

Date: January 1, 2019

## Spends Campaign: January 1 – March 31, 2019

### I. Definitions

- "Cardholder(s)" shall mean a customer of ICICI Bank, to whom the Offer has been granted by virtue of such customer holding a Card.
- "Card" shall mean a Prepaid PayDirect Card, which has been issued by ICICI Bank to the Cardholder(s) and is valid and subsisting during the Program Period. Offer is valid for all Eligible customer.
- "Program" / "Offer" shall mean a cashback of 0.5% on all the Eligible Transactions carried out during the "Program Period".
- "Eligible Transaction" shall mean all transactions done by a Cardholder at selected online and point of sale merchants, for an amount of Rs. 500/- or more. ICICI Bank will consider transactions done between 0 Hrs. to 24 Hrs. IST for all days during the Program Period.
- "Eligible customer" shall mean
  - all Cardholders that have their Cards activated after January 1, 2019 upto March 31, 2019
  - all Cardholders who have not done a single online or point of sale merchants transaction for the period January 1, 2018 to December 31, 2018.
- "Primary Terms and Conditions" shall mean the terms and conditions applicable to the Card in addition to these Terms and Conditions.
- "Program Period" shall mean the period commencing from January 1, 2019 to and ending on March 31, 2019 (both days inclusive), during which the Offer can be availed by the Cardholder(s).
- "Void Transaction" shall mean any transaction wherein the transaction made by using the Card has been canceled by the merchant establishment prior to settlement with ICICI Bank.
- "Day" shall mean period of 24 hours, starting from 12.00 A.M. and ending at 11.59.59 P.M. IST during the Program Period.

### II. Program / Offer

- The Program is valid for the Cardholder/s only and shall be valid and subsisting during the Program Period, unless otherwise notified by ICICI Bank.
- The Program construction shall be as follows:
  - Cashback of 0.5% of the transaction amount would be loaded on all Cards eligible for the same during the Program Period. Cardholder is eligible for a maximum cashback of Rs. 500 per month only.

- All online and point of sale successful transactions of Rs. 500/- or more, would be eligible for the Offer.
- Offer is not applicable for Fuel, Utility Bill, Insurance, Mutual funds, Toll and Tax Payments.
- Offer not applicable on ATM transactions and Cash @ Point of Sale transactions
- Eligibility Criteria – Only Cardholders who have their Card activated after January 1, 2019 and Cardholders who have not done online or point of sale transaction for the period January 1, 2018 to December 31, 2018 qualify for the Offer
- Cashback amount would be credited to the eligible Cards on last working day of the week, for all the successful transactions done in the previous week.
- This Program cannot be clubbed with any other program that may be made available to the Cardholders by ICICI Bank during the Program Period.
- All visuals of the Offer in the communication sent to the Cardholder are indicative and for illustration purpose only.

### **III. Other Terms and Conditions**

- If a Cardholder ceases to be a Cardholder, at any time during the Program Period, all the benefits under the Program shall lapse and shall no more be available to such Cardholder.
- In case a Cardholder cancels any transaction/s, due to which he/she had qualified for the Offer, then the Cardholder shall no more be eligible for the Offer.
- This Program is brought to you by ICICI Bank's Prepaid PayDirect cards and is made available only to Cardholders selected at the discretion of ICICI Bank.
- ICICI Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of the use or otherwise of any goods/ services availed of by the Cardholder/s under the Program.
- ICICI Bank reserves the right to disqualify/ exclude any merchant establishment or Cardholder from the Program, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Program or otherwise by use of the Card.
- No queries shall be entertained after 90 days from the closure date of the Program Period. 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 entirely voluntary and it is understood, that the participation by the Cardholder/s 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.
- All communication / notices with regard to this Program should be addressed to: ICICI Bank Limited, ICICI Bank Phone Banking Group, P.O. Box No. 20, Banjara Hills, P.O. Hyderabad - 500034.
- In all matters relating to the Program, the decision of ICICI Bank shall be final and binding in all respects.

- The Program is not available, wherever prohibited and / or on merchandise / products / services for which such programs cannot be offered for any reason whatsoever.
- These Terms and Conditions shall be in addition to and not in substitution / derogation to the terms and conditions governing the Primary Terms and Conditions. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the terms and conditions applicable to the Offer / Primary Terms and Conditions.
- 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.