



ICICI Bank *Rubyx* Credit Card against Fixed Deposit



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KEYNOTE

Your Gateway to a Premium Lifestyle

The gemstone 'Ruby' is traditionally believed to bless its owners with wealth and prosperity. It symbolizes 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 Credit Card against Fixed deposit

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 life of Luxury and comfort. Welcome to life with ICICI Rubyx Credit Card against Fixed Deposit

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



ICICI Bank *Rubyx* Credit Cards Fees and Joining privileges

Receive Welcome vouchers on Shopping and Travel worth ₹5000 with your ICICI Bank Rubyx Credit Card against Fixed Deposit upon payment of joining fee of ₹3000

Joining Fee : ₹ 3000 + Goods and Service Tax

Annual Fee*

(2nd year onwards) : ₹ 2000 + Goods and Service Tax

*If the spends on your ICICI Bank Rubyx Credit Card against Fixed Deposit are ₹3,00,000 or more during an anniversary year, the Annual Fee for the subsequent year shall be reversed.



Get more than you expect with the Rubyx Credit Card against Fixed Deposit which has been specially designed to deliver higher rewards specific to your lifestyle.

1 Earn up to 4 PAYBACK Points on every ₹100 spent.

	ICICI Bank Rubyx Credit Card against Fixed Deposit
International spends	4
Domestic spends(except fuel)	2

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

Earn 1 PAYBACK Points for every ₹100 spent on utilities and insurance categories.
No reward points will accrue on fuel transactions.

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 **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. The reward of your choice will be delivered within 10 working days.
- Now, you can also redeem your PAYBACK Points by calling ICICI Bank 24-hour 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

25% discount on purchase of minimum 2 movie tickets per transaction on BookMyShow capped at ₹150. The offer can be availed two times in a month.

25% discount on purchase of minimum 2 movie tickets per transaction on www.inoxmovies.com, Inox app or Inox Box Office, capped at ₹150. The offer can be availed two times in a month.



90% of all rubies are produced in Burma.



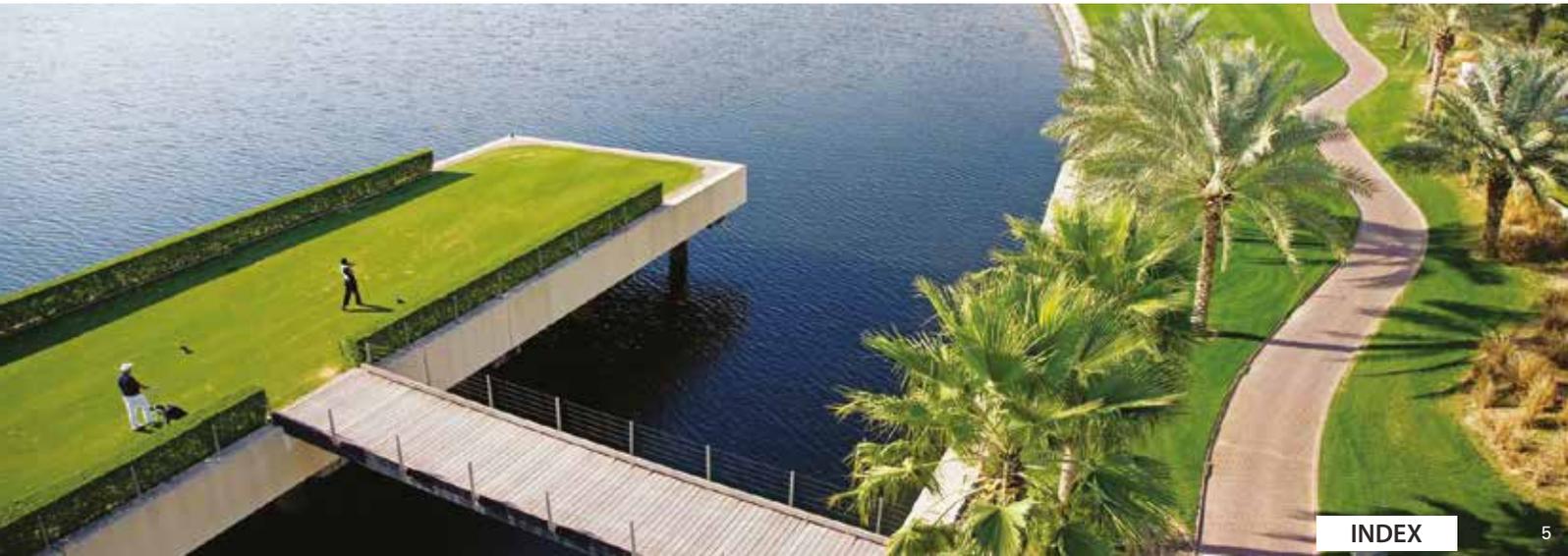
ICICI Bank Credit Cards
Experience
Golf

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 against Fixed Deposit member, you are entitled to a complimentary round/ lesson of golf every month for every ₹50,000 retail spend 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 and create a Golftripz account using the same email 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 includes:

- 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 for more details.

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





PRIVILEGES OF THE ICICI BANK RUBYX CREDIT CARD AGAINST FIXED DEPOSIT

Your ICICI Bank Rubyx Credit Card against Fixed Deposit 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 Credit Card against Fixed Deposit .

Lounge access

Enjoy complimentary access to railway lounges and select airport lounges in India with your ICICI Bank Rubyx Credit Card against Fixed Deposit. Dial Mastercard For You at 1800-102-6263/022-42006396 for more information. Avail two complimentary domestic lounge access per quarter to select airport lounges in India by spending minimum of ₹5,000 or above in a calendar quarter on your card to avail of this facility in the next calendar quarter.

* To avail, please present your Credit Card at the lounge. For the most updated list of lounges, please visit www.icicibank.com

Mastercard Moments

Mastercard moments is an exclusive program specially created for Mastercard cardholders. At the heart of this program is a host of exceptional experiences designed to inspire and enrich the lives of our Mastercard cardholders. For more details, visit www.Mastercardmoments.com





**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 icicibank.com/culinarytreats . T&C apply.

Fuel Surcharge Waiver

E For a change, you will want to take the long route home. The ICICI Bank Rubyx Credit Card against Fixed Deposit gives you a complete waiver of 1% on the fuel surcharge every time you refuel.



BILL PAYMENT OPTIONS

Online Payment:

Make your Credit Card payment online through the Bill Pay option (for ICICI Bank Savings Account) or Click to Pay (for other bank savings account holders) option. ICICI Bank Savings Account holders can also make the Credit Card payment through our Customer Care.

Auto-debit:

Control when and how you make payments without ever missing one! ICICI Bank Savings Account holders have the convenience of an auto-debit facility to pay your Credit Card payment directly.

Cheque/Draft:

You may also deposit your cheque or bank draft favouring your ICICI Bank Rubyx Credit Card against Fixed Deposit, with Credit Card No. 3747 40xx xxxx xxx at any of the ICICI Bank branch drop boxes.





BENEFITS FOR YOUR CONVENIENCE

Utility Bill Payment: Use your ICICI Bank Rubyx Credit Card against Fixed Deposit to make utility bill payments from the comfort of your office or home through our Internet Banking Services or our Customer Care.

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! Please join the ICICI Bank Go Green Initiative. Save time and paper by subscribing to e-mail statements.

ICICI Bank 3D Secure Service: The ICICI Bank 3D Secure Service, verified by Mastercard SecureCode is the second level of authentication for your online card purchases which protects your card against frauds. As per RBI rules, you must now also enter your unique Mastercard SecureCode PIN besides the CVV/Expiry date while shopping online. This service is free and you may register your card by visiting www.icicibank.com, from the time you receive your card. Please note that each of your ICICI Bank Credit Cards must be registered individually.

Online Banking: Register on www.icicibank.com and view your monthly statement, follow payment status and make bill payments along with a host of other online services.

ATM Withdrawals: In times of urgency in India or while travelling overseas, you can withdraw cash* from ATMs bearing Mastercard logos up to the available cash limit. For the updated list of ICICI Bank ATM locations, please visit www.icicibank.com. The interest rate for cash withdrawal will be as per the 'Annualized Percentage Rate' (APR) applicable on your Credit Cards. 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.

*The cash limit will be made available to the Card Member by ICICI Bank at its sole discretion. For details please refer to Terms and conditions available on www.icicibank.com

THE GEMSTONE COLLECTION

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