

Terms And Conditions

Important Terms And Conditions Governing Card Features And Offers

To get the complete version of the Credit Card Terms and Conditions, please visit www.icicibank.com

IMPORTANT TERMS AND CONDITIONS GOVERNING CARD FEATURES AND OFFERS

Definitions and Interpretation

“Corporate Co-brand Credit Card” or “Jet Airways ICICI Bank Business Advantage Card” means a card issued to Business or its Employees by ICICI Bank and bearing the name and logo of Jet Airways or JetPrivilege and ICICI Bank Ltd.

“Jet Airways GlobalLinker” or “GlobalLinker” means a digital sales platform (www.jetairways.globallinker.com) which provides Small and Medium Enterprises (SME’s) the ability to sign up for free to the program, gain efficiency using business tools offered on the platform, build business network virtually through making new business connections, use as a market place to transact (buy and sell) and gain from preferential pricing and specially packaged products from leading organizations (affiliate partners) viz, ICICI Bank, insurance companies, technology companies, service companies, etc.), including for their business travel on Jet Airways.

- **“Qualifying Expenditure” or “Qualifying Expenses”** means the spends on the Corporate Co-brand Credit Card which accrue JPMiles to the Carded Member and Business as per the MSRM and as more specifically mentioned by ICICI Bank.
- **“Miles Split Ratio Module”** means the ratio offered by the Banking Partner in which the JPMiles on Qualifying Expenses are split between the Business and the Carded Member
- **“Carded Member/s”** or means a Member who is the Employee of the Business to whom a Corporate Co-brand Credit Card is issued by the Banking Partner at the request of the Business, and whose name is printed on the front of the Corporate Co-brand Credit Card
- **“Business Account”** means the membership account in the Business Rewards+ Programme for which a unique account number is issued to the Business by JetPrivilege and the Business earns JPMiles under the Business Rewards+ Programme.

Joining/Annual Fees

- Joining Fees will be charged in first month’s Credit Card statement upon booking of your Credit Card and Annual fees will be charged after completion of every anniversary year thereon.

Joining/ Renewal Benefits

- Card holder's will qualify for joining/Renewal benefits on payment of Joining/Annual Fee.
- Joining Benefit of bonus JPMiles on enrolment shall be credited to the Cardholder's designated JetPrivilege account within 30-45 working days post payment of Joining Fee and if the Cardholder's Account is not delinquent or cancelled at the time of such credit or any other items.
- Renewal Benefit of bonus JPMiles on renewal of the Card at the end of every anniversary year from date of Card set up shall be credited to the Cardholder's JetPrivilege Membership account within 30-45 working days of such renewal after a Cardholder has made a payment for the renewal fees and if Cardholder's Account is not delinquent or cancelled at the time of renewal or at the time of such credit or at any other time.

Exception

- Joining benefits will be credited within 30-45 working days upon creation of primary Cardholder's statement capturing first swipe transaction. No time limit from Card set up is applicable for first swipe. No minimum transaction amount is applicable for the first swipe.
- Renewal Benefits will be credited within 30-45 working days of the completion of each anniversary year of the Card.

Spends JPMiles

- Cardholders will earn JPMiles on Qualifying Expenses upon undertaking spends transactions.
- JPMiles earned on Qualifying Expenses will be categorized basis domestic spends, international spends and Online spends done upon purchase of revenue airline tickets on www.jetairways.com or www.jetairways.globallinker.com and credited accordingly.
- Online spends upon purchase of revenue tickets on www.jetairways.com or www.jetairways.globallinker.com will not be categorized between domestic and international spends and will earn accelerated JPMiles.
- JPMiles on Qualifying Expenses will reflect within a period of 30- 45 workingdays after your monthly card statement is generated.
- Cardholder's JPMiles earned on Qualifying Expenses will be split according to Miles Split Ratio Module (MSRM) as decided by the Business at the time of card setup. JPMiles will reflect into Primary Cardholder's JetPrivilege Membership Account and the Business Account of the Corporate.

- In event of a reversal of spends earned on Qualifying Expenses, proportionate JPMiles will be negated from the respective Cardholder's Jet Privilege Membership Account and the Business Account as per the Miles Split Ratio Module (MSRM).

Miles Split Ratio Module

1. Jet Airways ICICI Bank Business Advantage card will be available in the following Miles Split Ratio Modules (MSRM) for the Business:

- i. 25:75 where 25% of the JPMiles earned on Qualifying Expenses by the carded member will be credited into the Carded Member's JetPrivilege Membership account and 75% of the JPMiles earned on Qualifying Expenses will be credited into the Business Account
- ii. 50:50 where 50% of the JPMiles earned on Qualifying Expenses by the carded member will be credited into the Carded Member's JetPrivilege Membership account whereas 50% of the JPMiles earned on Qualifying Expenses by the carded member will be credited into the Business Account
- iii. 75:25 where 75% of the JPMiles earned on Qualifying Expenses by the carded member will be credited into the Carded Member's JetPrivilege Membership account whereas 25% of the JPMiles earned on Qualifying Expenses by the carded member will be credited into the Business Account

2. MSRM once opted by the Business cannot be altered

5% discount on GlobalLinker

All Jet Airways ICICI Bank Business Advantage Credit Card members will be enrolled on the Jet Airways GlobalLinker platform. An upfront airline discount (5% discount on base fare & YQ for domestic flights and on base fare for international flights) benefit for online bookings will be available only through the GlobalLinker Platform i.e. on the website www.jetairways.globallinker.com only. Members will also be entitled to other benefits offered through the Jet Airways GlobalLinker platform as a result of being Jet Airways GlobalLinker members.

Terms and Conditions for 5% discount Offer:

- » Domestic flights – a minimum of 5% discount on base fare + YQ component of the fare
- » International flights – a minimum of 5% discount on base component of the fare
- The discount will be applicable on international flights originating from India only and if the payment is made in INR currency only. In the event the cardholder is trying to book any international flight originating out of India and the payment is in international currency, the online discount will not be applicable. For example if a cardholder is booking Dubai-Bombay on jetairways.com (India country site) and the payment received in AED then the discount will not be applicable.
- **Jet Airways ICICI Bank Business Advantage Card members** are entitled to receive a discount (“Offer”) for every revenue booking made online at jetairways.globallinker.com.
- The online discount entitles the cardholder to receive a discount of 5% on one-way or return revenue ticket for travel on Jet Airways operated domestic and international flights.
- The discount is available only for Jet Airways marketed and operated flights. Jet Airways marketed and other airline operated codeshare flights or interline travel booked or other airline standalone flights on www.jetairways.com/www.jetairways.globallinker.com is not eligible for the discount.
- The online discount is available only for travel in Economy cabin and in any booking fare class excluding award travel on Jet Airways. Eligible booking classes on jetairways.globallinker.com are as follows - Y, M, T, U, N, L, Q, S, K, H, V, O, W (excluding 9W*/Other airline, Interline, rebated travel, award travel & group bookings).
- The online discount is voluntarily transferable.
- The discount can be redeemed only through jetairways.globallinker.com, India country site.
- The online discount will be available every time a cardholder books revenue tickets using the Jet Airways ICICI Bank Business Advantage Card.

- Under the online discount offer the cardholder will have to bear remaining fare in excess of discounted 5%, along with additional charges such as fees, taxes, surcharges and other levies as applicable on the ticket at the time of booking and/or travel.
- Payment of taxes/surcharges/applicable levies and ticketing must be done instantly at the time of availing the 5% discount.
- Payment for balance fare and applicable taxes/surcharge/levies must be made using the Jet Airways ICICI Bank Business Advantage Card only.
- This 5% discount cannot be combined with any other offer or discount at any time and no retro discount will be given.
- Black-out periods or restrictions could apply
- All rules, terms and condition of the booked fare / ticket will apply
- Once booked and ticketed under a particular guest name, the ticket is non - transferable
- If the ticket is cancelled, then the amount of refund will be less of the discount amount availed
- Cancellations/refund/reissues/changes will be subject to Jet Airways' ticketing policies and rules governing cancellation/refund/reissues/changes of fares, fees, taxes, surcharge, levies and any other applicable additional charges
- The discount is available for use only through jetairways.globallinker.com. If the **Jet Airways ICICI Bank Business Advantage Card** member cancels the ticket and makes a fresh booking through any other channel against the original booking then the benefit of the Offer will not be applicable
- All Jet Airways ICICI Bank Business Advantage Card member any and all rights of claim with regards to the discount/offer against Jet Airways (India) Limited or Jet Privilege Private Limited.
- The decision of Jet Airways (India) Limited and Jet Privilege Private Limited will be final and binding on all the card holders availing this discount/Offer and that the same is non-contestable
- Jet Airways (India) Limited, Jet Privilege Private Limited and ICICI Bank reserve the rights to change, amend, withdraw and/or alter any of the terms and conditions of this Offer at any time without prior notice of giving any reasons

- This Offer is an independent offer and cannot be combined with any other promotional offer from Jet Airways/ GlobalLinker including the base fare waiver ticket offer available on the Jet Airways ICICI Bank Business Advantage Card.
- This Offer is subject to the applicable rules and regulations as may be in force in the respective jurisdictions/states
- This Offer is purely optional to people traveling on Jet Airways
- The carriage is subject to Jet Airways/ GlobalLinker regulations relating to the conditions of contract respectively and all other terms and conditions regarding Jet Airways/ GlobalLinker policies and procedures
- Disputes, if any, will be subject to Indian laws and shall be subject exclusively to the jurisdiction of the courts in Mumbai
- Payment of fees/service charges/all other amounts due from the card holder to ICICI Bank Ltd. from usage of the Jet Airways ICICI Bank Business Advantage Card by the Credit Card member under this Offer and/or otherwise will be governed by ICICI Bank Terms and Conditions and the Card Member Terms and Conditions
- ICICI Bank does not hold any warrant or make any representation of the availability, delivery, quality, merchantability or suitability of offer and/or products/ services under this offer and that Jet Airways shall be solely liable for the same
- Any dispute regarding the availability, delivery, quality, merchantability or suitability of this offer and/or products/services must be addressed by the Card Member in writing to Jet Airways directly and that ICICI Bank will not entertain any communication in this regard
- ICICI Bank shall not be liable for any loss or damage whatsoever that may be suffered or for any personal injury that may be suffered to the Jet Airways ICICI Bank Business Advantage Cardmember directly or indirectly, by use or non-use of products/services under this Offer.

1. Rebates

1.1 These Terms and Conditions form the basis for the provision of Rebates to Business who purchase revenue tickets on eligible. Flights using Co-brand Cards and who qualify for Rebates under these Terms and Conditions.

1.2 By participating in the Jet Airways Rebate program, a Business accepts these Terms and Conditions. If the Business does not wish to accept these Terms and Conditions or participate in the program, the Business must request ICICI Bank or Jet Privilege Private Limited to remove it from the Business Rewards Plus Programme.

2. Definitions

In these Terms and Conditions unless the context otherwise requires:

Account means the account of a Business with ICICI BANK, on which Co-brand Cards are issued;

ICICI Bank means a company incorporated under the Companies Act, 1956 and a banking company within the meaning of the Banking Regulation Act, 1949.

Cardmember or Cardholder means the individual to whom a Co-brand Card is issued at the request of the Business, and whose name is printed on the front of the Co-brand Card;

SME Co-branded Card or Credit Card means an ICICI Bank Card issued by ICICI Bank in India to a resident in India for use, inter alia, as per the existing applicable laws and regulations and which will be marketed under the name and style of Jet Airways ICICI Bank Business Advantage Credit Card.”

Business means the company or business, other than ICICI Bank or JetPrivilege, to which a Co-brand Card is issued;

Eligible Flights means domestic and international flights operated by Jet Airways with a Jet Airways (9W) flight number including codeshare flights operated by Jet Airways codeshare partners;

Qualifying Activity means an activity on Eligible Flights which have been undertaken (travelled/flown) and excludes activity on Eligible Flights are booked and ticketed but not undertaken (travelled/flown)

Qualifying Spend means base fare amount charged to the Account in a Rebate Year for purchase of revenue tickets on Eligible Flights of Jet Airways where the amount paid is in Indian Rupees but excludes:

- (a) fares that are charged to Jet Airways' merchant account with ICICI Bank for which a ticket number is not supplied by the travel agency or Jet Airways to ICICI Bank using standard submission processes;
- (b) Fares where the Cardholder while flying Eligible Flights does not quote his/her JetPrivilege number at the time of booking and checking-in for the flight.
- (c) Fuel Surcharge, Congestion Surcharge, Airport or User Development Fees, Convenience Charges and all other applicable taxes/levies.

Jet Airways means a scheduled airline in India, operating air transport services both in India and abroad under the airline code 9W

Jet Airways means Jet Airways (India) Limited;

Jet Airways Rebates or Rebates means rebates JetPrivilege provides to Business under these Terms and Conditions;

Rebate Report means a periodic report of the Business's Rebate entitlement provided by JetPrivilege to the Business.

Rebate Year means the period of 12 months in relation to which the annual Rebate is calculated, as determined by ICICI Bank and notified to the Business;

Terms and Conditions means these terms and conditions, as amended from time to time.

3. Changes to Rebate Program

3.1

(a) JetPrivilege and ICICI Bank reserve the right at all times to make any changes to these Terms and Conditions and the Jet Airways Rebates, including but not limited to: changes by JetPrivilege to:

- (i) the Qualifying Spends Slab and corresponding Rebate Value in form of JPMiles accrual;
- (ii) Qualifying Spend; and

(b) Changes by JetPrivilege and ICICI Bank to the timing, method of calculation, and form of payment of Rebates.

3.2 JetPrivilege and ICICI Bank will advise Business of any changes to these Terms and Conditions in a manner determined by them, but will not be liable in any way for any failure to do so.

3.3 Without limiting this clause 3 in any way, a Business will be taken to have received notice of any changes to these Terms and Conditions if

JetPrivilege or ICICI Bank notifies the Business of the change by any method, including but not limited to by providing notice to the address provided by the Business to JetPrivilege or ICICI Bank and/or by posting details of the changes on the ICICI Bank website.

4. Breach of Terms and Conditions

4.1 Any breach of these Terms and Conditions or the terms and conditions of ICICI Bank governing use of SME Co-branded Cards by a Business or CardmemberCardholder, whether intentional or otherwise, may result in suspension or termination of Rebates without liability at the discretion of JetPrivilege and ICICI Bank.

4.2 JetPrivilege and ICICI Bank reserve the right to reverse or cancel any Rebates credited to a Business incorrectly, not in accordance with, or in breach of these Terms and Conditions at any time without liability.

5. Business and Cardholder Obligations

5.1 A Business or Cardholder must not:

(a) Abuse any benefits, facilities, services or arrangements accorded to the Business or Cardholder by JetPrivilege or ICICI Bank;

(b) Act in any way which is likely to be detrimental to the interests of ICICI Bank or JetPrivilege;

(c) Supply or attempt to supply misleading information, or make any misrepresentation to ICICI Bank or JetPrivilege; or

(d) Act in any way which in JetPrivilege or ICICI Bank' reasonable opinion breaches or is likely to breach these Terms and Conditions or is inconsistent with the intent of these Terms and Conditions.

5.2 Business and Cardholders must comply with these Terms and Conditions, and the terms and conditions of ICICI Bank governing use of Co-brand Cards, at all times.

6. Eligibility for JetPrivilege Rebates

6.1 JetPrivilege Rebates are provided to Business. Rebates are not provided to individual Cardholders.

6.2 JetPrivilege Rebates are not available in conjunction with any other direct corporate agreement between Jet Airways and the Business in relation to Jet Airways fares. This does not apply to rebates or discounts offered to Business by a travel agent or travel manager on their own behalf and not on

behalf of Jet Airways. JetPrivilege will determine finally whether a Business is ineligible for a Rebate under this clause.

6.3 Travel agents are not eligible for JetPrivilege Rebates under these Terms and Conditions.

7. Calculation and Issuance of JetPrivilege Rebates

7.1 The rebate earned by the Business will be issued in the form of JPMiles as per the grid below:

Qualifying Spends Slab (INR)	Rebate Value
0-500,000	0 - 11,500 JPMiles
500,001 – 1,000,000	17,000 – 35,000 JPMiles
1,000,001 – 1,500,000	46,500 - 70,000 JPMiles
1,500,001 – 2,000,000	87,000 - 116,000 JPMiles
> 2,000,001	> 139,500 JPMiles

7.4 Unless otherwise notified in accordance with these Terms and Conditions, Rebates are provided annually in arrears after the commencement of the Rebate Year. The Rebate Year starts when the Business's Account has been set up in the ICICI Bank commercial card systems and JetPrivilege system, as advised to the Business by ICICI Bank in the Rebate Report. The first Rebate Year may be slightly longer than 365 days, depending on the Business's set up date.

7.5 Rebates will be issued in the form of JPMiles and will be valid as per the terms and conditions of the JetPrivilege programme.

7.6 Redemption of JPMiles will be as per the benefits offered under the JetPrivilege programme and will be further governed per its terms and conditions.

8. Exclusions and Adjustments

8.1 Rebates are not applicable to charges on ICICI Bank Cards other than Jet Airways ICICI Bank Business Advantage Card. No charges made prior to the issue of the Corporate Co-brand Credit Card under this agreement will be included.

8.2 Rebate calculations are based on the Cardholder quoting the Jet Privilege number while flying Eligible Flights and on completion of Eligible Flights

8.3 Any claim that a Rebate has been incorrectly calculated must be received by ICICI Bank within 3 months after the Rebate Report is issued. Failure to make a claim within that period constitutes acceptance of the Rebate and no later claim will be considered.

9. Disclosure of Information

9.1 It is a condition of the Rebate scheme that Business consent and authorize JetPrivilege and ICICI Bank to exchange and use information regarding their Accounts and the use of SME Co-branded Card issued on their Accounts for the purposes of-

(a) calculating eligibility for and providing Rebates;

(b) research, marketing, product development and planning;

(c) marketing their products or services or the products or services of their related bodies corporate; and

(d) Any third party providing services to JetPrivilege or ICICI Bank in connection with the administration of Rebates or **SME Co-branded Card**.

This information may be transferred to or from India for these purposes. If the Business does not provide all or any part of the requested information, the services provided by JetPrivilege or ICICI Bank may be affected.

9.2 Only the authorized representative/s of the Business named on the Account will be entitled to access Account information. Each Cardholder will be entitled to access information about the **SME Co-branded Card** issued to him or her, but not information about Rebates. However, JetPrivilege and ICICI Bank do comply with validly served and executed court orders and subpoenas and cooperate with investigations by state and federal agencies in accordance with the respective internal policies. Under these circumstances, or where otherwise required by law, your Account information may be shared with others with or without your knowledge or consent.

10. Rebate Reporting

JetPrivilege will provide access to online Rebate Reports to the Business at a frequency and by such methods as JetPrivilege and ICICI Bank may determine and agree from time to time.

11. General

11.1 Rebates will not be exchanged for any other form of consideration, pooled with other Rebates or benefits, or issued to anyone other than the Business.

11.2 Nothing in these Terms and Conditions affects any rights a Business or Cardholder may have and which by law may not be excluded under any statute.

11.3 If part or all of any provision of these Terms and Conditions is illegal, invalid or unenforceable, it will be:

(a) read down to the extent necessary to ensure that it is not illegal, invalid or unenforceable, but if that is not possible;

(b) It will be severed from these Terms and Conditions and the remaining provisions of these Terms and Conditions will continue to have full force and effect.

Miles Capping

- JPMiles cap is valid for every anniversary year and will be reset at the end of the year from the date of Card set up.
- Cardholders can pay an additional uncapping fee of ₹20,000 every year to avail the facility of uncapped JPMiles earning.
- JPMiles capping is only applicable for JPMiles earned through spends on the Card and does not include JPMiles earned as joining bonus or pre-booking bonus.

