

Last updated on October 28, 2020

I. DEFINITIONS

In these terms, unless there is anything repugnant to the subject or context thereof, the following words/expressions shall have the meaning as stated herein under:

- a) **"InterMiles Credit Card"** or **"Credit Card"** means the co-branded credit card issued by ICICI Bank in association with JPPL under the name and style of "InterMiles ICICI Bank Credit Card" including
 - a. InterMiles ICICI Bank coral credit card (earlier known as Jet Airways ICICI Bank Coral credit card)
 - b. InterMiles ICICI Bank Rubyx credit card (earlier known as Jet Airways ICICI Bank Rubyx credit card)
 - c. InterMiles ICICI Bank Sapphiro credit card (earlier known as Jet Airways ICICI Bank Sapphiro credit card)
- b) **"Cardholder/Cardholders"** shall mean a person who holds the Credit Card and is issued a Credit Card subject to the Primary Terms and Conditions (defined below) and terms as specified herein.
- c) **"Offer Period"** shall mean the duration between November 01, 2020 and January 31, 2021.
- d) **"Delinquent"** shall mean a Credit Card account in which payment has not been made as specified in these terms and conditions.
- e) **"Primary Terms and Conditions"** shall mean the terms and conditions applicable to ICICI Bank's credit card facility/service.
- f) **"Top Spenders"** shall mean and include such Cardholders who fulfill the eligibility criteria specified by ICICI Bank for the Offer (defined below).
- g) **"Void Transactions"** shall mean wherein the transaction has taken place but has been rejected /cancelled/ been unsuccessful by the merchant.
- h) **"Bonus InterMiles"** shall mean additional InterMiles earned by the Cardholders as per the Offer construct subject to its terms and conditions.
- i) **"Base InterMiles"** shall mean the InterMiles earned by Cardholders per INR 100 on the spends transactions as per the feature of the Credit Card.

II. OFFER DETAILS

1. Spends based Bonus InterMiles offer

A) Offer

This offer entails the following benefits (**referred to as “the Offer 1”**):

- Cardholder will earn Bonus InterMiles on cumulative spends of the threshold amount based on the Credit Card variant during the Offer Period.
- Following are the Bonus Miles and total miles earning on each Credit Card variant:

Variant	Total spends threshold	Base miles (American Express)	Base InterMiles (Visa)	Bonus InterMiles	Maximum total miles
ICICI Sapphiro	₹ 100,000	5,000	4,000	6,000	11,000
ICICI Rubyx	₹ 75,000	3,000	2,250	4,000	7,000
ICICI Coral	₹ 50,000	1,500	1,000	1,500	3,000

- Total eligible spends shall be calculated for both American Express and Visa Credit Card variants, if held by the Cardholders.
For ex. If eligible spends on InterMiles ICICI Bank Sapphiro Visa credit card is INR 10,000 and eligible spends on InterMiles ICICI Bank Sapphiro American Express® credit card is INR 10,000, then eligible spends for the Cardholder would be considered as INR 20,000 for the Offer.
- On spends above the threshold amount, members will continue to earn Base InterMiles as per the Credit Card variant.
For ex. If eligible spends on InterMiles ICICI Bank Sapphiro Visa credit card crosses INR 1,00,000 then the Cardholder will get 6000 Bonus InterMiles only once as per the Offer and will continue to earn Base InterMiles as per the product variant.
- Bonus InterMiles under the Offer shall be credited to Cardholder's InterMiles account within 90 working days from the end of the Offer Period and base InterMiles within 45 working days of generation of the Credit Card bill.

B) Offer Period

- The Offer shall be valid from November 01, 2020 to January 31, 2021.

C) Offer eligibility

- To be eligible, Cardholder must register by sending the SMS 'FLY' to 5676766 from their registered mobile number.
- The following transactions will not be considered as valid transactions for the purpose of this Offer:
 - i. Cancelled transactions;
 - ii. Cash withdrawals at ATMs or ICICI Bank branches;

- iii. Void transactions;
- iv. Fuel payments made for commercial purpose;
- v. Tax payments;
- vi. Mutual fund purchase;
- vii. Wallet transactions or any transactions done for commercial or business purposes and
- viii. Any other transactions in respect of any fee/charge that may be levied by the ICICI Bank from time to time.

D) Steps to avail the Offer

- SMS "FLY" to 5676766 to register for the offer from their registered mobile number

2. Top Spenders offer

A) Offer

This offer entails the following benefits (**referred to as "the Offer 2"**):

- The top 30 (thirty) highest spending Cardholders during the Offer Period, shall each get 50,000 InterMiles at the end of Offer Period.
- Total eligible spends shall be calculated for both Amex and Visa Credit Card variants, if held by the Cardholders.

For ex. If eligible spends on InterMiles ICICI Bank Sapphiro Visa credit card is INR 10,000 and eligible spends on InterMiles ICICI Bank Sapphiro American Express® credit card is INR 10,000, then eligible spends for the Cardholder would be considered as INR 20,000 for the Offer.

- 50,000 InterMiles under the Offer shall be credited to Cardholder's InterMiles account within 90 working days from the end of the Offer Period.

B) Offer Period

- The Offer shall be valid from November 01, 2020 to January 31, 2021.

C) Offer eligibility

- To be eligible, the Cardholder shall be required to spend a minimum of INR 20,000 every month using their Credit Card during the Offer Period and must also register by sending the SMS 'FLY' to 5676766 from their registered mobile number
- The following transactions will not be considered as valid transactions for the purpose of this Offer:
 - i. Cancelled transactions;
 - ii. Cash withdrawals at ATMs or ICICI Bank branches;
 - iii. Void transactions;
 - iv. Fuel payments made for commercial purpose;
 - v. Tax payments;

- vi. Mutual fund purchase;
- vii. Wallet transactions or any transactions done for commercial or business purposes and
- viii. Any other transactions in respect of any fee/charge that may be levied by the ICICI Bank from time to time.

D) Steps to avail the Offer

- Register for the offer by sending the SMS "FLY" to 5676766 from their registered mobile number

ICICI Bank other terms and conditions:

1. Terms and conditions of ICICI Bank and third parties apply. ICICI Bank makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by the third party. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of ICICI Bank / third party.
2. All Cardholders can participate in the Offer provided he/she fulfils all the conditions of eligibility of the Offer during the Offer Period.
3. This Offer is applicable on all Credit Cards specified above.
4. Delinquent Cardholders shall not be eligible for this Offer.
5. If a person ceases to be a Cardholder, at any time during the Offer Period, all benefits under the Offer shall lapse and such Cardholder shall no longer be eligible for the Offer.
6. All issues / queries / complaints / grievances relating to the Offer, if any, shall be addressed to ICICI Bank up to a period of 180 days from offer end date. The existence of a dispute, if any, regarding the Offer shall not constitute a claim against ICICI Bank.
7. All communication / notices with regard to this Offer should be addressed to "ICICI Bank Limited, ICICI Phone Banking Centre, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032".
8. In all matters relating to the Offer, the decision of ICICI Bank and InterMiles shall be final and binding in all respects.
9. These terms and conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the credit cards. All capitalized terms used but not defined herein shall have the respective meanings ascribed to it in the

Primary Terms and Conditions.

10. Cardholders whose account has been classified as delinquent before or during the Offer, or when the gift is to be collected, will not be eligible for the benefits of the Offers.
11. ICICI Bank and InterMiles reserves 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 and InterMiles also reserves the right to discontinue the Offer without assigning any reasons or without any prior intimation whatsoever.
12. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Cardholders and ICICI Bank and InterMiles will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
13. The Cardholders shall be bound by the terms and conditions stipulated by InterMiles in this regard.
14. No substitutions or exchange of Offer, other than what is detailed in the communication sent to the Cardholders shall be allowed. However, ICICI Bank and InterMiles reserves the right to substitute and/or change the Offer or any of them, without any intimation or notice, written or otherwise to the Cardholders.
15. ICICI Bank holds out no warranty or makes no representation about the quality, delivery or otherwise of the goods and services offered under this offer. Any dispute or claim regarding the goods and services must be resolved by the Cardholders with InterMiles directly without any reference to ICICI Bank.
16. 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 / offer availed by the Cardholders.
17. ICICI Bank and InterMiles reserve the right to disqualify the Cardholders from the benefits if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the alliance or otherwise by use of the Credit Card.
18. The Offer is sponsored by the InterMiles and the Cardholders shall be bound by the terms and conditions stipulated by the InterMiles in this regard.
19. ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services.

20. The Offer is not available wherever prohibited and / or on products / services for which such alliances cannot be offered for any reason whatsoever.
21. Notwithstanding anything contained in this document, ICICI Bank shall not be held liable for any default or delay in performance of any obligation pertaining to these offers, due to unavoidable situations, beyond the reasonable control of ICICI Bank and not attributable to ICICI Bank including but not limited to fire, flood, casualty, epidemic or outbreak of any disease, lockout, strike, labour disputes, industrial action of any kind, unavoidable accident, national calamity, riot, Act of God, any enactment by a law-making authority or the act of any other legally constituted authority, changes in the applicable law, or default of third party or any cause or event arising out of or attributable to war, other than shortage or lack of money.
22. The Cardholders are not bound in any way to participate in this offer. Any participation is voluntary, and the offer is being made purely on a 'best effort' basis.
23. By entering this contest, the winner agrees to the use of his/her name in any publicity material. Any personal data relating to the winner or any other Cardholders shall be used solely in accordance with current data protection legislation and will not be disclosed to a third party.

InterMiles General Terms & Conditions

1. The Bonus InterMiles are not transferable to another individual. The Bonus InterMiles cannot be exchanged with the cash or cash equivalents.
2. The Cardholders should be a resident and citizen of India.
3. In case of any disputes related to the Offer, the decision of JPPL will be final and binding and such decision shall be non-contestable for any reason whatsoever.
4. JPPL reserves the right to not award bonus InterMiles under this scheme to any person if InterMiles determines (at its sole discretion) that such person is engaged in any fraudulent or deceitful activities.
5. JPPL reserves the rights to change, amend, withdraw, and/or alter any of the terms and conditions of this offer at any time without prior notice of giving any reasons.
6. All other terms and conditions pertaining to the InterMiles loyalty programme will apply.
7. Offer is subject to the applicable rules and regulations as may be in force in the respective jurisdictions/ state and JPPL shall not be liable for any loss or damage whatsoever that maybe suffered or for any personal injury that may be suffered by any person, directly or indirectly, including by use or non-use of products/ services under this promotional Offer.