

## **CAMPAIGN FOR CURRENT ACCOUNTS (MAB WAIVER CAMPAIGN) TERMS & CONDITIONS**

These terms and conditions and the terms (“Terms”) apply to and regulate the “Current Accounts Campaign” (“the Campaign”).

### **1. Definitions:**

In these Terms, which expression shall include all amendments and modifications made thereto from time to time) the following words and phrases have the meaning set below unless the context indicates otherwise:

- **“The Campaign”** shall mean the Current Accounts Campaign to be run by ICICI Bank Limited during the Campaign Period.
- **“Campaign Period”** shall mean the period from November 01, 2008 to December 31, 2008 both dates inclusive.
- **“Accounts”** for the purpose of this Campaign shall be mean Current Accounts to be opened with ICICI Bank during the Campaign Period.
- **“Account holders”** shall mean the persons authorized and responsible for conducting operations in the Accounts.
- **“Primary Terms and Conditions”** shall mean the terms and conditions applicable to Roaming Current Accounts as available on the site [www.icicibank.com](http://www.icicibank.com) and as intimated to the Account holders from time to time.
- **“Waiver Period”** shall mean:- A period of six (6), nine (9) or Twelve (12) calendar months or such other extended time period as may be decided by ICICI Bank, during which period the benefits under the Campaign are available to the Account holder (as applicable to RCA Classic, RCA Premium, RCA Gold, RCA Gold Plus, RCA Platinum Variant, LCA - Advantage (25k) & ELITE current account)
- **“Monthly Average Balance”** shall mean the average balance to be maintained for Current Accounts as notified by ICICI Bank Ltd. from time to time.
- **“Financial Quarter”** shall mean period from Apr – Jun, Jul-Sep, Oct-Dec & Jan-Mar.

### **2. Eligibility and Campaign Benefits:**

## **MOST IMPORTANT TERMS & CONDITIONS**

- **The condition of maintaining a Monthly Average Balance(MAB) shall be waived for accounts opened during the campaign period.**
- **The period upto which the Waiver will be extended is subject to the AOC value.**
- **All other charges will be as applicable as per the standard schedule of charges for the chosen variant. Post the waiver period, the accounts shall be treated as any other normal Current Account and all terms and conditions, including the condition of maintaining Monthly Average Balance shall be applicable to the accounts.**
- **Charges with respect to MAB non-maintenance shall be waived off for the Waiver Period (“Campaign Benefits”);**
- **For all Accounts opened during the Campaign Period, the Campaign Benefits would be applicable for 6 , 9 or 12 months from account opening (subject to AOC value) For E.g. If a RCA Premium account is opened in the month of November 2008 with**
  - (i) AOC = MAB of selected variant, the benefit would be extended for 6 months i.e. upto April 2009.**
  - (ii) AOC = Twice the MAB of selected variant, the benefit would be extended for 9 months i.e. upto July 2009**
  - (iii) AOC >= Thrice the MAB of selected variant, the benefit would be extended for 12 months i.e. Upto October 2009.**

- The benefits of the Campaign shall be available to the Account holder during the Waiver Period for the Accounts opened during the Campaign Period. To be eligible for the Campaign, customer needs to open Current Account with ICICI Bank during the Campaign period.
- Under the Campaign, customers opening any of the following accounts (RCA Classic, RCA Premium, RCA Gold, RCA Gold Plus & RCA Platinum Variant, LCA - Advantage (25k) , Elite Current account) with ICICI Bank along with a AOC equal to or greater than MAB of the selected variant are eligible.
- Post Waiver period, the normal charges as applicable for the Account variants, at that time, would be levied on the Accounts.
- The Campaign Benefits shall be available to Accounts opened under Roaming Current Account variant categories of Classic, Premium, Gold, Gold Plus, Platinum. Benefits available for LCA(25k) & Elite Current accounts too (As per details given above). Accounts opened under any other category are not eligible for the Campaign Benefits.
- This Campaign Benefits cannot be combined with any other scheme and benefit campaign. The Campaign Benefits under the Campaign are not transferable. ICICI Bank reserves the right to change any of the Campaign Benefit at its sole discretion without any notice.
- Extension / Cancellation of the Campaign Period or the Waiver period shall be at the sole discretion of ICICI Bank.

### 3. Other Terms & Conditions:

- The Campaign and opportunity for the Account holder to participate in the Campaign are entirely voluntary and it is understood, that the participation by the Account holder in the Campaign and opening of Account by the Account holder shall be deemed to have been made on a voluntary basis. It is further understood that the Account opened by the Account holder is not being made solely because of the Campaign Benefits.
- The participation in the Campaign by opening an Account shall be deemed to be acceptance of all the terms and conditions governing the Campaign.
- The Campaign and Campaign Benefits are subject to applicable Indian laws. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai. However, ICICI Bank reserves the right to approach any other court or tribunal of competent jurisdiction.
- All communication in relation to the Campaign or Campaign Benefits should be addressed to "[corporatecare@icicibank.com](mailto:corporatecare@icicibank.com)".
- In all matters relating to the Campaign, the decision of ICICI Bank shall be final and binding in all respects.
- The Terms contained herein shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Current Account and all other terms and conditions governing the Campaign Benefits. However in case of any inconsistency between Primary Terms and Conditions governing the Current Account and all other terms and conditions governing the Campaign Benefits and the Terms contained herein, the Terms shall prevail. Notwithstanding anything contained herein, opening of Accounts shall be at the sole discretion of ICICI Bank.
- The Campaign Benefits are not available wherever the same is prohibited and/or cannot be offered or for any reason whatsoever. The Campaign Benefits offered under the Campaign are subject to applicable laws and such other terms and conditions as may be stipulated by ICICI Bank.
- ICICI Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the Terms, Campaign Benefits, Waiver period etc. ICICI Bank shall not in anyway be deemed to be making any representation whatsoever in connection with any Campaign Benefit and shall not be responsible in any way whatsoever for the same.
- ICICI Bank reserves the right to modify/ change all or any of the Terms contained herein without assigning any reasons or without any prior intimation whatsoever. ICICI Bank also reserves the right to discontinue the Campaign without assigning any reasons or without any prior intimation whatsoever.

I have read & understood the terms & conditions mentioned above & hereby agree to the same.

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Customer's Signature