



ICICI Bank *Rubyx* Credit Cards

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# KEYNOTE

## WELCOME TO A WORLD OF MANY POSSIBILITIES

The gemstone 'Ruby' is traditionally believed to bless its owners with wealth and prosperity. It symbolises richness, vitality and strength. Taking inspiration from these qualities, we have designed a Credit Card that endeavours to enrich your lifestyle further.

**We are pleased to present ICICI Bank Rubyx - India's first dual Platinum Credit Card.**

This card offers for the first time in India the benefits of both the American Express and Mastercard platforms in a single account i.e. you can spend on both the variants but you will get one statement, pay one consolidated fee and pay the bill with one single cheque.

With exclusive offers on golf, wellness, dining and entertainment from around the world, you have got cards that are unique; much like the Ruby.

Welcome to a lifestyle with exclusive privileges and unmatched benefits.  
Welcome to the ICICI Bank Rubyx life.

*It was once believed that dreaming of rubies would predict coming success in business, money and love.*



# ICICI Bank *Rubyx* Credit Card Fees and Joining Privileges

Receive Welcome vouchers on shopping and travel worth Rs 5,000 with your ICICI Bank Rubyx Credit Card upon payment of joining fee of Rs 3,000.

Joining Fee: Rs 3,000 + Goods and Services Tax (GST)

Annual Fee\* (2nd year onwards): Rs 2,000 + GST

\*If the spends on your ICICI Bank Rubyx Credit Cards are Rs 3,00,000 or more during an anniversary year, the Annual Fee for the subsequent year shall be reversed.



# THE PRIVILEGES OF TWO CARDS

- ☑ Advantages of 2 networks: American Express and Mastercard
- ☑ Access to exclusive privilege programmes including

ICICI Bank Credit Cards  
*Experience*

AMERICAN EXPRESS  
**SELECTS**  
THE WORLD OFFERS. WE SELECT. YOU ENJOY.

MASTERCARD  
MOMENTS



# THE CONVENIENCE OF ONE

- ☑ One card account
- ☑ One monthly statement
- ☑ One line of credit
- ☑ One joining fee

*The Hebrews believed a dragon carved onto a ruby brings prosperity, health and joy to its owner.*



Get more than you expect with the ICICI Bank Rubyx Credit Cards which have been specially designed to deliver higher rewards specific to your lifestyle.

**1 Earn up to 6 PAYBACK Points on every ₹ 100 spent.**

	ICICI Bank Rubyx American Express® Credit Card	ICICI Bank Rubyx Mastercard Credit Card
International spends	6	4
Domestic spends(except fuel)	3	2

Under the new ICICI Bank Milestone Rewards programme, get 3,000 PAYBACK Points on spending Rs 3,00,000 on your card and 1,500 PAYBACK Points each time you cross Rs 1,00,000 spends thereafter in an anniversary year; maximum of 15,000 PAYBACK Points per year.

Earn 50% more rewards on ICICI Bank Rubyx American Express® Credit Card.

No reward points will accrue on fuel transactions.

Earn 1 PAYBACK Point for every Rs 100 spent on utilities and insurance categories.

**2 Redeem the rewards for an exciting selection of gifts or cash.**

Each reward point is equivalent to ₹0.25 when redeemed for cash.

**To redeem your PAYBACK Points:**

- **Redeem for cash** - Call on **080-40146444\*\***. The equivalent amount will be credited to your account within 7 working days.
- **Redeem for rewards** - Call the PAYBACK contact centre on **1860-258-5000\*\*** or place an online request for redemption at [www.payback.in](http://www.payback.in). The reward of your choice will be delivered within 10 working days.
- Now, you can also redeem your PAYBACK Points by calling ICICI Bank Customer Care.



*\*\*Standard call charges apply*

ICICI Bank Credit Cards  
*Experience*

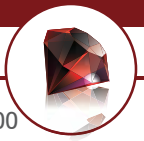
ICICI Bank Credit Cards Experience is an exclusive privilege programme designed to provide superior value and benefits relevant to your lifestyle choices. This programme is crafted to ensure that every moment of your life is a memorable experience.

ICICI Bank Credit Cards  
*Experience*  
Entertainment

Enjoy 25% discount up to Rs 150 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> .



**90% of all rubies are produced in Burma.**



ICICI Bank Credit Cards  
**Experience**  
Golf

Gear up for a golfing experience like no other. Perfect your swing with exclusive access to over 100 of the most celebrated golfing greens in India and around the world.

As an ICICI Bank Rubyx Credit Card member, you are entitled to a complimentary round/lesson of golf every month for every Rs 50,000 retail spends on your card in the previous calendar month, maximum up to 2 rounds/lessons per month.

**To book your game:**

- Simply visit [teetimes.golftripz.com](https://teetimes.golftripz.com) and create a Golftripz account using the same e-mail ID as registered with ICICI Bank Credit Cards.
- The complimentary round of golf will be visible in your Golftripz account after the 10th day of the next month. This will be available for you to play anytime in the next 2 months.
- Explore available tee time slots at leisure and make your preferred booking.
- Track all your bookings online.





*High ranking Chinese officials were given rubies as they were believed to provide guidance and teaching.*



Relax while i-Assist, our 24x7 concierge service takes care of all your needs from making travel and hotel reservations to booking cars and delivering movie tickets at your doorstep.

The services include:

- Hotel referral and reservation
- Restaurant referral and reservation
- Flight referral and reservation
- Car rental and limousine service
- Flower and gift assistance
- Booking and delivery of movie tickets
- Medical concierge privileges
- Emergency auto assistance across India

(available for you in New Delhi, Mumbai, Kolkata, Hyderabad, Bengaluru and Chennai including towing, repair and alternative travel assistance)

**To speak to our specialists at i-Assist:**

- Please call **1800 26 70731** (toll free for MTNL/BSNL) or **022 6787 2016** (standard call charges applicable).
- Please visit [www.icicibank.com](http://www.icicibank.com) for details.

Disclaimer: This service is provided by a third party engaged by ICICI Bank.



## PRIVILEGES OF ICICI BANK RUBYX AMERICAN EXPRESS® CREDIT CARD

With your ICICI Bank Rubyx American Express® Credit Card, you not only get accelerated rewards, but also a world of privileges, rewards and savings exclusive only to American Express Card members. Take a moment to discover more about some of the exciting benefits of your new card.

### Lounge access

Enrich your travel experience with complimentary access to two railway lounges and one domestic airport lounges\* per quarter with your ICICI Bank Rubyx 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](http://www.icicibank.com) .



Enjoy 20% off at some of the finest restaurants, courtesy one of American Express truly global platforms with more than 10,000 participating merchants across the world. To view the full list of participating restaurants, visit [www.amexnetwork.com/selects](http://www.amexnetwork.com/selects).

For a complete list of offers, partners, and Terms and Conditions, please visit [www.icicibank.com](http://www.icicibank.com).

\*Airport lounge access is subjected to spending minimum Rs 5,000 in a calendar quarter on your card to avail of this facility in the next calendar quarter. 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. This offer is provided by a third party and governed by such third party terms and conditions.

*The ruby is second only to the diamond in terms of hardness and pricing.*



## **PRIVILEGES OF ICICI BANK RUBYX MASTERCARD CREDIT CARD**

Your ICICI Bank Rubyx Mastercard Credit Card offers a range of incredible benefits like exclusive lounge access, savings on travel, entertainment and more. Read on to discover the benefits of your ICICI Bank Rubyx Mastercard Credit Card.

### **Lounge access**

Enrich your travel experience with complimentary access to two railway lounges and one domestic airport lounge\* per quarter with your ICICI Bank Rubyx Mastercard 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](http://www.icicibank.com)

### **Mastercard Moments**

Mastercard moments is an exclusive programme specially created for Mastercard cardholders. At the heart of this programme is a range of exceptional experiences designed to inspire and enrich the lives of our Mastercard cardholders. For details, visit [www.Mastercardmoments.com](http://www.Mastercardmoments.com)

For a complete list of offers, partners and Terms and Conditions, please visit [www.icicibank.com](http://www.icicibank.com).

\*Airport lounge access is subjected to spending minimum Rs 5,000 or above in a calendar quarter on your card to avail of this facility in the next calendar quarter. 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. This offer is provided by a third party and governed by such third party terms and conditions.





**culinary  
treats**

From ICICI Bank Cards

### **Make a good meal, a great experience.**

Shower 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/culinary-treats](http://www.icicibank.com/culinary-treats)

### **Fuel Surcharge Waiver**

**E**

For a change, you will want to take the long route home. The ICICI Bank Rubyx Credit Cards gives you a complete waiver of 1% on the fuel surcharge every time you refuel. The offer is valid on maximum spends of ₹4,000 per transaction.



# BILLPAYMENT OPTIONS

## Online Payment

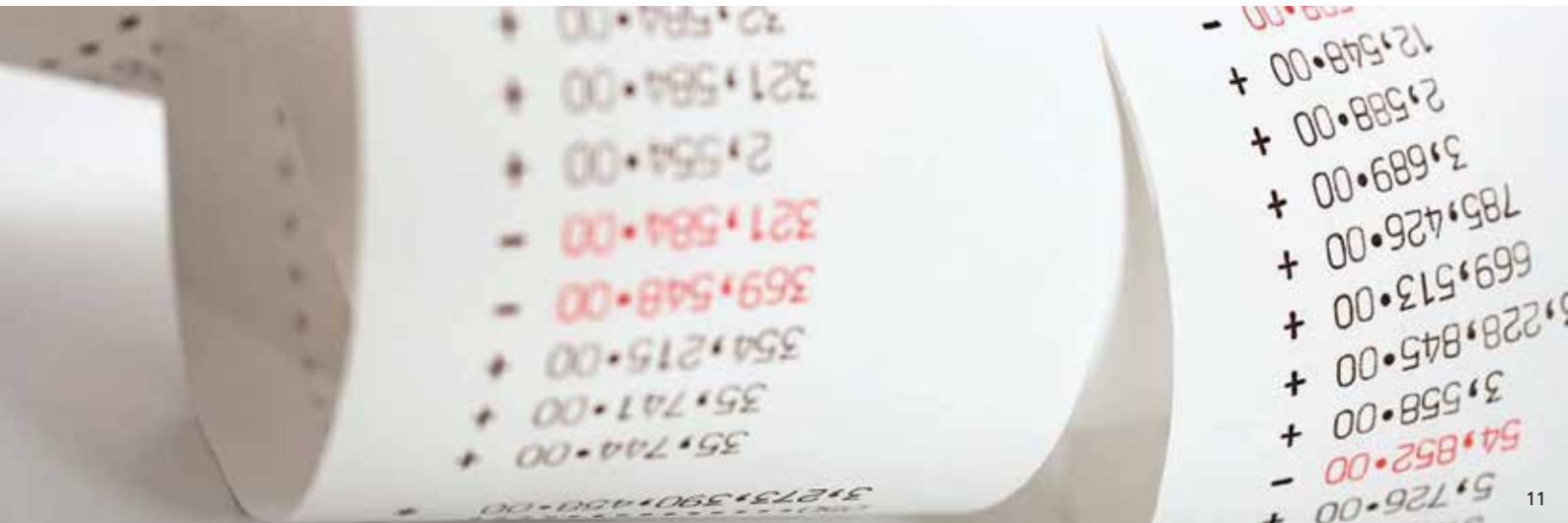
Make online payments using the Bill Pay (for ICICI Bank Savings Account) or Click to Pay (for savings account with other banks) options. You can also make your Credit Card payment through our Customer Care if you have an ICICI Bank Savings Account.

## 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/Demand 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 through our Customer Care or Internet Banking.

**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.

## THE GEMSTONE COLLECTION

Disclaimer: The information provided herein regarding products, services, offers, benefits, etc. of ICICI Bank/Merchants/third party are governed by their detailed Terms and Conditions, internal policy guidelines as specified by ICICI Bank/Merchants/third party from time to time and are subject to applicable laws and regulations. The Information provided hereinabove does not amount to an offer or sponsor or advice as regards any product or services of ICICI Bank or any of its group companies or third parties and is not intended to create any rights or obligations. ICICI Bank does not undertake any liability or responsibility for the errors, details, accuracy, completeness or correct sequence of any content or information provided hereinabove or for any loss or damage incurred by anyone in reliance on anything set out herein. Any dispute or claim regarding the goods, services brought about by the Merchants/third party must be resolved by the customer with the Merchants/third party directly without any reference to ICICI Bank. Any reference to service levels in this document are only indicative and should not be construed to refer to any commitment by ICICI Bank or any other service provider. The use of any information set out herein is entirely at the recipient's own risk and discretion. The ICICI Bank and I-man logos are trademark and property of ICICI Bank Ltd. Misuse of any intellectual property, or any other content displayed herein is strictly prohibited. Images used herein are for purposes of illustration only.