

**Press Release
For Immediate Release**

August 9, 2017

ICICI Bank introduces instant credit card

- **First bank in the country to provide customers a credit card instantly**
- **Customers can immediately start online shopping**

Mumbai: ICICI Bank, India's largest private sector bank by consolidated assets, announced the launch of instant credit cards. **This first-of-its-kind offering in the Indian banking industry** enables the savings account customers of the Bank to get a credit card instantly, in a completely digital and paperless manner.

This new offering enables a few lakhs of pre-qualified customers to instantly get the credit card number and other important details online, using which, he/she can immediately start shopping online, without having to wait for the physical card to arrive.

The facility significantly improves customer experience as it allows to choose from a suite of credit cards and create a credit card instantly.

Available round-the-clock and on all days, a customer can get a credit card instantly with a credit limit of upto Rs four lakh based on pre-checked bureau scores. The application procedure also incorporates an additional level of authentication in order to make the security of the offering robust. Customers will also get the physical credit card within few working days.

Talking about the initiative, Mr. Anup Bagchi, Executive Director, ICICI Bank said, "At ICICI Bank, our philosophy is 'Ready For You. Ready For Tomorrow', herein we are committed to offer innovative products and services to our customers at the fastest possible speed and with the highest level of convenience. The introduction of instant credit cards is an outcome of this vision. With the festive season just around the corner, there will be many interesting offers with online partners in various categories like shopping, travel and entertainment among others. We believe that this unique proposition, which is first of its kind in the industry, will empower our customers to instantly get the credit card online in a few steps and immediately start transacting on e-commerce sites to take advantage of the offers."

Currently, this facility to apply for a credit card in-a-flash is available through the Bank's internet banking platform. It will also be available shortly on iMobile, the Bank's mobile banking application.

To apply, customers can log-in through their internet banking account, where they will be shown an option of availing a credit card with their individual credit limits. They can choose from a range of cards including the Bank's gemstone collection of Coral, Rubyx & Sapphire; Ferrari Signature & Platinum cards and Unifare cards for metro transit services.

They can then confirm their details on a pre-populated personal information page and submit the application by following the below simple steps.

- Click on the prequalified offers tab
- Select the desired ICICI Bank Credit Card
- Provide a few required details
- Accept the terms & conditions, enter the OTP sent on the registered mobile number and click on the 'Generate Card' button

The credit card number gets displayed to the customer, instantly on completion of this procedure. As a security measure, the customer needs to again login to his/her internet banking account or iMobile to view the other details of the card. With this, he/she can start making online purchases immediately. Further, they can also make in-store payments using Samsung Pay, without having to wait for the delivery of the physical card.

For further details, visit website link: <https://goo.gl/7BeLyD>

ICICI Bank services its large customer base through a multi-channel delivery network of 4852 branches, 13780 ATMs, phone banking, internet banking (www.icicibank.com), mobile banking, banking on Facebook & Twitter and 'PocketsbyICICIBank' the country's first digital bank on mobile.

For updates, visit www.icicibank.com, follow us on www.twitter.com/ICICIBank.

About ICICI Bank Ltd: ICICI Bank Ltd (NYSE:IBN) is India's largest private sector bank by consolidated assets. The Bank's consolidated total assets stood at US\$ 153.0 billion at June 30, 2017. ICICI Bank's subsidiaries include India's largest private sector insurance, asset management and securities brokerage company, and among the country's leading fixed income players. It is present across 17 countries, including India.

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