

Terms and Conditions for Chennai Super Kings ICICI Bank Credit Card

Last updated on 17th March, 2022.

These terms and conditions (the "**Terms**") govern the '**Chennai Super Kings ICICI Bank Credit Card**' (the "**Credit Card**") and are in addition to and not in derogation of the terms and conditions governing the credit card facilities offered by ICICI Bank Limited ("**ICICI Bank**") (referred to as the "**Primary Terms and Conditions**"), as available at www.icicibank.com. To the extent of any inconsistency between these Terms and the Primary Terms and Conditions, these Terms shall prevail. Terms used in capitalized form, however not defined herein under, shall have the meaning assigned to them under the Primary Terms and Conditions.

1. DEFINITIONS

In these Terms, unless there is anything repugnant to the subject or context thereof, the following words/expressions shall have the meaning as stated herein under:

- a) "**Cardholder(s)**" shall mean a person who holds a valid and subsisting Credit Card.
- b) "Statement" means monthly statement/s of account sent by ICICI Bank to Cardholder(s), setting out the financial liabilities of such Cardholder(s) as of that date towards ICICI Bank in respect of their Credit Card account.
- c) "**Primary Cardholder(s)**" is the person in whose name the Credit Card account has been opened and to whom the Credit Card has been issued.
- d) "**Supplementary Cardholder(s)**" or "Add-on Cardholder(s)" means the family member of the Primary Cardholder(s) who becomes a Cardholder(s) by virtue of their relationship with the Primary Cardholder(s).
- e) "**Anniversary Year**" means the period of 12 months from the date of issuance of a Credit Card and each 12 month period thereafter.
- f) "**Annual Fee**" is the cost that is automatically charged to your account to allow you to keep the card account open.
- g) "**CSK**" shall mean Chennai Super Kings, a franchise cricket team playing in the Indian Premier League.

2. INTERPRETATION

1. Any term referenced but not defined herein would be interpreted in accordance with the agreement pertaining to the Credit Card entered into between the Primary Cardholder(s) and ICICI Bank (the "**Credit Card Agreement**").
2. These terms and conditions governing the Credit Card supplement and do not in any way amend or contradict the terms and conditions Credit Card Agreement

3. BENEFITS AND FEATURES

The Cardholder(s) shall be entitled to avail the following benefits:

A. Joining benefit on the Credit Card:

- The Cardholder(s) will receive a welcome gift on payment of joining fees and carrying out at least 03 retail transactions of an amount greater than or equal to Rs. 1,000/- in the first 03 months from the setup of the Credit Card.
- Welcome gift for the Credit Card will be dispatched within 60 days from the day customer has become eligible.
- Months will be calculated as 30 calendar days each.
- Only Primary Cardholder(s) are eligible for this benefit.
- Welcome gift will be applicable only on Credit Cards that are charged a joining fee.

B. Annual Gift: 2000 ICICI Bank Reward Points

- Annual gift shall be provided to the Cardholder(s) within 45 business days of fee payment.
- This is applicable on annual fee payment only.
- If the Cardholder(s) get an annual fee waiver on spending more than INR 1.50 lakhs per annum, this annual benefit shall not be applicable.

C. Monthly Top Spenders Offer:

- Below transactions done on the Credit Card not be considered as valid transactions for the purpose of this offer:
 - o Cash advance including but not limited to such other transaction which may be considered as cash advance(s) to the sole discretion of ICICI Bank;
 - o Service charge or interest levied for non-payment or part payment of the amount due on the Credit Card;
 - o Late payment charges and any other fees/charges in relation to and/or connected with the Credit Card;
 - o Joining and renewal fee for the Credit Card and supplementary Credit Cards, if any;
 - o Expenditure in the form of Equated Monthly Installments (EMI) payments, Balance Transfer (BT), Personal Loan on Credit Cards (PLCC);
 - o Void transactions, tax payments, mutual fund purchase and wallet transactions; and
 - o Any transactions done for commercial or business purposes.
- Top 03 spenders each month amongst the Cardholder(s) will win signed memorabilia.
- The computation of top 03 spenders of each month shall commence from the month of April 2022 for the successful transactions made during that month using the Credit Card.
- Spends made on add-on cards will be counted towards total spends for the Primary Cardholder(s). Only the Primary Cardholder(s) will be considered for the offer.
- Month refers to calendar month.
- Gifts shall be delivered to the eligible Primary Cardholder(s) within 90 business days from the end of the month for which the Primary Cardholder(s) are top spenders.
- ICICI Bank will attempt to call on registered mobile number of the Primary Cardholder(s) for announcing to the winners and registering them.
- Delinquent Cardholder(s) shall not be eligible for this Offer.

D. Bonus Reward Points by ICICI Bank

- Bonus match day points will be earned on days when Chennai Super Kings, Indian Premier League (IPL) matches are scheduled.
- Bonus match day points are defined as the reward points earned on domestic or international transactions over and above the regular reward points earned on spends.
- On the day of the match, Cardholder(s) will receive points which are same as points earned on any other day and bonus match day points will be credited to the Cardholder(s) account before the start of the next IPL.

- Cardholder(s) can earn up to 10 reward points on every Rs. 100 spent on retail purchases, except fuel transactions which earn 0 reward points, on their Credit Card For further details on reward points calculations, please visit: www.icicibank.com
- For any changes in match dates, ICICI Bank shall have the final authority with respect to bonus match day points awarded on match days.

D. Annual fee waiver

- Cardholder(s) are eligible for an annual fee waiver year 02 onward, if the total spends on the Credit Card is equal to or more than INR 1,50,000 during an anniversary year. In such case, the annual fee applicable on the Credit Card for the subsequent year shall be reversed.
- If total spends on the Credit Card is less than INR 1,50,000 during an Anniversary Year, the annual fee applicable on the Credit Card for the subsequent year shall not get reversed.
- Spends through EMI transactions on the Credit Card shall not be included in total spends calculation.

E. Reward points

- 2 Reward points shall accrue on every INR 100 spent on non-fuel, utility and departmental Store purchases.

Category	Earn rate per INR 100
Domestic transactions	2 Reward Points
International transactions	2 Reward Points

- Cardholder(s) shall qualify to earn reward points upon fulfilling the qualifying retail spends transactions criteria, prescribed by ICICI Bank from time to time.
- Reward points earned for every qualifying retail spend transaction shall be rounded off to the nearest integer at the time of posting.
- Cardholder(s) shall however not be entitled to earn Reward points on retail transactions that have been subsequently reversed.
- The following spends shall not be considered as qualifying spends for the purpose of earning reward points:
 - o Cash advance including but not limited to such other transactions which may be considered as cash advance(s) to the sole discretion of ICICI Bank.
 - o Fuel transactions done using the Credit Card.
 - o Service charge or interest levied for non-payment or part payment of the amount due on the Credit Card.
 - o Late payment charges and any other fees/charges in relation to and/or connected with the Credit Card.
 - o Joining fee and the renewal fee for the primary/add-on Credit Cards, if any.
 - o Expenditure in the form of EMI, BT or PLCC transactions.
- Reward points earned on the Credit Card shall be added to the Primary Cardholder(s)' reward account within 45 business days of Statement generation, as per the existing cycle, provided that the Cardholder(s) account is not delinquent or cancelled at the time of such credit.
- Qualifying retail spends transactions undertaken by the Supplementary Cardholder(s) shall also be credited in the Primary Cardholder(s) reward account as per the method followed for the Primary Cardholder(s) (reward points earned against qualifying spends transactions).

F. Exclusive Chennai Super Kings Experience Benefits

- Terms and conditions pertaining to IPL campaign rewards will be shared with the campaign announcements.
- The “Meet and Greet” session shall be conducted from 2023 onwards.
- Notwithstanding anything contained herein or any other document, neither CSK nor ICICI Bank shall be held liable for the cancellation of any event or the ticket(s) or any reservations made in respect of the same or default or delay in performance of any of their obligations, on account of any reason beyond their reasonable control, including but not limited to fire, flood, casualty, epidemic or outbreak of any disease/pandemic, lockout, strike, labour disputes, industrial action of any kind, unavoidable accident, national calamity, riot, Act of God, any enactment by a law-making authority or the act of any other legally constituted authority, changes in the applicable law, or default of third party or any cause or event arising out of or attributable to war, other than shortage or lack of money.

4. NOTIFICATION OF CHANGES

- i. ICICI Bank shall have the absolute discretion to amend or supplement the Terms, the features and benefits offered on the Credit Card including, without limitation, changes which affect interest rates or methods of calculation, at any time.
- ii. ICICI Bank shall notify / communicate the amended Terms by hosting the same on ICICI Bank's website or in any other manner as decided by ICICI Bank. The Cardholder(s) shall be responsible for regularly viewing these Terms, including amendments thereto as may be posted on ICICI Bank's website and shall be deemed to have accepted the amended Terms by continuing to use the Credit Card.
- iii. ICICI Bank reserves the right to cancel, suspend, change or substitute the benefits, offers or eligibility parameters for such benefits or offers, computation methods for calculating the benefits or the terms and conditions applicable thereto at any time, with notice to the Cardholder(s), without assigning any reason(s) to the Cardholder(s).

5. TERMS AND CONDITIONS GOVERNING THE CREDIT CARDS

- i. Terms and Conditions of ICICI Bank and third parties apply. ICICI Bank makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by the third party. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of ICICI Bank / third party.
- ii. The Credit Card and the Cardholder(s)' obligations under these Terms shall not be assigned. ICICI Bank may transfer its rights under these Terms.
- iii. Use of the Credit Card is subject to all applicable rules and customs of any clearing house or other association involved in transactions.
- iv. ICICI Bank does not waive its rights by delaying or failing to exercise them at any time.
- v. If any provision of the Terms is determined to be invalid or unenforceable under any rule, law or regulation of any governmental agency, local, state or federal, the validity or enforceability of the other provisions of the Terms shall not be affected.
- vi. Images used in all the communications pertaining to the offers/benefits/promotions are for representation purpose only.
- vii. If the Cardholder(s) ceases to be Cardholder(s) at any time during the subsistence of the offers/benefits, all the benefits under the Offer shall lapse and shall not be available to the Cardholder(s).
- viii. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai.
- ix. All communication / notices with regard to the offers/benefits should be addressed to "ICICI Bank Ltd., ICICI Bank Phone Banking Group, P. O. Box No. 20, Banjara Hills, P. O. Hyderabad - 500034".

- x. In all matters relating to the offers/benefits, the decision of ICICI Bank shall be final and binding in all respects.
- xi. ICICI Bank reserves the right to modify/ change all or any of the terms applicable to the Offer without assigning any reasons or without any prior intimation whatsoever. ICICI Bank also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
- xii. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offers shall be borne solely by the Cardholder(s) and ICICI Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- xiii. The Cardholder(s) shall be bound by the terms and conditions stipulated by the third parties where services/offers are provided by such third parties.
- xiv. No substitutions or exchange of offer, other than what is detailed in the communication sent to the Cardholder(s) shall be allowed. However, ICICI Bank reserves the right to substitute and/or change the offer or any of them, without any intimation or notice, written or otherwise to the Cardholder(s).
- xv. ICICI Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by any third party. Any dispute or claim regarding the goods, services and assured gifts / prizes must be resolved by the Cardholder(s) with the third parties directly without any reference to ICICI Bank.
- xvi. 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 goods/ services / offer availed by the Cardholder(s) under the alliance offered by the third parties.
- xvii. ICICI Bank reserves the right to disqualify the third party alliance partners or Cardholder(s) from the benefits of the alliance if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the alliance.
- xviii. ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services offered by third parties.
- xix. The offers/benefits are not available wherever prohibited and / or on products / services for which such alliances cannot be offered for any reason whatsoever.
- xx. ICICI Bank would be deemed to have acted in good faith in response to any oral or electronic instruction or inquiry by the Cardholder(s) in respect of any matter in relation to this product and the provision of any offer or benefit hereunder.
- xxi. The Cardholder(s) shall not be entitled to claim or allege any loss, damage, liability, expense attributable, directly or indirectly, to any such good faith action of ICICI Bank and the Cardholder(s) shall indemnify and hold ICICI Bank harmless in respect thereof.
- xxii. On the termination of this Credit Card program, ICICI Bank may decide to either continue the Credit Cards with an alternate program or replace such Credit Cards with any other credit card(s) as issued by ICICI Bank from time to time.
- xxiii. ICICI Bank may at its sole discretion decide to outsource, to the extent permitted by the applicable laws, obligations in relation to the Credit Card program, creation, to third-party entities.
- xxiv. Notwithstanding anything contained in this document, ICICI Bank shall not be held liable for any default or delay in performance of any obligation pertaining to these offers, due to unavoidable situations, beyond the reasonable control of ICICI Bank and not attributable to ICICI Bank including but not limited to fire, flood, casualty, epidemic or outbreak of any disease, lockout, strike, labour disputes, industrial action of any kind, unavoidable accident, national calamity, riot, Act of God, any enactment by a law-making authority or the act of any other legally constituted authority, changes in the applicable law, or default of third party or any cause or event arising out of or attributable to war, other than shortage or lack of money.