

## MOST IMPORTANT TERMS AND CONDITIONS FOR BUSINESS CARDS

### (a) FEE AND CHARGES

Product	Goods & Services	Reward Points	Cash	Balance Transfer
1. Business Card with Corporate Liability (BCCL)	Business Classic 3.40% p.m. Business Gold 3.40% p.m. Business Platinum 2.75% p.m.	1 Reward point for Rs. 200 spent on Business Gold and Business Classic, 1 Reward Point for Rs.100 spent on Business Platinum	Business Classic 3.40% p.m. Business Gold 3.40% p.m. Business Platinum 2.75% p.m.	BT Principal Normal 1.75% for Classic and Gold Variant; 1.49% for Platinum variant BT- Lifetime 0.75 % for all cards
2. Business Card with Individual Liability (BCIL)	Business Classic 3.40% p.m. Business Gold 3.40% p.m. Business Platinum 2.75% p.m.	1 Reward point for Rs.200 spent on Business Gold and Business Classic, 1 Reward Point for Rs.100 spent on Business Platinum	Business Classic 3.40% p.m. Business Gold 3.40% p.m. Business Platinum 2.75% p.m.	BT Principal Normal 1.75% for Classic and Gold Variant; 1.49% for Platinum variant BT- Lifetime 0.75 % for all cards

#### (i) Cash Advance Fee and Service Charges levied for certain transaction

Cash Advance Fees	Service Charges
1. Interest on Cash advance	Business Classic 3.40% p.m. Business Gold 3.40% p.m. Business Platinum 2.75% p.m.
Service/ Transactions	
1. Transaction fees on Dial a Draft	2.5% or Rs 300 whichever is greater
2. Duplicate Statement Fee (For statement beyond 3 Months)	Rs 100
3. Cheque/ECS Return Fee	Rs 250
4. Foreign currency conversion charges on cash withdrawal	3.5% of the withdrawal amount
5. Over Limit Charges	NIL
6. Surcharge on Fuel Purchase	2.5% (0% at select HPCL Pumps) of the transaction amount on Business Card Gold and Silver. 0% fuel surcharge at all petrol pumps across India on Platinum Business Card .
7. Card Replacement Fee	Rs. 100
8. Cash deposit at branches	Rs. 100

#### (ii) Interest Free (Grace) Period:

Upto 48 days of Interest free credit

#### (iii) Daily Interest Calculation

The daily balance of charges on which interest is payable on the daily percentage rate

#### (iv) Finance Charges for Revolving Credit:

Business Classic 3.40% p.m. Business Gold 3.40% p.m. Business Platinum 2.75% p.m.

#### (v) Transaction fees on cash advances:

2.5% subject to a min. of Rs 300

#### (vi) Late Payment & Default Charges

30% of minimum amount outstanding subject of a minimum of Rs. 400 & a maximum of Rs. 600.

### (b) CASH WITHDRAWAL LIMIT

Business Classic – 20% of credit limit; Business Gold 30% of credit limit; Business Platinum 30% of credit limit

### (c) BILLING

(i) **Billing Statements:** periodicity and mode of sending: Credit Card billing statement shall be sent to the Cardholder on a monthly basis by post and/or by e-mail.

(ii) **Minimum Amount Payable:** 5% of the total amount due or such other amount as advised by the Bank in the Billing Statement.

(iii) **Method of payment:** (i) By depositing cash at any ICICI Bank's branches from 8 a.m to 8 p.m. (ii) drop cheque or draft favoring "ICICI Bank Credit Card No. XXXX XXXX XXXX XXXX" at any ICICI Bank branch/ATM/Skypak drop boxes.

(iv) By online payment using ICICI Bank account; (iv) By giving auto-debit instructions.

(v) **Billing Dispute Resolution:** The Cardholder shall intimate any disagreement(s) about the charges mentioned in the Billing Statement to the Bank within 60 days from the Statement Date. Failing which it shall be construed that the billing Statement is in order.

- (vi) Contact particulars of 24 hour call centers of card issuer:

#### ICICI Bank Call Center Nos.

**Toll Free: 1800 22 11 77 (for BSNL / MTNL lines)**  
**Ahmedabad** 5530 9890 **Andhra Pradesh** 98495 78000 **Bangalore** 5113 1877 **Bhubaneshwar** 1800 345 3499 **Chandigarh** 505 5700 **Chattisgarh** 98932 08000 **Chennai** 5208 8000 **Coimbatore** 535 8000 **Cuttack** 1800 345 3499 **Darjeeling** 1800 345 3499 **Delhi** 5171 8000 **Delhi Mobile** 98181 78000 **Goa** 98904 78000 **Gujarat** 98982 78000 **Guwahati** 1800 345 3499 **Haryana** 98961 78000 **Hyderabad** 2312 8000 **Indore** 502 2005 **Karnataka** 98455 78000 **Kerala** 98957 78000 **Kochi** 238 4500 **Kolkata** 98313 78000 **Lucknow** 229 4577 **Madhya Pradesh** 98932 08000 **Maharashtra** 98495 78000 **Mumbai** 2830 7777 **Patna** 1800 345 3499 **Pune** 2610 3333 **Punjab** 98155 58000 **Rajasthan** 98292 22292 **Ranchi** 1800 345 3499 **Siliguri** 1800 345 3499 **Tamil Nadu** 98944 78000 **UP East** 1800 345 3499 **UP West** 98973 08000 **Uttanchal** 98973 08000

- (vii) **Grievances Redressal Escalation:** contact particulars of officers to be contacted: Mr. Harshil Mehta, Nodal Officer, ICICI Bank Ltd., Phone Banking Centre, Banjara Hills, Hyderabad-500034, India. Please indicate your 16-digit credit card number in all your communications.

- (viii) **Complete postal address of card issuing bank:** ICICI Bank Ltd, C-Serve, Phone Banking, 5th Floor, Md ILLAYAS Khan Estate, Above Music World, Road No 1, Banjara Hills, Hyderabad 500034, India.

- (ix) Toll free number for customer care services: 1800 22 11 77

#### (d) DEFAULT AND CIRCUMSTANCES

- (i) Procedure including notice period for reporting a cardholder as defaulter: If the Cardholder fails to pay the Minimum Amount Payable on or before the date mentioned in the Billing Statement, the same shall be treated as default. In case of default, the Bank can forward default report to the credit information bureaus or such other agencies, as approved by law. The notice period for reporting a cardholder as defaulter shall be the duration between the credit card Billing date and the payment due date mentioned in the Billing Statement.
- (ii) Procedure for withdrawal of default report and the period within which would be withdrawn after settlement of dues Reasonable care is taken to ensure that the default reports submitted after payment/settlement of dues does not contain the name of the defaulting credit cardholder.
- (iii) Recovery procedure in case of default Recovery procedure against the defaulting credit cardholder shall be in accordance with the applicable laws/regulations after giving sufficient notice for

payment of dues & all information regarding the outstanding dues.

- (iv) Recovery of dues in case of death/permanent incapacitation of cardholder It shall be in accordance with the applicable laws after giving sufficient notice for payment of dues & all information regarding the outstanding dues, including to the successors/nominees/legal heirs of the Cardholder.
- (v) Available insurance cover for cardholder & date of activation of policy - "Insurance cover is not available on all credit card products. Cardholders are advised and requested to go through the brochure provided in the welcome kit or refer to [www.icicibank.com](http://www.icicibank.com)".

#### (e) TERMINATION / REVOCATION OF CARD MEMBERSHIP

Procedure for surrender of card by card holder due notice Cardholder may at any time choose to terminate the Card Account with or without giving any prior notice. For avoiding misuse, it is advised to cut the Credit Card into four pieces ensuring that the hologram and magnetic stripe is destroyed permanently. Intention to terminate the card membership shall be intimated to: "ICICI Bank Limited, ICICI Bank Phone Banking Centre, P. O. Box No. 20, Banjara Hills P.O., Hyderabad 500 034, India" by mentioning the 16 digit card number. On termination, all outstanding dues shall be payable forthwith and the cardholder shall be liable to pay applicable interest till such time all monies are paid to the Bank.

#### (f) LOSS / THEFT / MISUSE OF CARD

Procedure to be followed in case of loss/theft/misuse of card mode of intimation to card issuer - In case of loss/theft/misuse of card, the same must be reported within 24 hours to ICICI Bank Customer Call Centre. The Bank shall thereupon suspend the Card. The cardholder is advised to file FIR with the local police station so that the cardholder can produce a copy of the same whenever requested by the Bank.

Liability of cardholder in case of (i) above Cardholder shall be held primarily responsible for the security of the Card and for the transactions using the Card. Cardholder shall not be liable for any transaction/s made on the Card post reporting its loss/ theft/ damage. However, in case of any dispute relating to the time of reporting such loss/theft/damage and/or transaction/s made on the Card post reporting of the loss/ theft/ damage/misuse, the Bank reserves the right to ascertain such time and/or authenticity of the disputed transaction.

#### (g) DISCLOSURE

Type of information relating to cardholder to be disclosed with and without approval of cardholder – The Bank shall part with all available information about the cardholder, repayment history etc., to credit information bureaus or such other agencies approved by law.