

Terms and Conditions for InterMiles ICICI Bank Credit Cards

Last updated on December 31, 2020

These Terms and Conditions apply to regulate the program and benefits of InterMiles ICICI Bank Credit Card issued by ICICI Bank Limited ("**ICICI Bank**") in association with Jet Privilege Private Limited ("**JPPL**").

I. Definitions:

In these terms and conditions, unless there is anything repugnant to the subject or context thereof, the expressions listed below, if applicable, shall have the following meanings:

"Card" or **"Credit Card"** means the co-branded credit card issued by ICICI Bank in association with JPPL under the name and style of "InterMiles ICICI Bank Credit Card".

"Card Member" means an individual who has been issued a Card by ICICI Bank.

"Card Account" means the account opened in the name of the Card Member and maintained by ICICI Bank for the purpose of usage of Card as per the terms and conditions contained herein.

"Delinquent" shall mean and refer to a customer who has failed to make their minimum monthly payment for 30 days from their original due date on the Credit Card.

"InterMiles" means the reward currency earned on the Card by Card Member in accordance with the terms and conditions specified by JPPL and ICICI Bank from time to time;

"Joining Benefit(s)" means benefits provided to the Card Member on payment of Joining Fee as set out herein.

"Renewal Benefit(s)" means benefits provided to the Card Member on payment of renewal fee (viz. annual fee from 2nd year onwards) as set out herein.

"Primary Terms and Conditions" means the terms and conditions governing the Card issued by ICICI Bank, as is available at www.icicibank.com/managed-assets/docs/personal/cards/credit-cards/tnc_english.pdf

"Terms and Conditions" shall mean the terms and conditions set out herein which is applicable on the Card.

II. Joining and Renewal Fees:

Card Member will be charged with joining fee(s) in the first month's credit card statement after booking/issuance of the Card and the renewal fees will be charged after completion of every anniversary year thereon.

A Card Member who is also an "InterMiles Platinum Tier" member will not be charged with joining and renewal fees till the time such Card Member maintains their "InterMiles Platinum Tier" membership. For clarity, at the time when joining fee is charged and at the time of anniversary date when renewal fee is charged to the Card Member, the Card Member should be a "InterMiles Platinum Tier" member.

III. Joining Benefits and Renewal Benefits:

A) InterMiles on Joining/ Renewal Fee payment

- a) Card Member will qualify for Joining Benefits and/or Renewal Benefits (applicable as per the card variant) on payment of joining/ renewal fee as the case maybe.

	Joining Benefits	Renewal Benefits
Card Variant	InterMiles	InterMiles
InterMiles ICICI Bank Sapphiro Credit Card	10,000	5,000
InterMiles ICICI Bank Rubyx Credit Card	5,000	2,500
InterMiles ICICI Bank Coral Credit Card	2,500	1,250

- b) Upon joining, bonus InterMiles shall be credited to the Card Member's designated InterMiles account within a minimum of 45 (forty-five) working days' post payment of the joining fee by the Card Member; provided that the Card Account is not Delinquent or cancelled at the time of such credit or any other times.
- c) Bonus InterMiles on renewal of the Card at the end of every anniversary year from date of Card set up shall be credited to the Card Member's InterMiles account within 45 (forty-five) working days of such renewal after the Card Member has made a payment for the renewal fees and if the Card Account is not Delinquent or cancelled at the time of renewal or at the time of such credit or at any other time.
- d) Joining Benefits/ Renewal Benefits shall only be credited in the InterMiles Account linked with the relevant InterMiles ICICI Bank Credit Card on payment of entire applicable fees, within due date of the Second billing cycle from the date of such fee is charged

B) Flight Discount Voucher on Joining/ Renewal Fee payment

- a) Card Member will qualify for Joining Benefits and/or Renewal Benefits (applicable as per the card variant) on payment of joining/ renewal fee as the case maybe.
- b) Discount vouchers shall be valid only on bookings made on <https://www.intermiles.com/flights> are as below basis card variant

Card Variant	Joining Benefits*	Renewal Benefits*
	Flight Discount amount	Flight Discount amount
InterMiles ICICI Bank Sapphiro Credit Card	INR 750 ¹	INR 500 ¹
InterMiles ICICI Bank Rubyx Credit Card	INR 500	INR 250
InterMiles ICICI Bank Coral Credit Card	INR 250	-

¹It shall be post 45 days of renewal/ enrolment fee being realized by ICICI Bank, that the Card Member shall become eligible to avail this benefit.

Additional discount vouchers applicable on InterMiles ICICI Bank Sapphiro Credit Card only on spending INR 60,000 in the first 3 months of card set as joining benefits and on spending INR 60,000 in the first 3 months post the anniversary date (post completion of 1 anniversary cycle).

Card Variant	Joining Benefits*	Renewal Benefits*
	Flight Discount amount	Flight Discount amount
InterMiles ICICI Bank Sapphiro Credit Card	INR 750 ²	INR 500 ²

²It shall be posted post 45 days of renewal/ joining fee being realized by ICICI Bank and on spending INR 60,000 within the first 3 months of card set up/ first 3 months post the anniversary date, as applicable.

- Cardholders will qualify when the Cardholder crosses predefined qualifying retail spends threshold of INR 60,000 within the stipulated timeline indicated above. Transactions that have been subsequently reversed will not be considered towards this benefit calculation.
- The following spends shall not be considered towards this 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 Credit Card
 - Joining Fee and Renewal Fee for the InterMiles ICICI Bank Credit Card and InterMiles 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 this benefit

- c) Card Members can utilize this discount on any flights being booked on <https://www.intermiles.com/flights>

- d) Card Member should be logged into their InterMiles account. And should make the payment using the Credit Card.
- e) The flight voucher will be an instant discount on flight bookings on availing the offer.
- f) Flight voucher is applicable for both domestic and international flights being booked on <https://www.intermiles.com/flights>.
- g) Flight voucher once availed will not be reinstated irrespective of whether the Card Member uses the flight ticket or not.
- h) The discount is offered by InterMiles as a program benefit on the Credit Card and is subject to change the discretion and/or along with the change in the terms and conditions of program.
- i) The discount will only be availed to a Card Member, after confirmation by ICICI Bank to JPPL on such Card Member's fee realization.
- j) This offer cannot be clubbed with any other offer.
- k) Terms and conditions of ICICI Bank apply.

How can a Card Member use this Benefit?

- a) Visit the website <https://www.intermiles.com/flights> and click on 'Log In'.
- b) Login with your InterMiles number and password (this is same as the JetPrivilege number and password).
- c) After logging in, click on the profile icon on the top-right corner.
- d) Click on 'Flights' to select the destination.
- e) Tap on 'Earn InterMiles', fill the necessary details and click on 'Search'.
- f) Add stopovers, if required and choose a flight as per requirement
- g) After you have selected your desired flight, check all your details including the fare summary.
- h) Fill in the traveller's details and proceed to check 'I Accept Terms and Conditions'
- i) Under the 'Offers' section, select the 'Cobrand Offer' by clicking the radio button next to the offer.
- j) Click on the 'Pay' button and use your Credit Card tied to the offer.
- k) Click on 'PAY' using your Credit Card.

C) Hotel discount voucher on Joining/ Renewal Fee payment

- a) Card Member will qualify for Joining Benefits and/or Renewal Benefits (applicable as per the card variant) on payment of joining/ renewal fee as the case maybe
- b) Details of discount vouchers valid only on bookings made on <https://interbook.intermiles.com> are as below basis card variant

Card Variant	Joining Benefits	Renewal Benefits
	Hotel Discount amount	Hotel Discount amount
InterMiles ICICI Bank Sapphiro Credit Card	INR 1500 ¹	INR 1000 ¹
InterMiles ICICI Bank Rubyx Credit Card	INR 1000	INR 750
InterMiles ICICI Bank Coral Credit Card	INR 500	-

¹It shall be posted post 60 days of renewal/ joining fee being realized by ICICI Bank

Additional discount vouchers applicable on InterMiles ICICI Bank Sapphiro Credit Card on spending INR 60,000 in the first 3 months of card set as joining benefits and on spending INR 60,000 in the first 3 months post the anniversary date (post completion of 1 anniversary cycle).

	Joining Benefits*	Renewal Benefits*
Card Variant	Hotel Discount amount	Hotel Discount amount
InterMiles ICICI Bank Sapphire Credit Card	INR 1500 ²	INR 1000 ²

²It shall be posted post 60 days of renewal/ joining fee being realized by ICICI Bank and on spending INR 60,000 within the first 3 months of card set up/ first 3 months post the anniversary date, as applicable.

- Cardholders will qualify when the Cardholder crosses predefined qualifying retail spends threshold of INR 60,000 within the stipulated timeline indicated above. Transactions that have been subsequently reversed will not be considered towards this benefit calculation.
 - The following spends shall not be considered towards this 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 InterMiles ICICI Bank Credit Card and InterMiles 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 this benefit
- c) Validity: 60 days after your renewal/ Joining fee being realized by ICICI Bank, the Card Member will be eligible to avail this benefit and/ or achieving the spends criteria as stipulated above
- d) Card Member can utilize this discount on any hotel being booked on <https://interbook.intermiles.com/>
- e) The Card Member should be logged into their InterMiles account and should make the payment using the Credit Card
- f) The hotel discount voucher shall reflect as an instant discount on hotel bookings on availing the offer.
- g) The hotel discount voucher is applicable for both domestic and international hotels being booked on <https://interbook.intermiles.com/>
- h) The hotel discount voucher once availed will not be reinstated irrespective of whether member avails the hotel booking or not.
- i) The discount will only be availed to a Card Member, after confirmation by ICICI Bank to JPPL on Card Member’s fee realization.
- j) The discount is offered by InterMiles as a program benefit on the Credit Card and is subject to change at the discretion and/or along with the change in the program terms and conditions.
- k) This offer cannot be clubbed with any other offer.

How can a Card Member use this benefit?

- a) Visit the website <https://interbook.intermiles.com/> and click on ‘Log In’
- b) Login with your InterMiles number and password.

- c) After logging in, click on the profile icon on the top-right corner.
- d) Click on 'Hotels' for further booking
- e) Tap on Earn InterMiles, and fill up the requisite details - your destination, check-in/check-out details etc.
- f) In the next search result page, select 'Mode of payment' as 'Prepay Online' and click on 'Search'.
- g) Select a hotel as per your requirements. Make sure that you check all the details.
- h) Select your preferred rooms, fill in the guest information and payment details.
- i) Select the 'Cobrand discount offer' if you want to avail it for the current booking
- j) Tick the 'I Accept Terms and Conditions' checkbox to proceed to checkout.
- k) Finally, click on 'Confirm Reservation' and make the payment using your Credit Card.

VI. InterMiles Tier Match

- a) Card Members holding the InterMiles ICICI Bank Sapphire Credit Card will get an InterMiles tier match.
- b) Card Members who will get the above Credit Card will get a complimentary InterMiles tier match for a period of one year for the first year (applicable as joining benefit) post InterMiles system is configured with Card Member's new Credit Card.
- c) Cobrand tier match will be basis confirmation of ICICI Bank to JPPL. Post which JPPL will avail the member with the tier match within 60 days of issuance of Credit Card.
- d) Tier benefits are over and above the Credit Card benefits.
- e) Card Members who hold a higher tier will continue to hold the higher tier.
- f) In case a Card Member holds higher tier, based on earnings, than cobrand tier match offer then co-brand card holder will get the tier match at the time of existing tier's retention/review for a period of one year.
Ex. If member holds a gold/platinum tier which is higher than the silver tier applicable on the Credit Card, then such member shall remain on the gold/platinum tier till next tier review as applicable.
In next tier review if member's tier is downgraded below silver tier then he shall get the silver tier by virtue of the Credit Card for a period of one year.
- g) InterMiles program criteria to take precedence over tier match for only co-brand cards acquired
- h) All tier benefits will be available for 12 months without revocation even if the member discontinues the Credit Card within the same year of the tier match.
- i) All the tier benefits are listed at <https://www.intermiles.com/rewards-program/tiers-recognition>
- j) Terms and conditions of InterMiles apply. Please visit <https://www.intermiles.com/terms-and-conditions/intermiles-programme-terms-and-conditions>
- k) Terms and Conditions of ICICI Bank apply.

IV. InterMiles earned on spends:

- a) The Card Member will qualify to earn InterMiles upon undertaking eligible spends.
- b) InterMiles earned on spends will be categorized on the basis of i) domestic spends; ii) international spends and iii) bonus InterMiles earned on account of spends on www.intermiles.com and credited accordingly (applicable as per the card variant).
- c) Online spends on www.intermiles.com will not be categorized or differentiated between domestic and international spends and will earn InterMiles only basis the domestic earn rate (applicable as per the card variant);
- d) InterMiles earned on spends will reflect within a period of 45(forty-five) working days after your monthly card statement is generated.
- e) Card Member' InterMiles earned on spends will reflect into Card Members' InterMiles membership account.
- f) In event of a spends transaction reversal, proportionate InterMiles earned on that spends will be negated from the Card Member's subsequent earned InterMiles.
- g) Bonus InterMiles earned on account of transactions by the cardholder on www.intermiles.com (applicable on purchase of revenue airline tickets at intermiles.com) will credit directly to the InterMiles membership account linked to the Card.
- h) ICICI Bank does not warrant or make any representation of the availability, delivery, quality, merchantability or suitability of the InterMiles and/or products/services under this program and that JPPL shall be solely liable for the same.
- i) JPPL shall bear the sole obligation of honouring the same and ICICI Bank shall not be liable for any delay, demur, fraud and inability on part of Jet Privilege Private Limited to discharge the obligations under this offer and program.

-2X InterMiles on flight booking via www.intermiles.com :

- a) InterMiles earned upon purchase of revenue airline tickets on www.intermiles.com are as detailed below

Card Variant	American Express*	Visa*
InterMiles ICICI Bank Sapphire Credit Card	10	8
InterMiles ICICI Bank Rubyx Credit Card	8	6
InterMiles ICICI Bank Coral Credit Card	6	4

*InterMiles earned per INR 100 spent on flight booking on www.intermiles.com

- b) 2X InterMiles will reflect within a period of 45 working days after monthly card statement is generated.
- c) 60 days post a successful flight activity, the bonus InterMiles will be credited to member's InterMiles account bonus InterMiles.
- d) Supplementary Card Member's 2X InterMiles will be credited into Primary Card Member's linked InterMiles membership account.
- e) In event of a ticket cancellation proportionate InterMiles will be negated from the Card Member's account as per the above details.
- f) Purchase of redemption tickets or any other merchandise apart from revenue tickets will not qualify for this feature.

How do I use this Benefit?

- a) Visit the website www.intermiles.com/flights and click on 'Log In'.
- b) Login with your InterMiles number and password.

- c) After logging in, you will find the profile icon on the top-right corner. Click on it.
- d) Click on "Flights" for your next destination.
- e) Tap "Earn InterMiles", fill your details and hit "Search".
- f) Add stopovers, if required and choose the desired flight.
- g) After you have selected your desired flight, check all your details including the fare summary.
- h) Fill in the traveller's details and proceed to check 'I Accept Terms and Conditions'.
- i) Lastly, click on Pay using Credit Card and complete the booking.

-2X InterMiles on hotels on <https://interbook.intermiles.com/>

- a) All Card Members will be eligible to get 2X InterMiles on every hotel booking on <https://interbook.intermiles.com/> using the following Credit Cards as an ongoing benefit

Card Variant	American Express*	Visa*
InterMiles ICICI Bank Sapphiro Credit Card	10	8
InterMiles ICICI Bank Rubyx Credit Card	8	6
InterMiles ICICI Bank Coral Credit Card	6	4

*InterMiles earned per INR 100 spent on hotel booking on www.intermiles.com

- b) Card Members can utilize this benefit on any hotel being booked on <https://interbook.intermiles.com/>
- c) Applicable upon revenue booking of hotels on https://interbook.intermiles.com
- d) 2X InterMiles will reflect within a period of 45 working days after monthly card statement is generated.
- e) 60 days post a successful hotel stay, the bonus InterMiles will be credited to your InterMiles account.
- f) Supplementary Card Member's 2X InterMiles will be credited into Primary Card Member's linked InterMiles membership account.
- g) In event of a ticket cancellation proportionate InterMiles will be negated from the Card Member's account as per the above details.
- h) Redemption bookings will not qualify for online bonus InterMiles.

How can a Card member use this Benefit?

- a) Visit the website <https://interbook.intermiles.com/> and click on 'Log In'.
- b) Login with your InterMiles number and password.
- c) After logging in, click on the profile icon on the top-right corner and visit interbook.intermiles.com
- d) Tap on 'Earn InterMiles' and fill the requisite details - your destination, check-in/check-out details etc. Click on 'Search'.
- e) Select a hotel as per your requirement. Make sure that you check all the details.
- f) Select your preferred rooms, fill in the guest information and payment details.
- g) Tick the 'I Accept Terms and Conditions' checkbox to proceed to checkout.
- h) Finally, click on 'Confirm Reservation' and make the payment using your Credit Card

-Bonus 2.5x InterMiles for Etihad Flights being booked on <https://www.intermiles.com/flights>

- a) All Card Members will be eligible to get accelerated/bonus InterMiles on every Etihad Airways flight booking on <https://www.intermiles.com/flights> who hold the following Credit Cards as an ongoing benefit.

Card Variant	American Express*	Visa*
InterMiles ICICI Bank Sapphire Credit Card	12.5	10
InterMiles ICICI Bank Rubyx Credit Card	10	7.5
InterMiles ICICI Bank Coral Credit Card	7.5	5

*InterMiles earned per INR 100 spent on Etihad Airways flight ticket booking on www.intermiles.com

- b) Card Members earn accelerated InterMiles upon purchase of Etihad Airways revenue airline tickets on <https://www.intermiles.com/flights>
- c) Card Members to get a 2.5X bonus of their base card proposition on all eligible spends being made on <https://www.intermiles.com/flights>
- d) Bonus InterMiles will reflect in the Card Member's InterMiles account within a period of 60 working days after the transaction on the Credit Card.
- e) Purchase of redemption tickets or any other merchandise apart from revenue tickets will not qualify for Bonus InterMiles.
- f) Supplementary Card Member's InterMiles spends will be credited into primary Card Member's linked InterMiles membership account.
- g) In event of a ticket cancellation proportionate InterMiles will be negated from the Card Member's account as detailed above.

V. Benefits associated with Etihad Airways

A. Discount on booking Etihad Airways flight ticket on <https://www.intermiles.com/flights>

-5 % Discount on Economy Class Ticket on Etihad Airways flights on <https://www.intermiles.com/flights>

- a) Card Members holding the below mentioned Credit Card will be eligible to get a 5% instant discount on economy class for revenue booking on Etihad Airways economy tickets being booked on <https://www.intermiles.com/flights> as an ongoing Benefit
 - i. InterMiles ICICI Bank Sapphire Credit Card
 - ii. InterMiles ICICI Bank Rubyx Credit Card
 - iii. InterMiles ICICI Bank Coral Credit Card
- b) Card Members can utilize this discount on Etihad Airways flights for economy class tickets being booked on <https://www.intermiles.com/flights> subject to terms and conditions.
- c) Card Member should be logged in into his InterMiles account and use the Credit Card for payment.
- d) The discount will be applicable on international flights originating from India only and if the payment is made in INR currency only. In event if the Card Member is trying to book any international flight originating outside of India and the payment is in international currency, the online discount will not be applicable. For example, if a card member is booking Dubai-Mumbai (India country site) and the payment is to be made in AED (United Arab Emirates dirham) then the discount will not be applicable.
- e) Card Members are entitled to receive a discount of 5% base fare discount for revenue bookings made online bookings on <https://www.intermiles.com/flights> and in Q, M, K, H, B and Y RBD's (Reservation Booking Designator)/ ticket class as per Etihad Airways.
- f) It is limited to Card Member booking with the Credit Card on Etihad Airways marketed and operated flights only via <https://www.intermiles.com/flights>
- g) The discount will be available when a Card Member books revenue tickets using their Credit Card on <https://www.intermiles.com/flights>
- h) The 5% discount is eligible on the base fare only, all taxes, fees, surcharges, and levies are excluded from the 5% discount. The Card Member will bear the cost of any additional charges such as fees, taxes, surcharges, and other levies applicable to the ticket at the time of booking.
- i) Conditions of carriage are subject to Etihad Airways regulations relating to the conditions of contract respectively and all other terms and conditions regarding Etihad Airways policies and procedures. Any queries regarding Etihad conditions of carriage should be addressed directly with Etihad Airways.
- j) The decision of Etihad Airways will be final and binding on all the card holders participating in this offer and that the same is non-contestable.
- k) Etihad Airways and InterMiles 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.
- l) This offer is an independent offer and cannot be combined with any other promotional offer, coupon, or voucher in conjunction from either Etihad Airways or InterMiles.
- m) It is the responsibility of the member to ensure the applicable discount is applied at point of sale on the payment page.
- n) Terms and conditions of ICICI Bank apply.

-10 % Discount on business class ticket on Etihad flights on <https://www.intermiles.com/flights>

- a) Card Members holding below mentioned Credit Card will be eligible to get a 10% discount on revenue tickets in business class on Etihad Airways booked on <https://www.intermiles.com/flights> as an ongoing benefit
 - i. InterMiles ICICI Bank Sapphire Credit Card
- b) Card Members can utilize this discount on Etihad flights for a business class tickets being booked on <https://www.intermiles.com/flights> using the eligible Credit Cards subject to terms and conditions.
- c) Card Member should be logged in into his InterMiles account and should make the payment using the eligible Credit Card.
- d) 10% discount will be applicable on international flights originating from India only and if the payment is made in INR currency only. In event if the Card Member 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 Card Member is booking Dubai-Mumbai (India country site) and the payment is to be made in AED (United Arab Emirates dirham) then the discount will not be applicable.
- e) Card Members are entitled to receive a discount of 10% on base fare for revenue bookings made online bookings on <https://www.intermiles.com/flights> in D, C and J RBD's (Reservation Booking Designator)/ ticket class as per Etihad Airways
- f) It is limited to Card Members booking with eligible Credit Card on Etihad Airways marketed and operated flights only via <https://www.intermiles.com/flights>,
- g) 10% discount is eligible on the base fare only, all taxes, fees, surcharges, and levies are excluded from the 5% discount. Card Member will bear the cost of any additional charges such as fees, taxes, surcharges, and other levies applicable to the ticket at the time of booking.
- h) Conditions of carriage are subject to Etihad Airways regulations relating to the conditions of contract respectively and all other terms and conditions regarding Etihad Airways policies and procedures. Any queries regarding Etihad conditions of carriage should be addressed directly with Etihad Airways.
- i) The decision of Etihad Airways will be final and binding on all the card holders and that the same is non-contestable.
- j) Etihad Airways and InterMiles 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.
- k) It is an independent offer and cannot be combined with any other promotional offer, coupon or voucher in conjunction from either Etihad Airways or InterMiles.
- l) It is the responsibility of the member to ensure the applicable discount is applied at point of sale on the payment page.
- m) Terms and Conditions of ICICI Bank apply.

How can a Card Member use this benefit?

- a) Visit the website <https://www.intermiles.com/flights> and click on 'Log In'.
- b) Login with your InterMiles number and password.
- c) After logging in, click on the profile icon on the top-right corner
- d) Click on 'Flights'.
- e) Tap 'Earn InterMiles, fill your details and click on 'Search'.
- f) Choose an Etihad Airways flight originating from India.
- g) After selecting the desired flight, check all details including the fare summary.
- h) Fill in the traveller's details and proceed to check 'I Accept Terms and Conditions'
- i) Select the "Etihad Airways Bonus" offer and select the Credit Card.
- j) Click on Pay using the Credit card and complete the booking.
- k) You will get an Instant discount on the website/app when payment is made using the Credit Card.

VII. Fee Wavier:

Exceptions applicable to "InterMiles Platinum Tier" member:

- a) InterMiles Platinum Tier members whose joining fees is waived off shall receive joining benefits (applicable as per the card variant) on first swipe of the Credit Card and Renewal Benefits (applicable as per the card variant) each year from the second year onwards on swiping the Credit Card in that year;
- b) Joining Benefits will be credited within 45 (forty-five) working days upon creation of Card Member statement capturing the first swipe transaction. No time limit from the Card set up is applicable for the first swipe. No minimum transaction amount is applicable for the first swipe;
- c) Renewal benefits will be credited within 45 (forty-five) working days of the completion of each anniversary year of the Credit Card and first swipe of the credit card in that year.

VIII. InterMiles Capping:

- a) Miles cap (as per card variant) is valid for every anniversary year and will be reset at the end of the year from date of Credit Card set up;
- b) Card Members can pay an additional uncapping annual fee of INR 7,500 every year to avail the facility of uncapped miles earning;
- c) Miles capping is only applicable for miles earned through spends on the Credit Card and does not include miles earned as joining bonus or pre-booking bonus.

IX. Disclaimer:

- a) ICICI Bank does not hold any warrant or make any representation of the availability, delivery, quality, merchant ability or suitability of offer and/or products/services/benefits offered in the program and that JPPL shall be solely liable for the same.
- b) Any disputes regarding the availability, delivery, quality, merchantability or suitability of offer and/or products/services must be addressed by the Card Member in writing to JPPL directly and ICICI Bank will not entertain any communication in this regard.
- c) 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 Card Member directly or indirectly, by use or non-use of products/services under this offer.
- d) In all matters relating to the Offer, the decision of ICICI Bank shall be final and binding in all respects.
- e) These Terms and Conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the credit cards. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms and Conditions.
- f) 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.
- g) All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offer shall be borne solely by the Card Members and ICICI Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

- h) The Card Members shall be bound by the terms and conditions stipulated by JPPL/third party in this regard.
- i) No substitutions or exchange of offer, other than what is detailed in the communication sent to the Card Members 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 Card Members.
- j) ICICI Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered by JPPL/third party. Any dispute or claim regarding the goods, services and assured gifts / prizes must be resolved by the Card Member with JPPL/third party directly without any reference to ICICI Bank.
- k) 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 Card Member under the offers.
- l) ICICI Bank reserves the right to disqualify the third party or Card Member from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the Benefits or otherwise by use of the Credit Card.
- m) The offer is sponsored by JPPL/third party and the Card Member shall be bound by the terms and conditions stipulated by JPPL/third party in this regard.
- n) ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services.
- o) The offer is not available wherever prohibited and / or on products / services for which such offers cannot be offered for any reason whatsoever.
- p) 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.

Bonus InterMiles offer on activation of new InterMiles ICICI Bank Credit Card

I. 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) **"InterMiles Credit Card" or "Credit Card"** means the co-branded credit card issued by ICICI Bank in association with JPPL under the name and style of "InterMiles ICICI Bank Credit Card" including
 - a. InterMiles ICICI Bank Coral Credit Card
 - b. InterMiles ICICI Bank Rubyx Credit Card
 - c. InterMiles ICICI Bank Sapphire Credit Card
- b) **"Cardholder/Cardholders"** shall mean a person who holds the Credit Card and is issued a Credit Card subject to the Primary Terms and Conditions (defined below) and terms as specified herein.
- c) **"Offer Period"** shall mean the duration between November 01, 2020 and January 31, 2021.
- d) **"Delinquent"** shall mean a Credit Card account in which payment has not been made as specified in these terms and conditions and Primary Terms and Conditions.
- e) **"Primary Terms and Conditions"** shall mean the general terms and conditions that governs the Credit Card, including but not limited to, the Most Important Terms and Conditions..
- f) **"Void Transactions"** shall mean wherein the transaction has taken place but has been rejected /cancelled/ been unsuccessful by the merchant.
- g) **"Bonus InterMiles"** shall mean additional InterMiles earned by the Cardholders as per the Offer (as particularly mentioned below) construct subject to its terms and conditions.
- h) **"Base InterMiles"** shall mean InterMiles earned by the Cardholders on transactions done on the Credit Card subject to terms and conditions specified herein. .

II. OFFER DETAILS

A) Offer

This offer entails the following benefits (referred to as **"the Offer"**):

- Cardholder will earn Bonus InterMiles on first swipe on a Point of Sale (POS) machine of the amount based on the Credit Card variant during the Offer Period.
- Following are the Bonus InterMiles and total miles earning on each Credit Card variant:

Variant	Minimum amount of First Transaction	Bonus InterMiles
ICICI Sapphiro	₹ 1,000	1,000
ICICI Rubyx	₹ 750	500
ICICI Coral	₹ 500	250

- The Offer is applicable once per Cardholder. The eligible spends shall be calculated on first transaction on either of American Express or Visa Credit Card variants, if held by the Cardholders. For e.g.: if a customer has InterMiles ICICI Bank VISA Sapphiro credit card and InterMiles ICICI Bank AMEX Sapphiro credit card, then the customer will get the Bonus only once, either on swiping AMEX variant or VISA variant.
- On spends above the threshold amount, Cardholders will continue to earn Base InterMiles as per the Credit Card variant.
For ex. If eligible spends on InterMiles ICICI Bank Sapphiro Visa credit card crosses INR 1,000 then the Cardholder will get 1000 Bonus InterMiles only once as per the Offer and will continue to earn Base InterMiles as per the product variant.
- Bonus InterMiles under the Offer shall be credited to Cardholder's InterMiles account within 90 working days from the end of the Offer Period and Base InterMiles within 45 working days of generation of the Credit Card bill.

B) Offer Period

- The Offer shall be valid from November 01, 2020 to January 31, 2021.

c) Offer eligibility

- The following transactions will not be considered as valid transactions for the purpose of this Offer:
 - Cancelled transactions;
 - Cash withdrawals at ATMs or ICICI Bank branches;
 - Void transactions;
 - Fuel payments made for commercial purpose;
 - Tax payments;
 - Mutual fund purchase;
 - Wallet transactions or any transactions done for commercial or business purposes and
 - Any other transactions in respect of any fee/charge that may be levied by the ICICI Bank from time to time.

D) Steps to avail the Offer

- Swipe your Credit Card on a Point of Sale (POS) machine for the minimum amount based on the Credit Card variant during the Offer Period.

Terms and conditions prescribed by ICICI Bank

1. 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.
2. All Cardholders can participate in the Offer provided he/she fulfils all the conditions of eligibility of the Offer during the Offer Period.
3. This Offer is applicable on all Credit Cards specified above.
4. Delinquent Cardholders shall not be eligible for this Offer.
5. If a person ceases to be a Cardholder, at any time during the Offer Period, all benefits under the Offer shall lapse and such Cardholder shall no longer be eligible for the Offer.
6. All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to ICICI Bank up to a period of 180 days from offer end date. The existence of a dispute, if any, regarding the Offer shall not constitute a claim against ICICI Bank.
7. All communication / notices with regard to this Offer should be addressed to "ICICI Bank Limited, ICICI Phone Banking Centre, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032".
8. In all matters relating to the Offer, the decision of ICICI Bank and InterMiles shall be final and binding in all respects.
9. These terms and conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the credit cards. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the
10. Cardholders whose account has been classified as delinquent before or during the Offer, or when the Bonus InterMiles is to be credited, will not be eligible for the benefits of the Offer.
11. ICICI Bank and InterMiles 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 and InterMiles also reserve the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
12. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Cardholders and ICICI Bank and InterMiles will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
13. The Cardholders shall be bound by the terms and conditions stipulated by

InterMiles in this regard.

14. No substitutions or exchange of Offer, other than what is detailed in the communication sent to the Cardholders shall be allowed. However, ICICI Bank and InterMiles reserves the right to substitute and/or change the Offer or any of them, without any intimation or notice, written or otherwise to the Cardholders.
15. ICICI Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered under this offer. Any dispute or claim regarding the goods and services must be resolved by the Cardholders with InterMiles directly without any reference to ICICI Bank.
16. 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 Cardholders.
17. ICICI Bank and InterMiles reserve the right to disqualify the Cardholders from the benefits if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the alliance or otherwise by use of the Credit Card.
18. The Offer is sponsored by the InterMiles and the Cardholders shall be bound by the terms and conditions stipulated by the InterMiles in this regard.
19. ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services.
20. The Offer is not available wherever prohibited and / or on products / services for which such alliances cannot be offered for any reason whatsoever.
21. 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.
22. The Cardholders are not bound in any way to participate in this offer. Any participation is voluntary, and the offer is being made purely on a 'best effort' basis.
23. By entering this offer, the winner agrees to the use of his/her name in any publicity material. Any personal data relating to the winner or any other Cardholders shall be used solely in accordance with current data protection legislation and will not be disclosed to a third party.

Terms and conditions prescribed by InterMiles

1. The Bonus InterMiles are not transferable to another individual. The Bonus InterMiles cannot be exchanged with the cash or cash equivalents.
2. The Cardholders should be a resident and citizen of India.
3. In case of any disputes related to the Offer, the decision of JPPL will be final and binding and such decision shall be non-contestable for any reason whatsoever.
4. JPPL reserves the right to not award bonus InterMiles under this scheme to any person if InterMiles determines (at its sole discretion) that such person is engaged in any fraudulent or deceitful activities.
5. JPPL reserves 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.
6. All other terms and conditions pertaining to the InterMiles loyalty programme will apply.
7. Offer is subject to the applicable rules and regulations as may be in force in the respective jurisdictions/ state and JPPL shall not be liable for any loss or damage whatsoever that maybe suffered or for any personal injury that may be suffered by any person, directly or indirectly, including by use or non-use of products/ services under this promotional Offer.

Mobile Application Download Offer

III.OFFER DETAILS

E) Offer

This offer entails the following benefits (**referred** to as **“the Offer”**):

- 250 Bonus InterMiles to customers who download and login the InterMiles mobile application for the first time ever.
- The Offer is applicable once per customer.

F) Offer Period

- The Offer shall be valid from November 01, 2020 to January 31, 2021.

G) Offer eligibility

- Following card holders are eligible for the offer:

InterMiles ICICI Bank Sapphiro American Express Credit Card
InterMiles ICICI Bank Sapphiro Visa Credit Card
InterMiles ICICI Bank Rubyx American Express Credit Card
InterMiles ICICI Bank Rubyx Visa Credit Card
InterMiles ICICI Bank Coral American Express Credit Card
InterMiles ICICI Bank Coral Visa Credit Card
InterMiles ICICI Bank Business Advantage Card

- Cardholders who have used their Credit Card at least once since 1st Oct, 2019 will be eligible for the Offer.
- No instance of uninstall should be recorded for the member from the date of 1st ever login till 15th February, 2021
- Offer is applicable on all Android and iOS devices

H) Steps to avail the Offer

- Download the mobile application & login for the 1st time ever during the said campaign period

Terms and conditions prescribed by ICICI Bank 1. 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.

2. All Cardholders can participate in the Offer provided he/she fulfils all the conditions of eligibility of the Offer during the Offer Period.

3. This Offer is applicable on all Credit Cards specified above.

4. Delinquent Cardholders shall not be eligible for this Offer.

5. If a person ceases to be a Cardholder, at any time during the Offer Period, all benefits under the Offer shall lapse and such Cardholder shall no longer be eligible for the Offer.
6. All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to ICICI Bank up to a period of 180 days from offer end date. The existence of a dispute, if any, regarding the Offer shall not constitute a claim against ICICI Bank.
7. All communication / notices with regard to this Offer should be addressed to "ICICI Bank Limited, ICICI Phone Banking Centre, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032".
8. In all matters relating to the Offer, the decision of ICICI Bank and InterMiles shall be final and binding in all respects.
9. These terms and conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the credit cards. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the Primary Terms and Conditions.
10. Cardholders whose account has been classified as delinquent before or during the Offer, or when the gift is to be collected, will not be eligible for the benefits of the Offers.
11. ICICI Bank and InterMiles 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 and InterMiles also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
12. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Cardholders and ICICI Bank and InterMiles will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
13. The Cardholders shall be bound by the terms and conditions stipulated by InterMiles in this regard.
14. No substitutions or exchange of Offer, other than what is detailed in the communication sent to the Cardholders shall be allowed. However, ICICI Bank and InterMiles reserves the right to substitute and/or change the Offer or any of them, without any intimation or notice, written or otherwise to the Cardholders.
15. ICICI Bank and InterMiles reserve the right to disqualify the Cardholders from the benefits if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the alliance or otherwise by use of the Credit Card.
16. The Offer is sponsored by the InterMiles and the Cardholders shall be bound by the terms and conditions stipulated by the InterMiles in this regard.
17. 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.

18. The Cardholders are not bound in any way to participate in this offer. Any participation is voluntary, and the offer is being made purely on a 'best effort' basis.

19. By entering this offer, the winner agrees to the use of his/her name in any publicity material. Any personal data relating to the winner or any other Cardholders shall be used solely in accordance with current data protection legislation and will not be disclosed to a third party.

Terms and conditions prescribed by InterMiles 1. The Bonus InterMiles are not transferable to another individual. The Bonus InterMiles cannot be exchanged with the cash or cash equivalents.

2. The Cardholders should be a resident and citizen of India.

3. In case of any disputes related to the Offer, the decision of JPPL will be final and binding and such decision shall be non-contestable for any reason whatsoever.

4. JPPL reserves the right to not award bonus InterMiles under this scheme to any person if InterMiles determines (at its sole discretion) that such person is engaged in any fraudulent or deceitful activities.

5. JPPL reserves 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.

6. All other terms and conditions pertaining to the InterMiles loyalty programme will apply.

7. Offer is subject to the applicable rules and regulations as may be in force in the respective jurisdictions/ state and JPPL shall not be liable for any loss or damage whatsoever that maybe suffered or for any personal injury that may be suffered by any person, directly or indirectly, including by use or non-use of products/ services under this promotional Offer.

8. These terms and conditions shall govern your participation in the InterMiles mobile-based application download offer. By participating in the offer, you agree to be bound by all the terms and conditions mentioned below.

9. This Offer is open for select members of the InterMiles Program. Only Jet Privilege Pvt Ltd has the rights to select this set of members eligible for participation. Offer shall remain open for participation from November 01, 2020 to January 31, 2021 (midnight IST).