

Terms and Conditions for Gold Loan: Golden Box Card

These Terms and Conditions (the "Terms") apply to and are in addition to and not in derogation of the Terms and Conditions of ICICI Bank's Gold Loan Facility (the "Primary Terms and Conditions") as available on www.icicibank.com. To the extent of any inconsistency between these Terms and the Primary Terms and Conditions, the Primary Terms and Conditions shall prevail. All capitalized terms used herein but not defined shall have the same meaning ascribed under the Primary Terms and Conditions.

Definitions

- "Customer/s" for the purpose of this Program shall mean, - a person who avails Gold Loan under the offer/Program of Golden Box.
- "Gold Loan/s" shall refer to the loan facility offered by ICICI Bank to the Customer/s.
- "Program" shall mean a reduction on Processing Fee as per the approved matrix and as mentioned on the Golden Box.
- "Offer" refers to the Golden Box Card wherein the Customer/s can avail a one-time discount on the processing fee on their respective Gold Loan/s.
- "Offer Period" shall mean the day offer is received till the mentioned date on the Golden Box Card.
- "Primary Terms and Conditions" shall mean the terms and conditions applicable to the Gold Loan in addition to these Terms and Conditions.

Program / Offer

- The Program construction shall be as follows:
 - Processing fee to be reversed in Customer's Gold Loan account within 3 weeks of the date of disbursal of Gold Loan.
 - Golden Box will have assured offer of flat Rs 500 off on processing fee, valid for a minimum loan value of Rs 50,000.
 - Each Customer shall be required to present the unique code on the Golden Box Card to the concerned ICICI Bank official at the time of availing the Gold Loan.
 - Only those Customer/s who have provided the unique code on the Golden Box Card will be eligible for the offer on their respective Gold Loan. Any Customer found transferring the coupon to other customer by any means will be disqualified.
 - This offer cannot be clubbed with any other offer that may be made available to the Customer/s by ICICI Bank and is non-transferable, non-binding and non-encashable.
 - All visuals of the Offer in the communication sent to the Customer/s are indicative and for illustration purpose only.
 - ICICI Bank reserves the right to modify/change all or any of the terms applicable to the Offer or discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
 - The Offer shall be valid for a period of 1 month from the date of the Gold Loan disbursement to the Customer/s.
 - The Above offer is valid only on 1st disbursement after availing the offer

Other Terms and Conditions

- No queries shall be entertained after 60 days from the offer expiry date mentioned on the Golden Box Card. The existence of a dispute, if any, regarding the Offer shall in no event constitute a claim against ICICI Bank.
- The participation in the Program is voluntary and it is understood, that the participation by the Customer shall be deemed to have been made on a voluntary basis.
- All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
- In all matters relating to the Program, the decision of ICICI Bank shall be final and binding.
- The Program is not available, wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever.
- ICICI Bank reserves the right to modify/ change all or any of the terms applicable to the Program without assigning any reasons or without any prior intimation, whatsoever. ICICI Bank also reserves the right to discontinue the Program without assigning any reasons or without any prior intimation, whatsoever.
- By availing the offer and entering mobile number, the Customer hereby agrees to receive communications and contact them through call, SMS or email.
- Availing the Offer implies that Customer agrees to all terms of this Program and shall be bound by these terms and conditions.