



ICICI Bank
Credit Cards

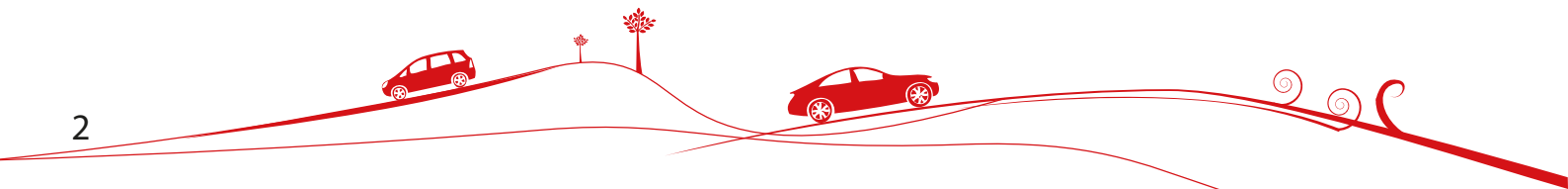


ICICI Bank HPCL *Coral* American Express® Credit Card.

MEMBERSHIP GUIDE

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WELCOME TO THE WORLD OF ICICI BANK HPCL CORAL AMERICAN EXPRESS® CREDIT CARD

Congratulations on choosing the ICICI Bank HPCL Coral American Express 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.

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.

American Express® is a trademark of American Express. The ICICI Bank HPCL Coral American Express Credit Card is issued by ICICI Bank pursuant to a license from American Express

ICICI BANK HPCL *Coral* AMERICAN EXPRESS CREDIT CARD



Key benefits on your Credit Card

- Enjoy up to 3.5%* savings on fuel purchases at HPCL petrol pumps
- Earn 6 PAYBACK Points on every ₹100** spent at HPCL petrol pumps and 2 PAYBACK Points on every ₹100 spent on regular purchases. Redeem your points for fuel instantly at HPCL pumps!
- Enjoy up to ₹200 off every month on movie tickets booked using your ICICI Bank HPCL Coral American Express Credit Card on www.bookmyshow.com. ^
- Get complimentary access to airport lounges in India courtesy American Express
- 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. Cashback can be availed on minimum transaction value of ₹500. **When the card is swiped on ICICI Merchant Services swipe machines. ^ 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 AMERICAN EXPRESS 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 POWERED BY

Your ICICI Bank HPCL Coral American Express 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
Accelerated PAYBACK Points on fuel purchases at HPCL Pumps on ICICI Merchant Services swipe machines	6
All other purchases	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 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 American Express Credit Card. Enjoy upto ₹200 off every month on movie tickets booked using your ICICI Bank HPCL Coral American Express 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.



Show 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 

Airport Lounge Access Program

Enrich your travel experience with complimentary access to select lounges at airports in India with your ICICI Bank HPCL Coral American Express Credit Card. To avail, please present your Card at the lounge reception.

To view the updated list of lounges and complete details on the programme with the associated Terms and Conditions, please visit www.icicibank.com.






American Express Connect provides a wide range of special offers across categories like Travel, Lodging, Dining, Retail and Online Shopping.

To view the current list of offers, visit <http://www.americanexpress.co.in/connect>

Terms and conditions of ICICI Bank and third parties apply. ICICI Bank is not responsible for goods/services provided by third parties. Please note that the list of lounges may be changed by American Express at its sole discretion and without any notice to ICICI Bank or its Card Members. American Express is trademark of American Express. This card is issued by ICICI Bank pursuant to a license from American Express.

SAVINGS

Read on to discover how ICICI Bank HPCL Coral American Express Credit Card can deliver savings of over ₹10,000

Benefits		Annual Savings (₹)
 Fuel benefits 2.5% Cashback at HPCL pumps 1% fuel surcharge waiver at HPCL pumps (If ₹4,000 is spent at HPCL pumps on fuel per month)		1,200
		480
 Rewards Earn 6 PAYBACK Points per Rs 100 spent on fuel and 2 PAYBACK Points on all other regular purchases (If ₹4,000 spent at HPCL on fuel per month and ₹12,000 spent on regular purchases)		1,440
 Other benefits ₹200 per month off on movie tickets booked at www.bookmyshow.com Savings of ₹375 on dining, assuming ₹2,500 spent per month under Culinary Treats offer		2,400
		4,500
Total Savings		10,020

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 American Express 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 American Express 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/ MasterCard 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 (American Express Safekey) at www.icicibank.com.

ICICI BANK 3D SECURE SERVICE

The ICICI Bank 3D Secure service, American Express Safekey, 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 4 digit printed card security code 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.





 **ICICI Bank**
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