

## Most Important Terms and Conditions (MITCs) For Credit Cards

### (a) Fees and Charges

i)	Joining fees for Primary card holder for ICICI Bank British Airways Classic Credit Card Account & ICICI Bank British Airways Premium Credit Card Account  Joining fees for Add-on card holder	NA
ii)	Annual membership fees for ICICI Bank British Airways Classic Credit Card Account  Annual membership fees for ICICI Bank British Airways Premium Credit Card Account  Annual membership fees for Add-on card holder	Rs 3500 on ICICI Bank British Airways Classic Credit Card Account in the 1st year and then 2nd year onwards  Rs 7000 on ICICI Bank British Airways Premium Credit Card Account in the 1st year and then 2 <sup>nd</sup> year onwards  NA
iii)	Cash Advance fee	2.50% on advanced amount. Subject to a minimum of Rs. 300
iv)	Service charges levied for certain transactions	Dial a Draft transaction fee – 3% of the draft value amount, subject to a minimum of Rs. 300 Railway booking surcharge - 1.80% for internet transactions and 2.5% for other bookings.
v)	Interest free (grace) period – <i>Illustrated with example</i>	18 days to 48 days of interest-free credit period depending on the type of the card and the date of the transaction.
vi)	Finance charges for both revolving credit & cash advances	3.15% (monthly) on the ICICI Bank British Airways Classic Credit Card Account 2.75% (monthly) on the ICICI Bank British Airways Premium Credit Card Account
vii)	Overdue interest charges – to be given on monthly & annualised basis	NA
viii)	Charges in case of default	Late Payment Fee - 30% of minimum amount outstanding subject to a min of Rs 400 and a max of Rs 600
ix)	Cash Deposit Charges in ICICI Bank Branches	Rs 100
x)	Duplicate Statement Request	Rs 100
xi)	Cheque / ECS return Fee	Rs 250
xii)	Non ICICI Bank ATM access charges	Free Balance Enquiry Charges
xiii)	Outstation Cheque Processing Fee	1% on the cheque value, subject to a minimum of Rs 100
xiv)	Overlimit charges	5% on over limit amount (subject to a minimum of Rs. 500)
xv)	Replacement Card Fee	Rs 100
xvi)	Foreign currency transaction fee	3.5%. For foreign currency transactions done on cards issued on the American Express network,