

# ICICI Bank *Coral* Credit Card

THE GEMSTONE COLLECTION

**MEMBERSHIP GUIDE**

# INDEX

WELCOME ABOARD .....	03
FEES .....	04
EXPERIENCE ENTERTAINMENT .....	05
CULINARY TREATS .....	06
AIRPORT AND RAILWAY LOUNGE ACCESS .....	07
REWARDS POWERED BY PAYBACK .....	09
BILL PAYMENT OPTIONS .....	10
BENEFITS FOR YOUR CONVENIENCE .....	11
IMPORTANT INFORMATION ON CHIP & PIN .....	13

## WELCOME ABOARD



### Welcome to the world of Extra Rewards.

Congratulations on your new ICICI Bank Coral Credit Card; a card that brings you Cash Rewards on every rupee spent!

In addition to the Cash Rewards, exclusive dining, shopping, travel and entertainment benefits will keep coming your way throughout the year. With the ICICI Bank Coral Credit Card as your companion, you can be sure to get full value for your money.

Please go through this membership guide for details.

## Fees

### Fees

Joining Fee: ₹500 + Goods and Service Tax (GST)

Annual Fee from 2<sup>nd</sup> year: ₹500 + GST

If the spends on your ICICI Bank Coral Credit Card are ₹1,50,000 or more during an anniversary year, the Annual Fee for the subsequent year shall be reversed.



Fictional tales, real-life drama, live concerts. Explore the styles of the performing arts and embark on an entertainment experience like no other with your ICICI Bank Coral Credit Card. Enjoy 25% discount up to ₹100 on purchase of minimum 2 movie tickets per transaction on BookMyShow and Inox. The offer can be availed twice in a month. Successful booking is on a first come, first-serve basis, subject to stock availability. To book your movie ticket and for detailed Terms and Conditions, please visit BookMyShow app and <https://m.inoxmovies.com/offer/18>





**culinary  
treats**  
From ICICI Bank Cards

Show your taste buds with delicious treats at leading restaurants across India and get great discounts too.

The finest dining experiences now come with equally impressive savings. Exclusive dining offers through ICICI Bank Culinary Treats Programme. For details, visit [www.icicibank.com/culinarytreats](http://www.icicibank.com/culinarytreats)

T&C apply.





## Airport and Railway Lounge Access



### Visa Lounge Access Privileges

Upgrade your travel experience with one complimentary access per quarter to select airport\* lounges and one complimentary access per quarter to railway lounges in India with your ICICI Bank Coral Visa Credit Card.

Take a moment to relax in luxury and enjoy the gourmet meals, comfortable seating, free Wi-Fi, widescreen TVs and beverage services.



## Mastercard Lounge Access Privileges

Upgrade your travel experience with one complimentary access per quarter to select airport\* lounges and one complimentary access per quarter to railway lounges in India with your ICICI Bank Coral MasterCard Credit Card.

Take a moment to relax in luxury and enjoy the gourmet meals, comfortable seating, free Wi-Fi, widescreen TVs and beverage services.



## American Express Lounge Access Privileges

Upgrade your travel experience with one complimentary access per quarter to select airport\* lounges and one complimentary access per quarter to railway lounges in India with your ICICI Bank Coral American Express Credit Card.

Take a moment to relax in luxury and enjoy the gourmet meals, comfortable seating, free Wi-Fi, widescreen TVs and beverage services.

To avail, please present your Credit Card at the lounge. For updated list of lounges, please visit [www.icicibank.com](http://www.icicibank.com).

\*airport lounge access is subjected to spending minimum ₹5,000 in a calendar quarter on your card to avail of this facility in the next calendar quarter.





## Reward Points Powered by PAYBACK

Your ICICI Bank Coral Credit Card rewards you with PAYBACK Reward points every time you swipe it, be it for travelling, shopping, eating out or watching movies.

Earn 2 PAYBACK Reward Points on every ₹100 spent on all purchases, except on fuel.

Under the ICICI Bank Milestone Rewards programme, get 2,000 PAYBACK Points on spending ₹2,00,000 on your card and 1,000 PAYBACK Points each time you cross ₹1,00,000 spends thereafter in an anniversary year; maximum of 10,000 PAYBACK Points per year.

To know more about PAYBACK Points, listed partners, redemption process and other details, please visit [www.payback.in](http://www.payback.in) or e-mail at [membercare@payback.in](mailto:membercare@payback.in) or call the PAYBACK contact centre on 1860-258-5000.

You can also redeem your PAYBACK Points by calling ICICI Bank Customer Care.

## **BILL PAYMENT OPTIONS**

### **Online Payment**

Make online payments using the Bill Pay (for ICICI Bank Savings Account) or Click to Pay (for savings account with other banks) options. You can also make your Credit Card payment through our Customer Care if you have an ICICI Bank Savings Account.

### **Auto-debit**

Control when and how you make payments without ever missing one! Get the convenience of an auto-debit facility if you hold a Savings Account with ICICI Bank and pay your bills directly through your 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 may also deposit your cheque or Demand Draft favouring your ICICI Bank Coral Credit Card No. Number at any of the drop boxes located at ICICI Bank branches. An ICICI Bank cheque will take 3 days to clear; a Non-ICICI Bank cheque will take a minimum of 5 days to clear.

## **BENEFITS FOR YOUR CONVENIENCE**

### **Utility Bill Payment**

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

### **Interest-free Credit**

Enjoy up to 48 days of interest-free credit on your purchases. This is applicable only if the outstanding on your Credit Card as shown in the statement is settled in full by the due date. Interest free credit for up to 48 days is not applicable for cash advances.

### **Supplementary Cards**

You can also share these card benefits with your family members and present up to two supplementary cards to your parents, spouse, children or siblings above the age of 18 years.

### **Fuel Surcharge Waiver**

This card gives you a complete waiver of 1% on fuel surcharge every time you refuel at HPCL pumps. The offer is valid on maximum spends of Rs 4,000 per transaction at HPCL pumps. To avail of the offer, payment should be made by swiping your card on ICICI Merchant Services swipe machines only.

### **E-mail Statements and Mobile Alerts**

E-mail statements and mobile alerts are faster and more reliable ways to get information without postal delays and ensure easier access while on the move. Save time and paper by subscribing to e-mail statements.

The ICICI Bank 3D Secure Service, verified by Visa is the second level of authentication for your online card purchases.

## **ICICI Bank 3D Secure Service**

Protects your card against frauds. As per RBI rules, you must now also enter your unique Verified by Visa (VbV) password PIN besides the CVV/Expiry date while shopping online. This service is free and you may register your card by visiting [www.icicibank.com](http://www.icicibank.com), from the time you receive your card. Each of your ICICI Bank Credit Cards must be registered individually.

## **Online Banking**

Register for ICICI Bank Internet Banking at [www.icicibank.com](http://www.icicibank.com) and you can view your monthly statement, follow payment status and make bill payments along with a range of other online services.

## **ATM Withdrawals**

You can withdraw cash in times of urgency from ATMs up to the available cash limit. For the updated list of ICICI Bank ATM locations, please visit [www.icicibank.com](http://www.icicibank.com). While you are travelling overseas, you can withdraw cash from ATMs bearing Visa logos. The interest rate for cash withdrawal will be as per the 'Annualised Percentage Rate' (APR) applicable on your Credit Card. Please refer to the Most Important Terms and Conditions (MITC) to know the APR of your Credit Card. Your available cash limit will be Nil for the first 180 days.

## IMPORTANT INFORMATION ON YOUR ICICI BANK CHIP CREDIT CARD

Your ICICI Bank Chip 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 through SMS at your registered mobile number. 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](http://www.icicibank.com).

Please follow these steps for successful transactions at merchant outlets:



**STEP 1**

The merchant will dip your card at a PIN enabled POS terminal.



**STEP 2**

The merchant will enter the amount to be paid by you.



**STEP 3**

The Point of Sale (POS) terminal will prompt for a PIN.



**STEP 4**

Enter your 4-digit Credit Card PIN on the POS terminal. Pull out the card once the transaction is complete.

Important information: Please do not write/carry/share your PIN with anybody. Your PIN is critical for POS terminal transactions and ATM transactions.

