

October 7, 2019

I. Definitions

- "Customer/s" for the purpose of this Offer shall mean a person who are ICICI Bank Ltd. ("ICICI Bank") Channel Users and retail savings account holders, who are Value Banking, Privilege Banking, Wealth Banking customers of ICICI Bank.
- "Alliance Partner" shall mean "Thomas Cook India", "QWIKCILVER SOLUTIONS PVT LTD" (referred as Thomas Cook or Qwikilver respectively) who has entered into an alliance agreement with ICICI Bank for purpose of providing the Offer.
- "Channel User" shall mean a person who holds an ICICI Bank savings account maintained with ICICI Bank for purposes of ICICI Bank internet banking service(s) or iMobile and who uses ICICI Internet Banking or iMobile as payment channel for their transactions.
- "Primary Terms and Conditions" shall mean the terms and conditions applicable to the Channel.
- "Offer" shall mean gifts/benefits made available to Customers based on count and value of all the transactions done through Channel by the Customer during the Offer Period.
- "Offer Period" shall mean the period commencing from October 7, 2019 to November 10, 2019, both days inclusive.
- "Void Transactions" shall mean any transaction wherein the transaction is either unsuccessful or where the transaction has taken place, but has been unsuccessful/ cancelled/rejected/ by ICICI Bank or the Alliance Partner
- "Channel" shall mean ICICI Bank internet banking, or iMobile.
- "Week 1" shall mean period from October 07, to October 13, 2019, both days inclusive.
- "Week 2" shall mean period from October 14, to October 20, 2019, both days inclusive.
- "Week 3" shall mean period from October 21, to October 27, 2019, both days inclusive.
- "Week 4" shall mean period from October 28, to November 03, 2019, both days inclusive.
- "Week 5" shall mean period from November 4, to November 10, 2019, both days inclusive.
- "Winner" shall mean the Channel User meeting all the eligibility criteria and is eligible to avail the Offer. All capitalized terms used but not defined herein shall have

the respective meanings prescribed to them in the Primary Terms and Conditions. These terms (“**Terms**”) shall be in addition to and not in derogation of the Primary Terms and Conditions. To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail.

II. Offer

- Top 3 (three) Channel Users every week (Week 1, Week 2, Week 3, Week 4 and Week 5) with highest number of transactions during the Offer Period will get a one Plus 7 T
- Next 3 (three) Channel Users with highest number of transactions every week (Week 1, Week 2, Week 3, Week 4 and Week 5) during the Offer Period will get travel gift vouchers worth ₹20,000 (twenty thousand) from Thomas Cook.
- Every day during the Offer Period, 1 (one) Channel User with highest value of transactions will get a gift voucher worth Rs 1000 (one thousand) from Qwiksilver. The minimum spend per transaction to qualify for the Offer is Rs 10,000.
- Every day during the Offer Period, 1 (one) Channel User with highest number of transactions will get a gift voucher worth Rs 1000 (one thousand) from Qwiksilver. The minimum value per transaction to qualify for the Offer is Rs 200.

III. Steps to avail the Offer

- Channel Users need to do at least 3 (three) types of the eligible transactions to qualify for the Offer. The transactions can be any one of the below:
 - Payments done at any website or app using ICICI Bank internet banking
 - Fund transfer on Channel
 - Using IMPS, NEFT, RTGS or fund transfer to other ICICI Bank Accounts or other bank accounts (Maximum 10 transactions to the same payee will be considered)
 - Prepaid mobile recharge, DTH recharge and Google Play Recharge using Channel
 - Use UPI for fund transfer and shopping. (Maximum 30 transactions to the same VPA will be considered)
 - Insta Personal Loan and Insta Credit Card sourced online through the Channel only
 - Digital Gold bought online through the Channel only
 - Open fixed deposit, recurring deposit or iWish using Channel. Only opening of accounts will be considered. Account should be active till November 11, 2020

- Customers need to do a minimum of 3 (three) different types of transaction and also do the highest number of transactions to be eligible for the Offer.
- If there are more than one Customers with the same number of transactions, then the Customer with highest cumulative value of transactions will be eligible for the Offer.
- The minimum transaction value of each transaction is
 - Fund transfer: ₹5000 (five thousand)
 - PMR and DTH: ₹100 (one hundred)
 - Shopping: ₹500 (five hundred)
 - UPI: ₹100 (one hundred)
- For UPI based transactions, transactions done using ICICI Bank VPA (@iMobile, @icici) will only be considered for eligibility
- Winners would be informed through communication on their secured inbox and / by mail / by call, about the rewards and the redemption process, within 30 (thirty) days post the Offer Period.
- Weekly winners will not be eligible for daily offers.
- ICICI Bank shall not be responsible for any products delivered by Alliance Partners and complaints if any about the same shall be redirected to respective Alliance Partners
- The winners list will be published 30 (thirty) days after the expiry of Offer Period for all the three categories as stipulated under eligibility criteria and details of the Offer on the offer details page on ICICI Bank website. This will include the names of all winners
- Winners would be informed through communication on their secured inbox and / by mail / by call, about the rewards and the redemption process, within 30 (thirty) days post the expiry of the Offer
- The winner has to acknowledge winning of the reward to ICICI Bank if and when contacted through phone call to registered mobile number, SMS, Email or a message to secured inbox
- The Winners list will be published on the Bank's website by November 30, 2019. This will include the name of all eligible winners
- For redemption of the reward, the winner shall be required to redeem the reward at the end of the Offer Period in the manner specified by ICICI Bank and /or the Alliance Partner The Customer will need to visit Alliance Partner website or application for redemption of the rewards.
- Concerns or queries regarding Offer should be communicated with the Bank before November 30, 2019.

IV. General Terms and Conditions pertaining to the Offer

- Rewards shall be sent at least 90 (ninety) days after the Winner is informed about his eligibility by ICICI Bank or once the Offer period has expired, whichever is earlier
- The colour representation of the rewards on the banners, landing page / mail, may not be similar to the one that shall get dispatched to the winner.

- In case the Winner cannot be contacted using the contact details provided to ICICI Bank in such cases the Bank reserves the right to declare the next Channel User with highest number of transactions as the winner.
- This Offer cannot be clubbed with any other Offer that may be made available to the ICICI Bank by the Alliance Partner
- The Offer is non-transferable, non-binding and non-encashable
- The Offer shall not be applicable on Void Transactions.
- In all matters relating to the Offer, the decision of ICICI Bank shall be final and binding in all respects
- ICICI Bank shall not in any way be deemed to be making any representation whatsoever about the usefulness, worthiness, quality and/or character of the any rewards and the services provided by Alliance Partner and shall not be responsible in any way what so ever for the same. The existence of a dispute with respect to, if any, regarding the usefulness, worthiness, nature and/or quality of product or other services provided by Alliance Partner, shall not constitute a claim against ICICI Bank.
- Transactions using any other channel but ICICI Bank Channel (as defined above), will not be considered eligible for the Offer
- Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Channel User/s due to provision of the Offer, shall be to the sole account of the Channel User/s. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Channel User/s
- ICICI Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any products or services availed by the Customer/s under this Offer
- ICICI Bank reserves the right to disqualify the Customer/s from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer
- ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services or the assured gifts / prizes as it is managed by Alliance Partners
- The Offer is not available wherever prohibited and / or on products / services for which such Offers cannot be made available for any reason whatsoever.
- If the Channel User ceases to be a Channel User at any time during the currency of the Offer Period, all the benefits under the Offer shall lapse and shall not be available to the Channel User
- ICICI Bank has the right to withdraw the Offer without any prior notice.
- ICICI Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. ICICI Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever. ICICI Bank will not be liable in any manner whatsoever for

any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the Offer or discontinuation of it.

- The Offer is subject to applicable Indian laws and such other terms and conditions as may be stipulated by ICICI Bank. The Offer is not available wherever the same is prohibited and/or cannot be offered or for any reason whatsoever. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai. However, ICICI Bank reserves the right to approach any other court or tribunal of competent jurisdiction
- Any queries/communication/notice regarding the Offer should be sent to ICICI Bank's 24-hour customer care
- ICICI Bank employees will not be eligible for this Offer