

ICICI BANK CREDIT CARDS | **MEMBERSHIP**
Expressions | **GUIDE**



WELCOME TO THE WORLD OF ICICI BANK EXPRESSIONS CREDIT CARD.

Thank you for choosing the ICICI Bank Expressions Credit Card. This powerful card comes with amazing benefits and offers designed for our customers. Please read this membership guide to know about it. Should you need any other service or information, we are just a call away. Welcome aboard!

Fees

Joining Fee: ₹499 + Service Tax

Annual Fee from 2nd year: ₹499 + Service Tax

If the spends on your ICICI Bank Expressions Credit Card are ₹1,50,000 or more during a previous year, the Annual Fees for the subsequent year would be reversed.

EARN REWARDS ON ALL YOUR PURCHASES



- Your ICICI Bank Expressions Credit Card rewards you with PAYBACK Points every time you swipe it, be it for travelling, shopping, eating out or watching movies.
- Earn 3 PAYBACK Points on every 100 spent on all your purchases, except on fuel.
- You can redeem PAYBACK Points against a wide range of gifts specially selected to complement your lifestyle.
- PAYBACK is India's largest and one of Europe's most successful multi-partner loyalty programmes.
- Your PAYBACK membership number is embossed just below your name on the Credit Card for easy access. Please quote the number to start availing the PAYBACK benefits right away.
- To know more about PAYBACK, listed partners, redemption process and other details, please visit www.payback.in or write 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.



15% OFF AT 2500+ RESTAURANTS



Show your taste buds with delicious treats at leading restaurants across India and get great discounts too. Exclusive dining offers through the ICICI Bank Culinary Treats program. For details, visit [icicibank.com/culinarytreats](https://www.icicibank.com/culinarytreats)

AIRPORT LOUNGE ACCESS



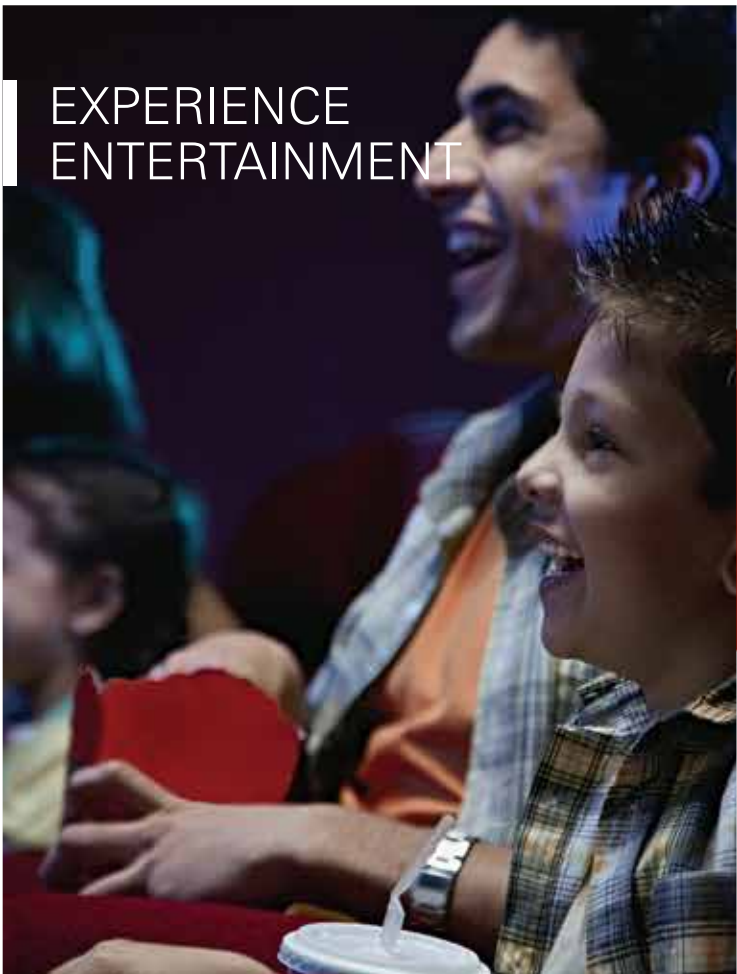
Visa Airport Lounge Access Privileges

Upgrade your travel experience with 1 complimentary access per quarter to select airport lounges* in India with your ICICI Bank Expressions Credit Card. Take a moment to relax in luxury and enjoy the gourmet meals, comfortable seating, free Wi-Fi, widescreen TVs and beverage services.

Visa Privileges

Live the good life wherever you are, in India or abroad, with amazing offers from Visa. Wine, dine and unwind with offers from luxury hotels, restaurants, lifestyle stores or spas. Moreover, when you travel abroad there is a dedicated Global Emergency Assistance Service provided by Visa for reporting loss of card, emergency card replacement, emergency cash advance or for other enquiries. For updated details on all privileges and for a list of contact numbers, please visit www.visaplatinum.com.

EXPERIENCE ENTERTAINMENT



Embark on an entertainment experience like no other with your ICICI Bank Expressions Credit Card.

- Get ₹100 off twice a month on movie tickets booked using your ICICI Bank Expressions Credit Card on www.bookmyshow.com.*

bookmyshow

*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 your total ticket cost, twice a month. For detailed Terms and Conditions, please visit www.bookmyshow.com.

CHIP & PIN SECURITY



Your ICICI Bank Expressions Credit Card comes with an embedded microchip which provides additional security against counterfeiting and 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 transactions at merchant outlets.

Your 4-digit PIN is being sent to you separately at your mailing address.

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

Non-Receipt of PIN

In case of non-receipt of the PIN within 7 working days of receipt of your card, please call our Customer Care for reissuance of the PIN. The PIN will be reissued and dispatched to you at your mailing address.

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 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 and ATM transactions.

BILL PAYMENT OPTIONS



Online Payment

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 number xxxx xxxx xxxx 1234 at any of the drop boxes located at the nearest ICICI Bank branches. Please note that an ICICI Bank cheque will take minimum 3 days to clear; a Non-ICICI Bank cheque will take minimum 5 days to clear.

BENEFITS FOR YOUR CONVENIENCE



Fuel Surcharge Waiver

This card gives you a complete waiver of 2.5% on fuel surcharge every time you refuel at HPCL pumps. The offer is valid on a maximum spend of ₹4,000 per transaction at HPCL pumps. To avail the offer, payment should be made by swiping your card on ICICI Merchant Services swipe machines only.

International Acceptance

If you are travelling abroad, do not forget to carry your ICICI Bank Expressions Credit Card. It is internationally valid and has a wide acceptance globally.

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.

ICICI Bank 3D Secure Service

The ICICI Bank 3D Secure Service, Verified by Visa, 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 Verified by Visa (VbV) password 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.

Utility Bill Payment

Use your ICICI Bank Expressions 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 travelling overseas, you can withdraw cash from ATMs bearing Visa logo. The interest rate

for the 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.

Supplementary Cards

You can also share these card benefits with your family members and get up to two supplementary cards that can be shared with your parents, spouse, children or siblings of 18 years and above. The supplementary cards will be issued with the same image as used on your primary ICICI Bank Expressions Credit Card.

