



ICICI Bank NRI Sapphiro Credit Card

MEMBERSHIP GUIDE





THE PERFECT COMPLEMENT FOR A LIFE LESS ORDINARY

A tribute to the brilliant and dynamic nature of the sapphire gemstone. A gateway to the finest privileges and rewards hand-picked for the true connoisseur of life.

Welcome to the next level of Credit Card privilege.



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JOINING FEES AND ANNUAL FEES

- Joining Fee: ₹6,500 + Goods and Service Tax
- Annual Fee (From 2nd year): ₹3,500 + Goods and Service Tax. If the spends on your ICICI Bank NRI Sapphire Credit Card are ₹6,00,000 or more during an anniversary year, the Annual Fee for the subsequent year shall be reversed.

TERMS & CONDITIONS:

- ICICI Bank NRI Sapphire Credit Card can be used for domestic transactions (transaction currency: INR and Merchant Registered Country: INDIA) only.
- Your Credit Card Bill Payment will be done by Auto Debiting your NRE/NRO (whichever is linked) account. We request you to maintain adequate balance in your account on Due Date. In case the due date falls on a Sunday or a holiday, the amount would be automatically debited on the next working day.

A REWARDS PLAN THAT KNOWS NO LIMITS



The ICICI Bank NRI Sapphire has been specifically designed to deliver higher rewards catering to your lifestyle.

Enjoy limitless ICICI Bank Rewards – India’s largest and Europe’s most popular loyalty programme.

Earn everyday

With rewards up to 2 PAYBACK Points* for every ₹100 spent, make every purchase count.

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

*No reward points will accrue on fuel transactions.

To redeem your PAYBACK Points:

- Your PAYBACK membership number is embossed on your card for easy access, just under your name. Quote the number to start availing PAYBACK Points benefits right away.
- To redeem in cash, call **080-40146444**. The equivalent amount will be credited to your account within 7 working days.
- To redeem for rewards, call the PAYBACK contact centre on **1860-258-5000** (between 10 a.m. to 9 p.m.) or the ICICI Bank Customer Care on **1800-103-8181** (toll free) or place an online request for redemption on **www.payback.in**. The reward of your choice will be delivered within 10 working days*.

*Rewards are subject to availability.





ICICI Bank Credit Cards
Experience

A ONCE-IN-A-LIFETIME EXPERIENCE EVERY TIME

A truly acclaimed life is rarely about what you own but more about what you have experienced.

We present to you 'ICICI Bank Credit Cards Experience', an exclusive programme designed to provide superior value and benefits relevant to your lifestyle choices. With a selection of offerings across categories including golf, travel, entertainment and spa, this programme is crafted to ensure that every moment of your life is a memorable experience.

YOUR FIRST CLASS EXPERIENCE BEGINS EVEN BEFORE THE FLIGHT DOES

We know your travel schedule tends to be hectic.

Enjoy the unmatched advantage of your complimentary DragonPass, enhance your airport lounge experience with the all new feature of 2 complimentary spa sessions at select airports in India every year, through complimentary Dreamfolks DragonPass membership, the world's first all-in-one Digital Airport platform.

Discover a new way to experience the airport with exciting offers from shopping, restaurants to limos on DragonPass app.

- The USD 99 annual membership fee for DragonPass is complimentary.
- For more details on DragonPass, please visit www.en.dragonpass.com.cn.
- For updates on lounge visit charges and programme Terms & Conditions, please log on to www.icicibank.com.



It's entertainment like never before. With complimentary movie and event tickets, experience the privilege which is truly worth the red carpet.

**COMPLIMENTARY MOVIE/SPORTS/THEATRE/
MUSIC EVENT TICKETS**

Book one movie or non-movie/event ticket and get up to Rs. 500 off on the second ticket on www.bookmyshow.com, up to 2 times in a month.

For offer details & Terms and Conditions, please visit www.icicibank.com

To book, Log on to www.bookmyshow.com

Successful booking is on first come first serve basis and is subject to daily stock availability. For offer details and Terms and Conditions, please visit www.icicibank.com



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.

As an ICICI Bank NRI Sapphire Credit Card 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 4 rounds/lessons per month. The golf rounds/lessons will be valid in domestic golf courses in India only.

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.
- You may also call **i-Assist**, our 24x7 concierge service at **1800-26-70731 (toll free for MTNL/BSNL lines)** or **022-67872016 (standard call charges applicable)**, for assistance with online booking.

*For complete list of domestic golf courses, please visit the Credit Cards section at www.icicibank.com. This service is provided by a third party engaged by ICICI Bank. Terms and Conditions of ICICI Bank and third party apply.



While the ICICI Bank NRI Sapphiro Credit Card gives you access to the finest that life has to offer, it is also equipped with enhanced security features and insurance cover to ensure complete peace of mind.

- **Comprehensive insurance cover:** You are entitled to an Air Accident Insurance cover of ₹3 crore. The following table gives a look at the insurance benefits:

Type of insurance	Cover
Personal Accident Insurance (Air)	₹3 crore
Credit shield	₹50,000
Baggage insurance*	Up to ₹25,000
Loss of travel documents*	\$ 500
Loss of checked-in baggage*	\$ 1200
Delay in receipt of checked-in baggage*	\$ 300 in excess of 12 hours
Missing flight due to trans-shipment*	\$ 300
Plane hijacking*	\$ 250 per hour up to max of 12 hours
Delay in flight*	\$ 250 in excess of 12 hours
Lost Card Liability	₹50,000 - 2 days (pre-reporting) and 7 days (post-reporting)

- **Chip Card:** A unique microchip embedded in your Credit Card protects against counterfeiting and duplication.
- **Counterfeit Card Liability:** Protect yourself against fraudulent transactions or misuse.
- **Account Takeover Cover:** Remain protected in the event of your personal details being accessed and misused by a third person.

This insurance cover comes to you at no extra cost. All insurance benefits will be applicable only in case the ICICI Bank NRI Sapphiro Credit Card has been used at least once in the last 60 days prior to the event. All insurance benefits are available on the Primary Card only. There is no insurance cover on Supplementary Cards. Please ensure that the minimum amount due on your Credit Card is paid at all times to avail of insurance benefits.

*Applicable for international travel only and not for domestic travel and only when the tickets are purchased on the ICICI Bank NRI Sapphiro Credit Card. Travel insurance covers international travel only. Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is ICICI Lombard General Insurance Co. Ltd. The policy is governed by the Terms and Conditions laid down by ICICI Lombard General Insurance Co. Ltd. ICICI Bank is not responsible for processing of claims and all claim related queries need to be taken up directly on ICICI Lombard General toll-free number: 1800 209 8888. For more details on the Terms and Conditions of the insurance cover on ICICI Bank Credit Cards, please visit www.icicibank.com



A sudden business lunch? The perfect gift for your wife? Or even a last-minute reservation at your favourite restaurant? Sit back, relax and experience the joy of leaving it all to somebody else.

Our team of service professionals at i-Assist, the 24x7 concierge service takes care of your every need right from finding the right gift and making restaurant reservations to travel and hotel reservations, even delivering movie tickets at your doorstep.

The services include:

Restaurant referral and reservation: From entertaining your client to celebrating your child's birthday, i-Assist can suggest the perfect restaurant for every occasion.

Flower and gift assistance: i-Assist will send gifts of your choice to your loved ones, even selecting the choicest flowers and presents to make your loved ones feel extra special.

Hotel referral and reservation: Experience the luxury of attentive service even before your holiday begins. Simply call i-Assist to take care of all your arrangements at the finest hotels across India.

Flight referral and reservation: Booking tickets the conventional way is a thing of the past. Call i-Assist for speedy flight reservations.

Car rental and limousine service: i-Assist can make sure you travel in style with a chauffeur-driven car at your disposal.

Booking and delivery of movie tickets: Don't want to stand in that queue? The i-Assist team can make sure movie tickets are bought and delivered at your doorstep. This service is currently available in New Delhi, Mumbai, Bengaluru and Chennai.

Medical concierge privileges: In case of any unforeseen situation should you need to be moved to a place where appropriate medical care is available, the i-Assist team can arrange for air and/or surface transportation and communication to move you to the required hospital.

i-Assist can also put you in touch with physicians, hospitals, clinics, dentists and dental clinics on request. You can also ask to set up appointments with local doctors.

Emergency auto assistance across India: A host of emergency auto assistance services including towing, repair and alternative travel assistance across New Delhi, Mumbai, Kolkata, Hyderabad, Bengaluru and Chennai are available for you.

To contact i-Assist, please call **1800-26-70731** (toll free for MTNL/BSNL lines) or **022-6787-2016** (standard call charges applicable). Available 24 hours a day, 365 days a year.

This service is provided by a third party engaged by ICICI Bank. Terms and Conditions apply.



PUTTING THE PRICELESS IN EACH MOMENT

PRIVILEGES OF THE ICICI BANK NRI SAPPHIRO MASTERCARD CREDIT CARD

The finer things in life invite you to spend more time with them courtesy the ICICI Bank NRI Sapphire Mastercard Credit Card. An assortment of privileges await your pleasure.

LOUNGE ACCESS

Enjoy four complimentary access per calendar quarter to select airport lounges in India with your ICICI Bank NRI Sapphire Mastercard Credit Card.

Dial Mastercard For You at **1800-102-6263/022-42006396** for more information.

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

- To view the full list of offers, visit **www.mastercardmoments.com**

- Dial Mastercard For You at **1800-102-6263/022-42006396** for more information.




**culinary
treats**

From ICICI Bank Cards

TO YOUR HEART'S CONTENT

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 





Fuel surcharge waiver across all pumps: 1% fuel surcharge will not be applicable on fuel transactions at any outlets

Utility bill payment: Use your ICICI Bank NRI Sapphire Credit Card to make utility bill payments from the comfort of your office or home through our Internet Banking Services or our Customer Care.

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.

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, 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 verified Mastercard SecureCode besides the CVV/Expiry date while shopping online. This service is free and you can register your card on www.icicibank.com. 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 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 Card. Please refer to the 'Most Important Terms and Conditions' (MITC) to know the APR of your credit card.

*Cash withdrawal charges apply.



AT YOUR SERVICE

CUSTOMER CARE

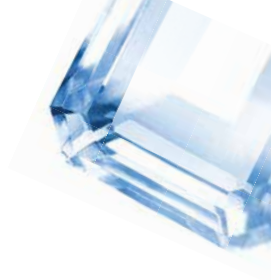
As an ICICI Bank NRI Sapphire Credit Card Member, we acknowledge you as our highest priority. Our toll-free helpline number **1800-103-8181** is accessible from all cities.

SMS ASSIST

As an ICICI Bank NRI Sapphire Credit Card member, enjoy privileged access to our exclusive Customer Care service. Just send us an SMS and we will call you back, ensuring that you receive a quick and informed response at all hours.

If you want ICICI Bank Customer Care to call you, just type ASSIST and send it to us on 5676766.

Each of these convenient modes of contact are serviced by trained professionals ensuring that you receive a quick and informed response at all times.



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