

## Terms and Conditions governing the MakeMyTrip ICICI Bank Platinum Credit Card Features and Offers

### Onboarding privileges

- Get ₹500 My Cash (100% usable MakeMyTrip cash in MyWallet)\*
- Lemon Tree Hotels voucher worth ₹2,000\*
- Complimentary voucher for MMTBLACK membership\*

\*Only the Primary Cardholder will receive these benefits within 45 business days of payment of the joining fee (except complimentary voucher for MMTBLACK membership and Lemon Tree Hotels voucher which is part of the primary card welcome kit).

### What is My Cash

- Rewards earned on the MakeMyTrip ICICI Bank Credit Cards are transferred to MakeMyTrip MyWallet as My Cash
- For the purposes of the MakeMyTrip ICICI Bank Credit Cards Programme, ₹1 My Cash = ₹1
- My Cash can be used to make travel bookings or to purchase partner vouchers through MakeMyTrip Website, Mobile Site or Mobile Application
- If the MakeMyTrip ICICI Bank Credit Cardholder wants to redeem My Cash for bookings, My Cash should be applied on the checkout page at the MakeMyTrip Website, Mobile Site or Mobile Application
- There are no usage restrictions in terms of My Cash amount that can be redeemed for travel bookings made on MakeMyTrip platform
- My Cash earned with regard to the MakeMyTrip ICICI Bank Credit Card shall be valid for a period of one (01) year post credit in MyWallet of the Co-Branded Credit Cardholder
- My Cash cannot be used for rail, offline holiday bookings and 'Pay at Hotel' bookings
- 'Pay at Hotel' bookings are not eligible for earning My Cash under the MakeMyTrip platform
- My Cash earned cannot be encashed or transferred to the bank account
- To view My Cash balance customer needs to click on "Wallet" icon on MakeMyTrip Website, Mobile Site or Mobile Application and go to "My Cash" tab
- To redeem My Cash on bookings through MakeMyTrip platform, customer needs to click on "Use MyWallet Balance" on Payment Page
- To redeem My Cash against partner vouchers, customer needs to click on "Wallet" icon, go to "My Cash" tab, click on "Claim Your Vouchers", select quantity of vouchers required, click on "Continue", Copy the voucher code & use it on partner platform (partner TnCs will apply)

### My Cash as Joining Benefit

- Cardholders will qualify for ₹500 My Cash as Joining Benefit if he/she is a MakeMyTrip ICICI Bank Platinum Credit Cardholder
- Only primary credit card holders are eligible for My Cash as Joining Benefit
- The cardholder should make the payment of the joining fee post fee levy and before the 2nd statement cycle due date, where the first statement will be the one in which the joining fee is levied

- The payments made against the first or the second statement should be greater than or equal to the joining fee excluding applicable taxes. The payment can happen in parts but should meet the above mentioned criteria
- My Cash as joining benefit shall be credited to the Cardholder's designated MakeMyTrip MyWallet within 45 business days post payment of the Joining Fee and if the Cardholder's Account is not delinquent or cancelled at the time of such credit

#### Lemon Tree Hotels Voucher

- Cardholders will receive the Lemon Tree Hotels Voucher as part of their Credit Card Welcome Kit
- The Hotel Voucher can be redeemed only on bookings made prior to the voucher expiry date mentioned in the welcome leaflet
- The Hotel check-in date should be on or before the voucher expiry date
- Offer is valid only for Lemon Tree Hotels room booked through MakeMyTrip Website, Mobile Site or Mobile Application
- There is no minimum booking amount for availing this offer
- Maximum discount that can be availed through this offer is ₹2,000 if the user is a MakeMyTrip ICICI Bank Platinum Credit Cardholder
- Additional amount if any can be paid by the customer through any of the payment modes available on the MakeMyTrip platform
- The voucher is applicable for single usage only
- For each MakeMyTrip account ID, only one voucher can be availed
- Taxes as applicable shall be borne by the User
- In case of cancellation of the booking, only the amount paid by the User over & above the voucher amount shall be reimbursed for refundable bookings subject to the terms and conditions applicable to the bookings; User will not receive replacement discount voucher in case the booking where the voucher is used stands cancelled
- The discount cannot be availed for "Pay At Hotel" bookings
- The voucher cannot be encashed or transferred to the bank account
- The voucher cannot be replaced in case of damage and/or loss
- The provisioning of service under the benefit redeemed through the voucher shall be as per the terms and conditions and privacy policy of Lemon Tree

#### MMTBLACK Membership

##### **About MMTBLACK**

MMTBLACK is a spend-linked rewards program in which the member earns My Cash on crossing various spend levels on bookings made at MakeMyTrip, starting at Rs. 20,000. Member can earn up to Rs. 25,000 My Cash which can be used 100% (with no restrictions) to make bookings or to claim exciting vouchers.

My Cash rewards on reaching the following Milestones, based on spends:

Milestone Achieved	Spends required to reach Milestone	My Cash Reward
Milestone 1	₹ 20,000	₹ 500
Milestone 2	₹ 50,000	₹ 2,000
Milestone 3	₹ 2,00,000	₹ 7,500
Milestone 4	₹ 5,00,000	₹ 15,000

The MMTBLACK earnings and reward milestones associated with the MakeMyTrip ICICI Bank Credit Card will be revised. These changes will be applicable to MMTBLACK customers whose MMTBLACK cycle resets/MMTBLACK cycle starts on or after November 11, 2019.

Milestone Achieved	Spends(INR)	Earn Per Milestone (My Cash) (INR)
Milestone 1	₹ 20,000	₹ 500
Milestone 2	₹ 50,000	₹ 1,250
Milestone 3	₹ 1,00,000	₹ 1,500
Milestone 4	₹ 2,00,000	₹ 3,000
Milestone 5	₹ 3,00,000	₹ 3,750
Milestone 6	₹ 5,00,000	₹ 15,000

Claim Exciting Vouchers using My Cash

My Cash can be used to claim partner vouchers

Link: <https://promos.makemytrip.com/mmtblack-partnerVouchers.html>

Premium Customer Service

All MMTBLACK Members get the exclusive services of MAKEMYTRIP's On-Trip Travel Hotline, with a guaranteed 30-second call pick up by a customer care manager.

Milestone 6 Members can reach us through our 24x7 dedicated, premium customer care service for pre and post-sale queries.

### Exclusive Offers

MMTBLACK Members also get access to exclusive offers on flights, hotels and holidays.

### Booking Eligibility

Any booking made on the following products at MakeMyTrip platform will be considered an eligible booking for reaching various milestones to earn My Cash:

- Domestic Air Tickets (within India)
- International Air Tickets
- Flight plus hotel bookings
- Domestic and International Hotels
- Pay at Hotel Bookings (will be updated within 25 days of travel completion)
- Online Holiday Bookings
- Experiences

You will get My Cash on reaching various spend levels or milestones, starting at Rs. 20,000. My Cash earned for a particular booking will be added to your wallet only post travel completion

- Bus, Homestay, Cab, Corporate and Rail bookings are excluded from this program.

My Cash earned for a particular booking will be added to your wallet only after travel completion.

### What is spend counter

In the MMTBLACK program, Spend Counter will be a depiction of MMTBLACK Members' spend levels. Every time on completion of travel (except bus, homestay, cab and rail) with MakeMyTrip, this counter will move and MMTBLACK Member will earn My Cash at various spend levels or milestones, starting at Rs. 20,000.

This is how the bookings you will make on MakeMyTrip, will contribute to your MMTBLACK Milestone journey

- Amount spent on booking flights, will be considered 50% as MMTBLACK spends
- Amount spent on booking hotels, holiday packages, and experiences, will be considered 100% as MMTBLACK spends

The MMTBLACK spends considered for a transaction will be calculated after the deduction of all the wallet money used and cashback amounts received in the transaction.

The spend counter associated with your account resets after 365 days, from travel end date of your first booking under MMTBLACK program.

### How to earn My Cash

The customer will earn My Cash on reaching various spend levels or Milestones, starting at Rs. 20,000. My Cash earned for a particular booking will be added to MMTBLACK Member's wallet only after travel completion.

The validity of My Cash earned through MMTBLACK is 3 months.

My Cash can only be spent on MakeMyTrip to claim vouchers or to make bookings. It cannot be encashed or transferred to your bank account.

### Membership Validity and Cycle Reset

- **Membership Expiration**
  - Membership does not expire for an MMTBLACK member's lifetime(subject to termination clause), while the spend counter associated with the member's account resets after 365 days, from travel end date of your first booking under MMTBLACK program.
- **MAKEMYTRIPBLACK Cycle Reset**
  - Each of this yearly membership period is called a 'cycle'. As mentioned above, the cycle resets after 365 days from travel end date of your first booking under MMTBLACK program.
- **Status of Spend Counter Post Cycle Reset**
  - Spend counter reset implies that the total spends by a member under MMTBLACK program during previous spend cycle will revert to their original state of 0 spends. It also means that your Milestones will assume their original status of 'Zero Milestone' and this would give you the opportunity to avail the benefits of the program as per your spends in the new spend cycle.
- **Status of My Cash Post Cycle Reset**
  - My Cash is available for your unrestricted use for 3 months from the exact date and time of My Cash being credited to your account. It is credited to your account within 24

hours of travel completion of your eligible booking(s) and is valid for use, irrespective of spend counter reset.

- My Cash can be used to claim vouchers that have already been unlocked for customers in the previous cycle.
- **Status of Vouchers Post Cycle Reset**
  - The vouchers claimed by a member as per his/her earned My Cash are available for use on the brand partner's platform as per their respective validity dates, irrespective of spend counter reset.
- **Status of Bookings Done Post Cycle Reset**
  - Bookings with travel completion date beyond the reset date will be considered under the new spend cycle.
  - For a booking to be counted under the present spend cycle, the travel associated with the booking needs to be completed before your respective reset date. For travels completed post the reset date, the bookings will be counted in the new spend cycle.

#### Termination

- A MMTBLACK member may terminate his/her membership by calling on 1800 102 8747 and request for cancellation. The member should provide the required credentials and all other customer information in that communication
- Misuse of MMTBLACK membership or the membership benefits may result in termination of the membership or withdrawal of benefits at the sole discretion of MakeMyTrip.
- Disqualification of a MMTBLACK Member, arising out of his/her misconduct, fraud and/or misuse of rewards or actions inconsistent with any central/state/local laws, statutes or ordinances, may result in immediate termination of the MMTBLACK membership and cancellation of all points and rewards. Any MMTBLACK member so disqualified shall not be entitled to any benefit of the program.
- Upon the unfortunate occurrence of a death of a member, his/her MMTBLACK membership account will be closed and all outstanding benefits will lapse.
  - MMTBLACK terms & conditions are subject to changes at the discretion of MakeMyTrip and ICICI Bank.

### **Important Program Upgrade**

Starting 4<sup>th</sup> September 2019, this is how the booking you will make on MakeMyTrip, contribute to MMTBLACK

Milestone journey:

- Amount spent on booking flights, will be considered 50% as MMTBLACK spends
- Amount spent on booking hotels, holiday packages and experiences will be considered 100% as MMTBLACK spends

### **Spends Privileges**

#### **My Cash earned on card spends**

<b>Spends category</b>	<b>My Cash (per ₹ 200 spent)</b>
Domestic spends outside MakeMyTrip	₹1.00
International spends outside MakeMyTrip	₹1.25
Spends on flight bookings on MakeMyTrip	₹2.00
Spends on hotel/holiday bookings on MakeMyTrip	₹3.00

- Cardholders will qualify to earn My Cash upon undertaking qualifying retail spends transactions. The My Cash earned for every qualifying spend transaction will be rounded off to the nearest integer at the time of posting. Cardholders shall however not be entitled to earn My Cash on retail transactions that have been subsequently reversed.
- The following spends shall not be considered as qualifying spends for the purpose of earning My Cash:
  - 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

- Fuel transactions done on the MakeMyTrip ICICI Bank Credit Card
- Service charge or interest levied for non-payment or part payment of the amount due on the MakeMyTrip ICICI Bank Credit Card
- Late payment charges and any other fees/charges in relation to and/or connected with the MakeMyTrip ICICI Bank Credit Card
- Joining Fee and Renewal Fee for the MakeMyTrip ICICI Bank Credit Cards and Add-on MakeMyTrip ICICI Bank Credit Card, if any; and
- Expenditure in the form of equated monthly installments (EMI) transactions, balance transfer (BT), personal loan on credit cards (PLCC)
- My Cash earned on MakeMyTrip platform for a particular booking using MakeMyTrip ICICI Bank Credit Card will be added to the Primary Cardholder's MakeMyTrip account within 45 business days of monthly credit card statement generation as per the existing cycle if the Cardholder's Account is not delinquent or cancelled at the time of such credit
- My Cash earned outside MakeMyTrip platform using MakeMyTrip ICICI Bank Credit Card will be added to the Primary Cardholder's MakeMyTrip account within 45 Business Days of monthly credit card statement generation as per the existing cycle if the Cardholder's Account is not delinquent or cancelled at the time of such credit
- Qualifying retail spends transactions undertaken by the Supplementary Cardholder will also be credited in the Primary Cardholder's MakeMyTrip account as per the method followed for the Primary Cardholder My Cash credit (earned against qualifying spends transactions)

**Milestone Linked My Cash:**

<u>Milestone 1</u>	<u>Milestone 2</u>
Spend Rs. 50,000 on flights/hotels/holiday bookings on MakeMyTrip Website, Mobile Site or Mobile Application using the MakeMyTrip ICICI Bank Platinum Credit Card and earn 1,000 My Cash each anniversary year	Spend Rs. 2.5 Lakhs using the MakeMyTrip ICICI Bank Platinum Credit Card and earn 1,000 My Cash each anniversary year

- Cardholders will qualify for Milestone Linked My Cash when the Cardholder crosses pre-defined qualifying retail spends threshold. Transactions that have been subsequently reversed will not be considered towards milestone benefit calculation.
- One customer will be eligible only once per anniversary year for each pre-defined milestone benefit.
- For the first milestone spend to the tune of Rs. 50,000, please note that only the spends towards flight, hotel and holiday bookings on MakeMyTrip Website, Mobile Site or Mobile Application shall be considered. For the second milestone to the tune of Rs. 2.5 lakhs, all retail card spends shall be considered except the spends specifically exempted under the terms herein.
- Qualifying spends towards milestone benefit calculation for the 1st year when the customer joins the MakeMyTrip ICICI Bank Credit Cards Programme will be considered for the period starting from the primary card set up date till the end of the anniversary year. For the 2nd

year, the spends will be considered from the 1st anniversary date till the 2nd anniversary date of the card and so on. The cumulative spends counter will be reset post the completion of each anniversary cycle.

- The following spends shall not be considered towards milestone benefit:
  - 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
  - Service charge or interest levied for non-payment or part payment of the amount due on the Co-Branded Credit Card
  - Late payment charges and any other fees/charges in relation to and/or connected with the Co- Branded Credit Card
  - Joining Fee and Renewal Fee for the MakeMyTrip ICICI Bank Credit Card and MakeMyTrip ICICI Bank Add-on Co-Branded Credit Card, if any;
  - Expenditure in the form of equated monthly installments (EMI) payments, balance transfer (BT), personal loan on credit cards (PLCC)
- Qualifying retail spends on customer’s primary credit card as well as add-on credit card(s) will be considered for determining the eligibility towards milestone achievement
- Once the customer qualifies for a milestone benefit, My Cash will be credited in the primary cardholder’s MakeMyTrip account within 45 business days post anniversary cycle completion and if the cardholder’s Account is not delinquent or cancelled at the time of such credit.

### Illustration of benefits

#### **MakeMyTrip ICICI Bank Platinum Credit Card**

Enjoy benefits worth up to ₹20,000

Spends type	Net annual spends (₹)	My Cash earnings (₹)
Domestic spends outside MakeMyTrip	3,75,000	1,875
International spends outside MakeMyTrip	25,000	156.25
Spends on flight bookings on MakeMyTrip	50,000	500
Spends on hotel/holiday bookings on MakeMyTrip	50,000	750
<b>Total</b>	<b>5,00,000</b>	<b>3,281.25</b>

Benefits	Monetized value (in ₹)
My Cash on Joining Fee payment	500
Lemon Tree Hotels voucher	2,000
Possible annual My Cash earning on card spends *	5,281
Maximum My Cash Earn on MMTBLACK#	1,750
Savings of 1% fuel surcharge on ₹5,000 spent per month	600
BookMyShow/ INOX Buy 1 Get 1 movie ticket free offer (2 tickets of ₹250 per month)	6,000
Airport Lounge Access**	3,000
Railway Lounge Access##	2,000
Culinary Treats ^	1,800
<b>Total</b>	<b>22,931</b>

Assumptions (per annum):

\*Total spends = INR 5Lacs:

Domestic spends outside MMT= INR 3.75L;

International spends outside MMT= INR 0.25L;

Spends on flight bookings on MakeMyTrip=INR 0.5L;

Spends on hotel/holiday bookings on MakeMyTrip=INR 0.5L.

#MMTBLACK milestone payouts assuming customer spends ₹50,000 on flight bookings on MakeMyTrip which will be considered as ₹25,000 spends towards MMTBLACK spends counter and ₹50,000 on hotel/holiday bookings on MakeMyTrip will be considered as ₹50,000 spends towards MMTBLACK spends counter in the considered time period:

Milestone 1 (INR 20000): 500 My Cash

Milestone 2 (INR 50000): 1250 My Cash

\*\*Assuming the customer utilizes the domestic airport lounge facility 4 times in a year

##Assuming the customer utilizes the railway lounge facility 4 times in a year

^ Assuming INR 1,000 is spent per month at restaurants which have a tie-up with ICICI Bank Culinary Treats program.

**Disclaimer:**

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