

TUTORIAL 7 - READING YOUR CREDIT CARD STATEMENT

The ICICI Bank Credit Builder Programme Tutorials are an attempt to empower you with information so that you can manage credit responsibly and thereby, build a strong credit history. For more details, refer www.icicibank.com/creditbuilder

Paying your bills on time is crucial to good credit management though it can be a tough task to interpret your bill sometimes. Credit Card monthly bills are referred to as "monthly statements". In this tutorial we attempt to make it easier for you to interpret your ICICI Bank statement.

1. Getting your statement

- Always ensure that your address is updated in your credit card account to get your statement.
- If someone else receives the statement on your behalf, make sure they hand it over to you.
- Be vigilant about your mail around the time you expect your monthly statement. More often than not, couriers and posts get turned away when you are not around.

2. Tracking your dues

- Even if you do not get your statement, you need to make your payment on time.
- Register for e-statements and mobile alerts: this way you reduce your dependency on post.
- Track your dues through our call centre or online.

3. Reporting errors, if any

- When you get your statement, check the entries.
- If you spot an error or don't understand something, call us immediately.

If you have any other doubts, don't hesitate to call our 24 hour Customer Cares.