash or equivalent of cash as defined or prescribed by ICICI Bank, that the Card-Member can withdraw on his Credit Card Account. Cash-Limit forms a subset of the Card Member's Credit-Limit.
- Available Credit Limit: means the difference between the Credit Limit and Total Amount Due.
- Cash Withdrawal Limit: The difference between the Cash Limit and Cash withdrawals subject to Credit Limit being available.

**(C) BILLING:**

- Billing Statement:** All Card- Members will be billed on a monthly basis for all charges incurred by the use of Card and for all charges applicable to the Card-Account. However there may be no Statement generated for the period in which there has been no outstanding due and no transaction on the account in the past month.
- Minimum Amount Due:** Without prejudice to the liability of the Card Member to immediately pay all charges incurred, the Card Member may exercise the option to pay on or before the payment due date, only the Minimum Amount Due (MAD) indicated in the Statement. The Minimum Amount Due shall be 5% of the total amount due or such other amount as may be determined by ICICI Bank at its sole discretion. If there are some unpaid Minimum Amounts Due of the previous statements, these will also be added to the Minimum Amount Due of the current statement. If the total outstanding is more than the Credit Limit, then the amount by which the Credit Limit has been exceeded will also be included in the Minimum Amount Due. If the Card Member's Cash Withdrawal exceeds his/her Cash Limit then his/her MAD shall be either 5% of his/her total amount due (calculated as described above) or the amount by which he/she has exceeded his/her Cash Limit, whichever is higher.
- Billing Disputes Resolution :** Should the Card Member choose to disagree with a charge indicated in his/her Statement, the same should be communicated to reach ICICI Bank within 20 (twenty) days of receipt of the Statement, failing which it would be construed that all Charges indicated in the Statement are in order.
- Contact Particulars of 24 Hour Call Centres of Card Issuer:** The Card Member can contact ICICI Bank at any of the 24 hour customer care numbers and/or such other call center numbers as may be notified by ICICI Bank from time to time.
- Grievance Redressal:** The Card Member may contact the below mentioned for redressal of any unresolved grievances.  
Ms. Sujatha Rao  
Chief Manager Customer Service,  
ICICI Bank Limited (Correspondence Unit)  
Mohd Ilyas Khan Estate, 3rd floor, Above Music World, Road No-1,  
Banjara Hills, Hyderabad - 500034  
Email: [headcustomer.care@icicibank.com](mailto:headcustomer.care@icicibank.com)  
Fax No.:022-28307700