

CAMPAIGN FOR ROAMING CURRENT ACCOUNT (RCA) TERMS & CONDITIONS

These terms and conditions and the terms (“**Terms**”) apply to and regulate the “ RCA Campaign” (“**the Campaign**”).

1. **Definitions:**

In these Terms, which expression shall include all amendments and modifications made thereto from time to time) the following words and phrases have the meaning set below unless the context indicates otherwise:

- “**The Campaign**” shall mean the RCA Campaign to be run by ICICI Bank Limited during the Campaign Period.
- “**Campaign Period**” shall mean the period from May 1, 2006 to March 31, 2007 both dates inclusive.
- “**Accounts**” for the purpose of this Campaign shall be mean Roaming Current Accounts opened with ICICI Bank during the Campaign Period.
- “**Account holders**” shall mean the persons authorized and responsible for conducting operations in the Accounts.
- “**Primary Terms and Conditions**” shall mean the terms and conditions applicable to Roaming Current Accounts as available on the site www.icicibank.com and as intimated to the Account holders from time to time.
- “**Waiver Period**” shall mean a period of three (3) calendar months from the month of opening of the Account, or such other time period as may be decided by ICICI Bank, during which period the benefits under the Campaign are available to the Account holder.
- “**Quarterly Average Balance**” shall mean the average balance to be maintained for Roaming Current Accounts as notified by ICICI Bank Ltd. from time to time.

2. **Eligibility and Campaign Benefits:**

- The benefits of the Campaign shall be available to the Account holder during the Waiver Period for the Accounts opened during the Campaign Period. To be eligible for the Campaign, the Account holder should have successfully opened and funded the Account and complied with all formalities with ICICI Bank during the Campaign Period.
- Under the Campaign, the charges for the following services relating to the Account shall be waived off for the Waiver Period at the absolute discretion of ICICI Bank (“**Campaign Benefits**”);
- Fund Transfer / Real Time Gross Settlement (RTGS) / National Electronic Fund Transfer (NEFT) / Electronic Fund Transfer (EFT)
- Anywhere Cash Deposit charges
- Denomination Charges for local and anywhere cash deposit (50% waiver applicable)
- Cheque Book Charges – Local & Multicity cheques

- DD / PO Charges (Drawn on ICICI Bank Locations only)
- Mobile / Internet / Phone Banking
- Local Cheque Collection – At Non Base branch
- Multicity Cheque Payment

- For all Accounts opened during the Campaign Period, the Campaign Benefits would be applicable for a period of three (3) calendar months from the month of opening of the Account. The three (3) calendar months would include the month in which the Account was opened.

- At the end of the three (3) month period normal charges as applicable for the Account variants, at that time, would be levied on the Accounts.

- The Campaign Benefits shall be available to Accounts opened under Roaming Current Account variant categories of Standard, Classic, Premium, Gold, Gold Plus and Platinum only. Accounts opened under any other category are not eligible for the Campaign Benefits.

- Existing Account holders opening new accounts are not eligible for participation in the Campaign or for availing the Campaign Benefits.

- This Campaign Benefits cannot be combined with any other scheme and benefit campaign. The Campaign Benefits under the Campaign are not transferable and substitution shall be given. ICICI Bank reserves the right to change any of the Campaign Benefit at its sole discretion with any notice.

- Extension of the Campaign Period or the Waiver period shall be at the sole discretion of ICICI Bank.

3. Other Terms & Conditions:

- The Campaign and opportunity for the Account holder to participate in the Campaign are entirely voluntary and it is understood, that the participation by the Account holder in the Campaign and opening of Account by the Account holder shall be deemed to have been made on a voluntary basis. It is further understood that the Account opened by the Account holder is not being made solely because of the Campaign Benefits.
- The participation in the Campaign by opening an Account shall be deemed to be acceptance of all the terms and conditions governing the Campaign.
- The Campaign and Campaign Benefits are subject to applicable Indian laws. All disputes are subject to the exclusive jurisdiction of the competent courts/tribunals of Mumbai. However, ICICI Bank reserves the right to approach any other court or tribunal of competent jurisdiction.

- All communication in relation to the Campaign or Campaign Benefits should be addressed to "corporatecare@icicibank.com".
- In all matters relating to the Campaign, the decision of ICICI Bank shall be final and binding in all respects.
- The Terms contained herein shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Roaming Current Account and all other terms and conditions governing the Campaign Benefits. However in case of any inconsistency between Primary Terms and Conditions governing the Roaming Current Account and all other terms and conditions governing the Campaign Benefits and the Terms contained herein, the Terms shall prevail. Notwithstanding anything contained herein, opening of Accounts shall be at the sole discretion of ICICI Bank.
- The Campaign Benefits are not available wherever the same is prohibited and/or cannot be offered or for any reason whatsoever. The Campaign Benefits offered under the Campaign are subject to applicable laws and such other terms and conditions as may be stipulated by ICICI Bank.
- ICICI Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the Terms, Campaign Benefits, Waiver period etc. ICICI Bank shall not in anyway be deemed to be making any representation whatsoever in connection with any Campaign Benefit and shall not be responsible in any way whatsoever for the same.
- ICICI Bank reserves the right to modify/ change all or any of the Terms contained herein without assigning any reasons or without any prior intimation whatsoever. ICICI Bank also reserves the right to discontinue the Campaign without assigning any reasons or without any prior intimation whatsoever.