



ICICI Bank
Credit Cards
khayaal aapka

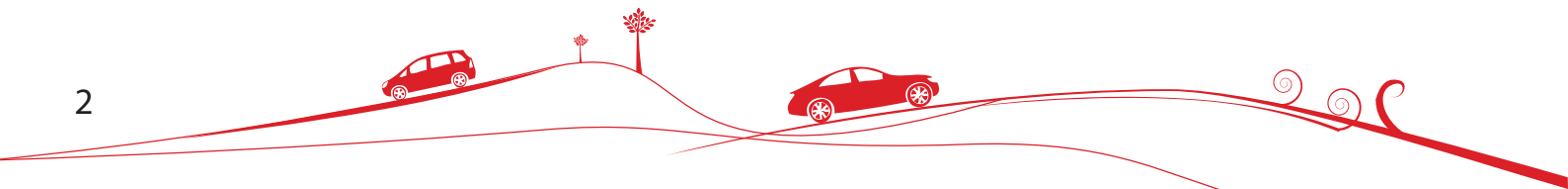


ICICI Bank HPCL *Coral* Visa Contactless Credit Card

MEMBERSHIP GUIDE

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WELCOME TO THE WORLD OF ICICI BANK HPCL CORAL VISA CONTACTLESS CREDIT CARD

Congratulations on choosing the ICICI Bank HPCL Coral Visa Contactless Credit Card. This card has been designed to provide exclusive benefits on fuel purchases powered by cashback and fuel surcharge waiver at HPCL petrol pumps all round the year, with the additional security of a chip.

Your card comes with a unique built-in Visa payWave technology that enables you to make fast, convenient and secure payments at retail outlets. Simply tap you card wherever contactless payments are accepted, in more than 48 countries Around the world. You can use your card to make regular dip of swipe transactions at all other merchants.

Additionally, this card brings to you savings on your entertainment and dining spends. To know more about the benefits on your Credit Card, we request you to go through this membership guide.

ICICI BANK HPCL CORAL VISA CONTACTLESS CREDIT CARD



Key benefits on your Credit Card:

- Enjoy up to 3.5%* savings on fuel purchases at HPCL petrol pumps
- No PIN** requirement at profit of sale (POS) machine at merchant outlets for contactless transactions below ₹2000.
- Earn 2 PAYBACK points on every ₹100 spent on retail purchases except fuel. Redeem your points for fuel instantly at select HPCL pumps!
- Enjoy up to ₹200 off every month on movie tickets booked using your ICICI Bank HPCL Coral Visa Contactless Credit Card on www.bookmyshow.com.^
- Enjoy 15% savings on your dining bill with ICICI Bank Culinary Treats programme
- Additional security of Chip and PIN



Please note: *Savings of 3.5% include 2.5% cashback upto a maximum of ₹100 per month and 1% fuel surcharge waiver on fuel transactions of maximum ₹4,000 at HPCL petrol pump when the card is swiped on ICICI Merchant Services swipe machines.**Please note that the requirement for entry at POS machine for contactless transactions at the merchant outlet is a function of country specific regulations and is a subject to change. ^ The offer is available on a first come first serve basis subject to daily stock availability. For detailed Terms and Conditions, please visit www.bookmyshow.com.

***THE ICICI BANK HPCL CORAL VISA CONTACTLESS
CREDIT CARD ADVANTAGES***



SAVINGS ON FUEL PURCHASES

Now, you can enjoy up to 3.5% savings on fuel purchases at HPCL petrol pumps. This includes 1% fuel surcharge waiver and 2.5% cashback on fuel purchases at HPCL petrol pumps on ICICI Merchant Services swipe machines (POS Terminals).

Please note that the 2.5% cashback is available up to a maximum of ₹100 per month and ₹1,200 annually. 1% fuel surcharge waiver is available on all fuel transactions up to ₹4,000.

EARN FUEL WITH POINTS

Your ICICI Bank HPCL Coral Visa Contactless Credit Card rewards you with PAYBACK Points every time you swipe it, be it for traveling, shopping, eating out or watching movies. Redeem your PAYBACK Points instantly for fuel at select HPCL pumps; every 2000 PAYBACK Points earn you fuel worth ₹500!

Please refer to the following table for details:

Category	On every ₹100 spent
All retail purchases except fuel	2

PAYBACK is India's largest and one of Europe's most successful multi-partner loyalty programmes. Under this programme, you will receive your complimentary PAYBACK card within 45 days of delivery of your ICICI Bank HPCL Coral Visa Contactless Credit Card.

You can also redeem PAYBACK Points against a wide range of gifts specially selected to complement your lifestyle. To know more about PAYBACK, listed partners, redemption process and other details, please visit www.payback.in or email at membercare@payback.in or call the PAYBACK contact centre on 1860-258-5000. Now, you can also redeem your PAYBACK points by calling ICICI Bank Customer Care.



Embark on an entertainment experience like no other with your ICICI Bank HPCL Coral Visa Contactless Credit Card. Enjoy upto ₹200 off every month on movie tickets booked using your ICICI Bank HPCL Coral Visa Contactless Credit Card on www.bookmyshow.com. Limited number of tickets are issued every day under this scheme and successful booking is on first come first serve basis subject to daily stock availability. You get ₹100 off on your total ticket cost, twice a month. For detailed Terms and Conditions, please visit www.bookmyshow.com.



Shower your taste buds with delicious treats at leading restaurants across India and get great discounts too. Save a minimum of 15% on your dining bill at all participating restaurants. To view the complete list of restaurants visit www.culinarytreats.com. You can also download the ICICI Bank Culinary Treats mobile app from  or  Google play

Terms and conditions of ICICI Bank and third parties apply. ICICI Bank is not responsible for goods/services provided by third parties.

FAST AND SECURE PAYMENTS



The ICICI Bank HPCL Coral Visa Contactless Credit Card is powered by Visa payWave technology, enabling you to make fast, convenient and secure payments at retail outlets. Simply tap your card wherever contactless payments are accepted, in more than 48 countries around the world. You can use your card to make regular dip or swipe transactions at all other merchants

Contactless payments are quick, easy and secure:

- You don't need to enter your PIN – just touch your card on the reader*
- The card never leaves your hand, reducing the risk of card loss or counterfeit
- Payments supported by state-of-the-art multi-level security protections, safeguarding your card data




USING YOUR HPCL CORAL VISA CONTACTLESS CREDIT CARD

Visa Paywave Enabled Merchants:

- Check the transaction amount entered by the merchant on the POS (Point of Sale) machine
- Tap/hold your card close to the machine (within 4 cm) till you see a green light or hear a beep

A receipt is generated signifying successful completion of the transaction

Please visit www.icicibank.com/contactlessmerchants for details of merchants enabled for Visa contactless payment acceptance. You can also look for the Universal Contactless symbol  at the POS machine at merchant outlets

ALL OTHER MERCHANTS:

- Dip the credit card into the POS machine
- Merchant enters the transaction amount on the machine
- Check the transaction amount displayed on the POS (Point of Sale) machine
- Enter your 4-digit PIN on the machine

A receipt is generated signifying successful completion of the transaction






*Please note that the requirement for PIN entry on the POS terminal at the merchant outlet is a function of country specific regulations and is subject to change. PIN input is not mandated for purchases below the permissible local limit.

Additionally, please note that the permissible transaction limit for usage of cards in contactless mode in India is mandated by RBI and may change from time to time based on the latest regulations. As per RBI notification on Additional Factor authentication for contactless transactions dated May 14, 2015, PIN input is not required on the POS terminal at the merchant outlet for contactless transactions up to a maximum value of ₹2,000 per transaction. Additionally, beyond this transaction limit, (above ₹2,000) the card has to be processed in Chip & PIN mode and authentication with PIN is mandatory.

Taking into account the RBI notification, existing POS terminals which had been configured to prompt for a PIN for contactless transactions of all amounts, are currently being upgraded by acquiring Banks. In view of this, some terminals may prompt for PIN for transactions below ₹2,000 and also allow contactless transactions (with PIN) above the permissible limit of ₹2,000 until such upgrade is carried out.

SAVINGS

Read on to discover how ICICI Bank HPCL Coral Visa Contactless Credit Card can deliver savings of over ₹9,000

Benefits		Annual Savings (₹)
 Fuel benefits	2.5% Cashback at HPCL pumps	1,200
	1% fuel surcharge waiver at HPCL pumps (If ₹4,000 is spent at HPCL pumps on fuel per month)	480
 Rewards	Earn 2 PAYBACK points per ₹100 spent on retail purchases (If ₹12,000 spent on retail purchases)	720
 Other benefits	₹200 per month off on movie tickets booked at www.bookmyshow.com	2,400
	Savings of ₹375 on dining, assuming ₹2,500 spent per month under Culinary Treats offer	4,500
Total Savings		9,300

Note: This above chart is merely indicative and purely for illustration purpose. Actual benefits/ savings/ rewards will be based on the total spends on the Credit Card and spends on various reward categories by Card members. Card members are requested to make an independent analysis and their own assessment, evaluation and judgment before making any decision. Please visit www.payback.in to know the exact value of PAYBACK points redemption.



BENEFITS FOR YOUR CONVENIENCE



INTERNATIONAL ACCEPTANCE

If you are traveling abroad, do not forget to carry your ICICI Bank HPCL Coral Visa Contactless Credit Card. It is internationally valid and has a wide acceptance globally at over 22 million merchant establishments.

INTEREST-FREE CREDIT

Enjoy up to 48 days of interest-free* credit on your purchases. This is however applicable only if the outstanding on your Credit Card as shown in your latest statement is settled in full by the due date.

*Free credit for up to 48 days is not applicable for cash advances.

ONLINE BANKING

We understand your need to have information at your fingertips at all times. To get information anytime, anywhere, we bring to you the ICICI Bank Internet Banking service. Register at www.icicibank.com and you can view your monthly statement, follow payment status and make bill payments along with a host of other online services.



UTILITY BILL PAYMENT

Use your ICICI Bank HPCL Coral Visa Contactless Credit Card to make utility payments from the comfort of your office or home through our Customer Care or the Internet Banking service.

E-MAIL STATEMENTS AND MOBILE ALERTS

E-mail statements and mobile alerts are faster and more reliable to get account information without any delays and to ensure easier access while on the move! Your password for e-mail statements is the first four letters of your name followed by your date and month of birth. For example, if the name on your Credit Card is Rajesh Kumar and your date of birth is 05-01-1950, then your password will be "raje0501". While we are referring to e-mail statements, please take a moment to join the ICICI Bank Go Green Initiative. Save time and paper by subscribing to e-mail statements.

ATM WITHDRAWALS

We ensure that you can withdraw cash* in times of urgency, from Automated Teller Machines (ATMs) up to the cash available limit. For a list of ICICI Bank ATM locations, please visit www.icicibank.com. While traveling overseas, you can withdraw cash from ATMs bearing Visa logos. The interest rate for the cash withdrawal will be as per the 'Annualized Percentage Rate' (APR) applicable on your Credit Card. Please refer the enclosed MITC to know the APR of your Credit Card.

SUPPLEMENTARY CARDS

You can also share these card benefits with your family members. You get two supplementary cards that can be shared with your parents, spouse, children or siblings of 18 years and above.

*Free credit for up to 48 days is not applicable for cash advances.



CHIP & PIN CARD

Your Credit Card comes with an embedded microchip which provides additional security against counterfeiting / duplication of the card. It also provides an extra layer of security in the form of a Personal Identification Number (PIN). You will be required to enter your 4-digit PIN on the terminal for doing transactions at merchant outlets.

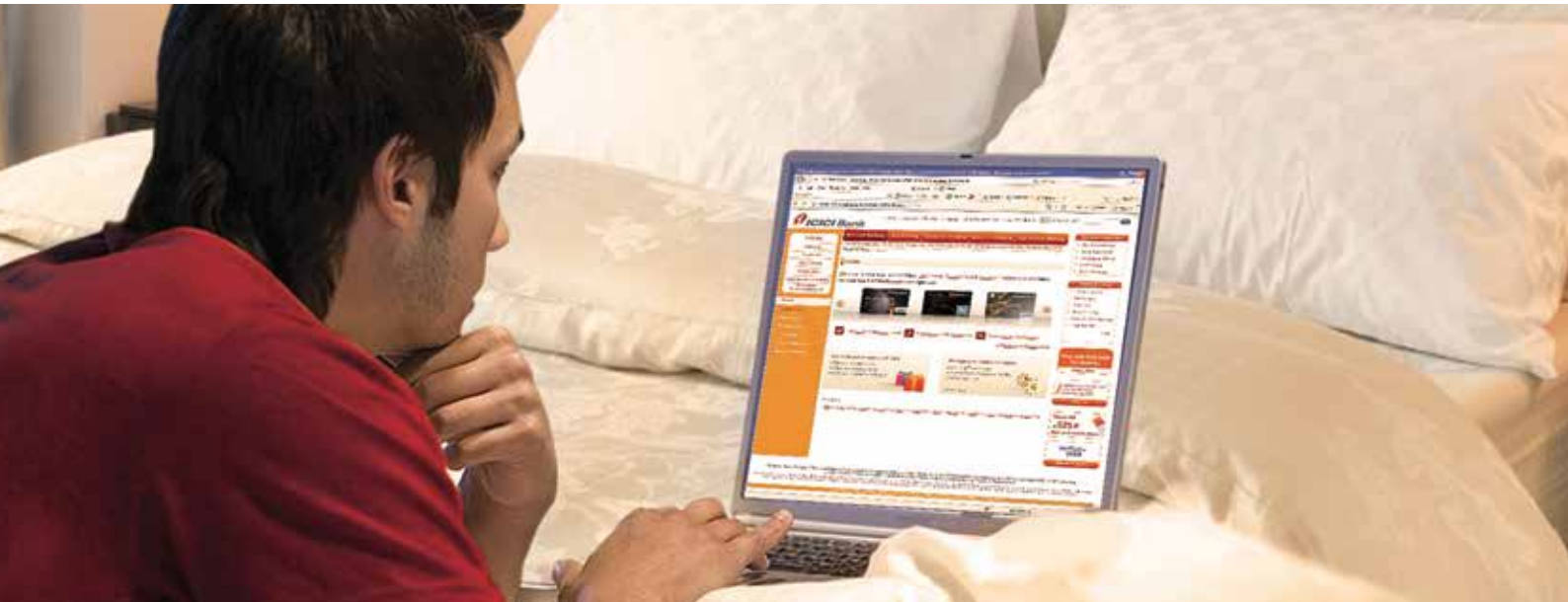
Your 4-digit PIN is being sent to you separately at your mailing address. In case of non-receipt of the PIN within 7 working days from the date of receipt of your card, you may generate your PIN by calling our Customer Care. The 4-digit PIN is not required for online transactions. For online transactions, you need to register your new Chip and PIN card for 3D Secure (Verified by VISA) at www.icicibank.com.

ICICI BANK 3D SECURE SERVICE

The ICICI Bank 3D Secure service, Verified by Visa is a second level of authentication for your online card purchases to protect your card against frauds. You can now enter your unique OTP in addition to your CVV/Expiry date while shopping online. This service is free and you may register your card by visiting www.icicibank.com Please note that each of your ICICI Bank Credit Cards must be registered individually.



BILL PAYMENT OPTIONS



CLICK TO PAY

Make online payments instantly anywhere, anytime using the Bill Pay (ICICI Bank Savings account holders) or Click to Pay options (savings account holder with other banks). You can also make your card payment through our Customer Care, if you have an ICICI Bank Savings account.

AUTO-DEBIT

You can now control when and how you make payments without ever missing one! With our auto debit facility pay your bills directly through your ICICI Bank account by simply giving a written instruction to debit the payment every month on a pre-set due date. In case the due date falls on a Sunday or a holiday, the amount would be automatically debited the next working day.

CHEQUE/DRAFT

You can also deposit a cheque or bank draft favouring your ICICI Bank Credit Card No. 4375 xxxx xxxx xxxx at any of the drop boxes located at the nearest ICICI Bank branches. Please note that an ICICI Bank cheque will take a minimum of 3 days to clear; a non-ICICI Bank cheque will take a minimum of 5 days to clear.





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