

**Press Release
For Immediate Release**

March 15, 2022

ICICI Bank launches co-branded credit cards with Emirates Skywards

- **First Indian bank to tie-up with the award-winning loyalty programme of Emirates and flydubai**
- **Offers unique rewards and benefits for international travellers**

Mumbai: ICICI Bank today announced its partnership with Emirates Skywards, the award-winning loyalty programme of Emirates and flydubai, to launch a range of co-branded credit cards. Named, 'Emirates Skywards ICICI Bank Credit Card', the bouquet of cards enable customers to earn reward points-- called Skywards Miles-- on travel, lifestyle and everyday spends. These cards, which offer best-in-class rewards and benefits, are a perfect fit for affluent customers who regularly travel abroad.

The Bank is the first Indian bank to partner with Emirates Skywards, to offer the exclusive range of credit cards in the country.

The co-branded credit cards, powered with Visa as the network partner, are available in three variants: 'Emirates Skywards ICICI Bank Emerald Credit Card', 'Emirates Skywards ICICI Bank Sapphire Credit Card', and 'Emirates Skywards ICICI Bank Ruby Credit Card'. The cards award up to 2.5 Skywards Miles per Rs.100 spend and depending on the card variant host of benefits including bonus Skywards Miles, complimentary Emirates Skywards Silver status, dining offers through ICICI Bank Culinary Treats Programme as well as entertainment offers through BookMyShow are offered to the customers. The customers can spend Skywards Miles on an extensive range of rewards, including flight tickets on partner airlines*, flight upgrades, hospitality at sporting and cultural events, and much more.

Speaking on the announcement, **Mr. Sudipta Roy, Head - Unsecured Assets, ICICI Bank said**, "We, at ICICI Bank, constantly strive to offer innovative propositions that address the growing and changing needs of customers. We are delighted to be the first Indian bank to partner with Emirates Skywards to co-create the 'Emirates Skywards ICICI Bank Credit Card' and offer world-class propositions to our affluent customers. Typically, credit cards offer similar benefits across all categories and do not cater to a specific customer type or need. This new range of credit cards is part of the select ones, which enable customers to earn in the form of the coveted Skywards Miles across all relevant spends. We believe that these cards will elevate the rewards experience of avid travellers, giving them access to unmatched luxury and comfort."

Dr. Nejib Ben Khedher, Divisional Senior Vice President, Emirates Skywards said, "We're very excited to be announcing our new partnership with ICICI Bank in India, offering members more ways to earn Skywards Miles on travel and lifestyle purchases. The 'Emirates Skywards ICICI Bank Credit Card' offers our Indian customers a fantastic opportunity to rack up Miles for future flight rewards, flight upgrades and many more privileges. India is home to our

fifth largest membership base, and we look forward to continue offering our more than 2 million members unique opportunities to earn and redeem Miles on unmatched rewards.”

Exclusive benefits of the ‘Emirates Skywards ICICI Bank Credit Card’:**

- Get up to 10,000 Skywards Miles on joining and renewal
- Earn up to 2.5 Skywards Miles per Rs. 100 spent on the card
- Complimentary Emirates Skywards Silver status
- Complimentary access to domestic and international airport lounge and spas
- Waiver of fuel surcharge on fuel transactions
- Exclusive dining offers through ICICI Bank Culinary Treats Programme
- Exclusive discounts on movie ticket bookings on BookMyShow

**T&C apply. Benefits depend on the card variant

To apply for the ‘Emirates Skywards ICICI Bank Credit Card’, please visit <https://campaigns.icicibank.com/credit-card/emirates-credit-card/index.html> or SMS FLY to 5676766

For media queries, write to corporate.communications@icicibank.com

For news and updates, visit www.icicibank.com and follow us on Twitter at www.twitter.com/ICICIBank

About ICICI Bank: ICICI Bank Ltd (BSE: ICICIBANK, NSE: ICICIBANK and NYSE:IBN) is a leading private sector bank in India. The Bank’s consolidated total assets stood at ₹16,82,904 crore at December 31, 2021.

About Emirates Skywards: Emirates Skywards, the award-winning loyalty programme of Emirates and flydubai, has more than 28 million members. The programme offers four tiers of membership: Blue, Silver, Gold and Platinum, with each tier earning exclusive privileges. Emirates Skywards members earn Skywards Miles with partners ranging from airlines, hotels and car rentals to financial, leisure and lifestyle brands. Skywards Miles can be redeemed for an extensive range of rewards, including flight tickets on partner airlines, flight upgrades, hotel stays, tickets, hospitality at sporting and cultural events, tours and money-can’t-buy experiences. For more information, visit www.emirates.com/skywards.

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*<https://www.emirates.com/in/english/skywards/about/partners/our-partners.aspx#airlines>

Certain statements in this release relating to a future period of time (including inter alia concerning our future business plans or growth prospects) are forward - looking statements intended to qualify for the 'safe harbor' under applicable securities laws including the US Private Securities Litigation Reform Act of 1995. Such forward - looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward - looking statements. These risks and uncertainties include, but are not limited to statutory and regulatory changes, international economic and business conditions; political or economic instability in the



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jurisdictions where we have operations, increase in non - performing loans, unanticipated changes in interest rates, foreign exchange rates, equity prices or other rates or prices, our growth and expansion in business, the adequacy of our allowance for credit losses, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks, changes in India's sovereign rating, as well as other risks detailed in the reports filed by us with the United States Securities and Exchange Commission. Any forward looking statements contained herein are based on assumptions that we believe to be reasonable as of the date of this release. ICICI Bank undertakes no obligation to update forward - looking statements to reflect events or circumstances after the date thereof. Additional risks that could affect our future operating results are more fully described in our filings with the United States Securities and Exchange Commission. These filings are available at www.sec.gov