

ICICI Bank Instant Platinum Credit Card

Membership Guide



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Welcome Aboard



Your **ICICI Bank Instant Platinum Credit Card** would best be described by the term **'unique'**. On one hand, its simplicity is rare and on the other, it comes packed with amazing benefits.

It's convenient. It's free. It's rewarding. And then there's more.

Please go through this membership guide and the welcome kit for details.

We hope that you truly enjoy the experience.

OFFERS & DISCOUNTS

We have put together an amazing array of offers for you. Using your ICICI Bank Instant Platinum Credit Card should be rewarding and fun after all.

PAYBACK Points

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

Earn 2 **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 compliment your lifestyle.

PAYBACK is India's largest and one of Europe's most successful multi-partner loyalty programmes. To know more about PAYBACK, its listed partners, redemption process and other details, please visit www.payback.in or write at membercare@payback.in or call the PAYBACK **contact center on 1860-258-5000**.

Now, you can also redeem your PAYBACK Points reward points by calling ICICI Bank Customer Care.



OFFERS & DISCOUNTS

Enjoy Incredible Discounts on Dining

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, please visit www.culinarytreats.com.

Experience Entertainment

Embark on an entertainment experience like no other with your ICICI Bank Instant Platinum Credit Card. Get ₹100 off twice a month on movie tickets booked using your ICICI Bank Instant Platinum 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. For detailed Terms and Conditions, please visit www.bookmyshow.com.



OFFERS & DISCOUNTS

Save on Fuel Expenses

Enjoy a complete waiver of 2.5% fuel surcharge on all transactions not exceeding ₹4,000 at HPCL fuel pumps. This waiver is applicable only when the payment is made by swiping the card on ICICI Merchant Services machines.

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 and 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 .



FINANCIAL FLEXIBILITY

Now, let your card work for you. Manage your credit needs and increase your savings with these privileges.

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.

Enjoy the flexibility of a low interest rate

interest on your Fixed Deposit and use the Instant Card to manage your day to day liquidity. We make it easier for you to avail extended credit (beyond 48 days) at a low interest rate of 2.49% per month only. If you make full payment against outstanding, no interest is charged on your Card. Interest is charged only if you chose to make part/ no payments on your Card.



SAVINGS

₹10,000 – or more, that's how much you can save every year.

Take a look at the illustration to know how.

- You earn 2 PAYBACK Points on every ₹100 spent. If your spends are ₹3,60,000 in an year, you earn 4,800 PAYBACK Points which at 25 paise each work out to **₹1,200 saved annually**.
- You also get up to ₹200 off each month on movie tickets booked at www.bookmyshow.com or **₹2,400 savings each year**.
- You can save a minimum of 15% on dining each month under the ICICI Bank Culinary Treats programme. If you spend ₹2,500 on dining each month at the participating restaurants, you can save at least **₹4,500 per year**.
- Similarly, when you use your credit card for fuel purchases at HPCL petrol pumps you get a complete waiver of the 2.5% fuel surcharge. At an average of ₹3,000 per month in fuel purchase, you can save up to **₹900 annually**.
- Further, assuming you avail of extended credit facility for ₹50,000, 4 times a year, for a period of a month each at 2.49% interest per month. You pay approximately 20% lesser interest compared to the estimated market interest rate of 3.15% per month and save up to **₹1,320**.



Spends / year (₹)	PAYBACK Points earned	Redeem Payback Points for gifts worth (₹)
3,60,000	4,800	1,200
Tickets booked per month at www.bookmyshow.com	Discount on tickets per month (₹)	Savings/year (₹)
2	200	2,400
Spends per year on dining (₹)	Min. 15% discount on dining (₹)	Savings per year (₹)
30,000	4,500	4,500
Spends per year on fuel at HPCL pumps (₹)	2.5% Fuel Surcharge Waiver (₹)	Savings per year (₹)
36,000	900	900
Extended credit facility 4 times a year (₹)	Savings on interest paid	Savings per year (₹)
50,000	1,320	1,320
Total savings per year	₹10,320	

Please note: This chart is purely for illustration purposes. Card members are requested to make their own assessment before taking any decision.



CHIP AND PIN SECURITY

Your ICICI Bank Instant Platinum 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 despatched 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 anytime, anywhere 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

Utility Bill Payment

Use your ICICI Bank Instant Platinum Credit Card to make utility payments from the comfort of your home or office 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 the 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 Instant Platinum Credit Card.

BENEFITS FOR YOUR CONVENIENCE

International Acceptance

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

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.

