



Most Important Terms and Conditions

To get the complete version of the Debit Card Terms and Conditions, please visit www.icicibank.com

Joining Benefits:

Kaya Skin Clinic Gift Voucher worth ₹1,000

- Voucher is valid at Kaya Skin Clinic - India on all services
- The voucher must be presented at the reception before the session
- One voucher can be redeemed per service per person
- Cannot be redeemed for cash and is non-transferable
- Not valid for any service less than ₹1,000
- Prior appointment mandatory
- Cannot be clubbed together with any other scheme, offer or promotion

TataCliq e-voucher worth ₹200

- Type: <https://rightclick.tatacliq.com/icicibank>
- If the customer is an existing Tata CLiQ customer, he/she will need to sign in using their Tata CLiQ email id and password on the link. In case of new customer, he/she will need to sign up with their email id and create a password
- Post entering their basic details, customer will need to enter the 13-digit code received via SMS
- Post successful validation, CLiQ Cash worth ₹200 will be added to the customer's Tata CLiQ -CLiQ Cash account with validity of 30 days

Central Voucher worth ₹500 (on minimum spend of ₹2500)

- This shopping voucher can be redeemed only at Central
- This voucher cannot be redeemed towards the purchase of cosmetics, fragrances, watches, electronics, mobile phones/accessories shop in shop purchases or any other establishments which is not directly associated with Central
- This shopping voucher must be redeemed in full. Partial redemption is not allowed
- This shopping voucher cannot be exchanged for cash or cheque
- No duplicate will be issued if this voucher is lost or misplaced
- The holder of this voucher is deemed to be the beneficiary
- Validity period of this voucher will not be extended under any circumstances.
- This Shopping voucher is valid on minimum shopping of ₹2500
- Last date of redemption will be the date mentioned on the voucher
- Any dispute should be referred to the company and the decision of the company shall be final

Airport Lounge Access Programme

- Cardholder can avail of 2 complimentary lounge access to all participating airport lounges and the programme
- For newly upgraded customers, the feature will be available without any condition for the first two calendar quarters, including the calendar quarter of upgrade. To continue to avail of 2 complimentary lounge access third quarter onwards, cardholder will be required to spend ₹3,000 in the second calendar quarter and consecutively for all calendar quarters
- To access the participating airport lounge, debit card must be validated at the point of entry by swiping a transaction of a nominal ₹2 for VISA Debit Card and ₹25 for MasterCard Debit Card. Customer will be denied free entry, if the card is not approved by the issuer Bank.
- Usage of participating airport lounges under this programme is subject to maximum 2 free access per quarter per card and any attempted usage beyond such access quota will be rejected by the participating airport lounge
- All accompanying children (where permitted) will be subject to full guest fee unless otherwise stated
- Cardholder must carry valid boarding pass in order to avail free access
- For complete list of participating lounges, please visit www.icicibank.com

Reward Points

Earn 2 Reward Points on domestic and 4 Reward Points on international transactions on every ₹200 spent

Please visit www.icicibank.com for complete details

General Terms & Conditions

- Debit Cards can be used only for permissible current account transactions under the Foreign Exchange Management Act (FEMA), 1999 (and/or any other applicable laws) and the item-wise limits as mentioned in the Schedules to the Government of India Notification No.G.S.R. 381(E) dated May 3, 2000, as amended from time to time, are equally applicable to payments made through use of these Cards. International Debit Cards can be used on Internet for any purpose for which exchange can be purchased from an authorized dealer in India.¹ International Debit Cards cannot be used on internet for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, and payment for call-back services etc. or any illegal activities; no withdrawal of foreign exchange is permitted for such items /activities.
- The total amount of foreign exchange purchased from or remitted through all sources in India (including from Debit Card) during the financial year shall be within the overall limit of Liberalised Remittance Scheme (LRS) prescribed by the Reserve Bank of India for Resident Individuals (i.e., currently USD 250,000). In case the remittances are made beyond the permissible limit under LRS, ICICI Bank is authorized to take appropriate action which includes blocking the card for international transactions, repatriation of the excess funds etc.
- The Cardholder shall indemnify and hold harmless ICICI Bank from any and all consequences arising from the Cardholder not complying with the Exchange Control Regulations of the RBI, breach of Foreign Exchange Management Act (FEMA) and the rules and regulations made there under and/or any other Act/Authority.

ICICI Bank prescribed Terms and Conditions:

- ICICI Bank/Alliance Partner reserve the right to modify/change all or any of the terms applicable to the offer without assigning any reasons or without any prior intimation whatsoever. ICICI Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever
- Any dispute or claim regarding the goods, services and discount must be resolved by the cardholders with Alliance Partners directly without any reference to ICICI Bank
- ICICI Bank shall not be liable in any manner whatsoever for any loss/damage/claim that may arise out of use or otherwise of any goods/services/discount/gift vouchers availed by the cardholders under the said offer offered by any Alliance Partners
- ICICI Bank reserves the right to disqualify any Alliance Partners or the cardholders from the benefits of the offer, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the said offer or otherwise by use of the card
- The cardholders shall be bound by the terms and conditions stipulated by the Alliance Partners in this regard
- If the ICICI Bank customer ceases to be a ICICI Bank cardholders at any time during the currency of the offer period, all the benefits under the offer shall lapse and shall not be available to the ICICI Bank cardholders
- ICICI Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services or the assured gifts/prizes offered by the Alliance Partners. Any dispute or claim regarding the goods, services and assured gifts/prizes must be resolved by the cardholders with the Alliance Partners directly without any reference to ICICI Bank
- The cashback/discount/assured gift/prize is sponsored by the Alliance Partner and the cardholders shall be bound by the terms and conditions stipulated by the Alliance Partner in this regard
- ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services or the assured gifts/prizes
- The Programme/Offer is not available wherever prohibited and/or on merchandise/products/services for which such programmes cannot be offered for any reason whatsoever

