

Terms & Conditions for Electronic Correspondences with ICICI Bank Ltd.

1. ICICI Bank shall endeavour to provide to the Client, through electronic medium, information pertaining to the Accounts maintained with ICICI Bank as may be requested by the Client such as account statements, etc.. Electronic delivery may be in the form of an electronic mail, an attachment to the electronic mail, telephone, short message services or in the form of an available download from any website maintained by ICICI Bank and/or its affiliates and identified for such purposes.
2. The Client irrevocably and unconditionally authorises ICICI Bank to access all the Client's accounts and records for the purpose of providing information regarding the same. The Client agrees that ICICI Bank and/or its affiliates (or their delegates) may hold and process his/her/its personal information and/or concerning his/her/its Account(s) on computer or otherwise in connection with provision of information requested as well as for analysis, credit scoring and marketing.
3. The Client will be allotted a Client Relationship Number (CRN) and a secret Telephone Personal Identification Number (TPIN) by ICICI Bank upon acceptance of the application of the Client.
4. The Client shall change the TPIN assigned by ICICI Bank on accessing the Services for the first time and as frequently thereafter as possible. The Client shall ensure that it has a TPIN of four digit and ensure that the same is kept confidential. If the Client forgets the TPIN, the Client may request for the issue of a new TPIN through the Interactive Voice Response system.
5. Each time the Client is desirous of requesting for information, the Client shall provide the CRN and the TPIN, in the directed manner. ICICI Bank shall have the right to, at its discretion, request the Client for further information for authentication of the Client's bona fides and/or credentials. ICICI Bank shall have no obligation to verify the authenticity of any request received from the Clients or purporting to have been sent by the Client after they are authenticated by the use of: (1) TPIN; or (2) CRN; and/or (3) any other procedure which may be prescribed by ICICI Bank.
6. The information sent by electronic delivery will contain all the information as it appears in the printed hard copy version as prepared and distributed by ICICI Bank, with the possible exception of graphic insertions such as photographs or logotypes. ICICI Bank would be deemed to have fulfilled its legal obligation to deliver to the Client any document if such document is sent via electronic means. Failure to advise ICICI Bank of any difficulty in opening a document so delivered within twenty-four (24) hours after delivery shall serve as an affirmation regarding the acceptance of the document.
7. All requests entered by the Client, either electronically or otherwise, are sole responsibility of the Client. ICICI Bank shall not be deemed

to have received any request electronically transmitted by the Client until it confirms the receipt of such request.

8. ICICI Bank does not hold out any warranty and makes no representation about the accuracy, authenticity, completeness of the information provided through electronic medium. While ICICI Bank shall endeavour to provide the information as requested by the Client promptly, ICICI Bank shall not be responsible for any non-response or delay in responding due to any reason whatsoever, including due to failure of operational systems or any requirement of law. Further, ICICI Bank shall not be under any obligation to actually provide information to the Client. Further, ICICI Bank shall not be liable, in any manner whatsoever, for any change, modification, alteration, variation and/or tampering of the information sent by ICICI Bank, by any person including the Client.
9. The Client agrees and acknowledges that ICICI Bank shall not be liable and shall in no way be held responsible for any damages whatsoever whether such damages are direct, indirect, incidental or consequential and irrespective of whether any claim is based on loss of revenue, interruption of business, information disclosed by ICICI Bank regarding Client's accounts or any loss of any character or nature whatsoever and whether sustained by the Client or by any other person. Neither ICICI Bank nor its affiliates shall be liable for any unauthorized persons accessing the records and/or accounts/information sent through the electronic medium to the Client by ICICI Bank. ICICI Bank shall under, no circumstance, be held liable to the Client if the services herein are not rendered in the desired manner for reasons beyond the control of ICICI Bank. The Client agrees that ICICI Bank reserves the discretion to revise/modify/alter the terms and conditions herein. All the disputes are subject to the exclusive jurisdiction of the competent courts of Mumbai. The records maintained by ICICI Bank in this regard shall be conclusive proof in case of any disputes. ICICI Bank also reserves the right to discontinue/withdraw the provision of information to the Client through electronic medium without assigning any reason whatsoever.