

These Terms and Conditions (the "Terms") apply to and regulate the ICICI Bank 'Manchester United Credit Card' and are in addition to and not in derogation of the Terms and Conditions governing the Credit Card facilities of ICICI Bank (the "Primary Terms and Conditions"), as available on www.icicibank.com. To the extent of any inconsistency between these Terms and the Primary Terms and Conditions, these Terms shall prevail. Terms used in capitalised form, however not defined herein under, shall have the meaning assigned to them under the Primary Terms and Conditions.

1. DEFINITIONS:

In the 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) "**Application**" shall refer to the application made by a customer to ICICI Bank requesting for the issuance of the Manchester United Credit Card. The Application shall be in the format as prescribed by ICICI Bank and shall form an integral part of the Terms.
- b) "**Manchester United Credit Card**" shall mean Manchester United Platinum and Signature credit cards issued by ICICI Bank.
- c) "**Cardholder**" shall mean a person who applies for the Manchester United Credit Card and is issued a Manchester United Credit Card subject to the Primary Terms and Conditions and Terms as specified herein.
- d) "**Website**" shall mean Manchester United Credit Card website hosted at www.icicibank.com.

2. PAYBACK POINTS BY ICICI BANK REWARDS FOR MANCHESTER UNITED CREDIT CARDS:

- a) Bonus match day points will be earned on days when Manchester United plays a premier league match.
- b) The match dates will be the fixture dates as on time of release by Premier League.
- c) Any change in match date later will not affect the dates on which bonus points will be earned by the Cardholder
- d) On the day of the match, Cardholder will receive points which are same as points earned on any other day and bonus points will be credit to the Cardholders account in 90 days from end of the month in which the match is played.
- e) For further details on Payback Points calculations, please visit: www.icicibank.com
- f) For avoidance of doubt, match dates will be considered in the below manner and from the following fixtures

Manchester United Fixtures		
Sr. No.	Date	Fixture
1	10-Aug-18	Leicester City
2	19-Aug-18	Brighton and Hove Albion
3	27-Aug-18	Tottenham Hotspur
4	01-Sep-18	Burnley
5	15-Sep-18	Watford
6	22-Sep-18	Wolverhampton Wanderers
7	29-Sep-18	West Ham United
8	06-Oct-18	Newcastle United
9	20-Oct-18	Chelsea
10	27-Oct-18	Everton
11	03-Nov-18	A.F.C Bournemouth
12	10-Nov-18	Manchester City
13	24-Nov-18	Crystal palace

14	01-Dec-18	Southampton
15	05-Dec-18	Arsenal
16	08-Dec-18	Fulham
17	15-Dec-18	Liverpool
18	22-Dec-18	Cardiff City
19	26-Dec-18	Huddersfield Town
20	29-Dec-18	A.F.C Bournemouth
21	01-Jan-19	Newcastle United
22	12-Jan-19	Tottenham Hotspur
23	19-Jan-19	Brighton and Hove Albion
24	29-Jan-19	Burnley
25	02-Feb-19	Leicester City
26	09-Feb-19	Fulham
27	23-Feb-19	Liverpool
28	26-Feb-19	Crystal palace
29	02-Mar-19	Southampton
30	09-Mar-19	Arsenal
31	16-Mar-19	Manchester City
32	30-Mar-19	Watford
33	06-Apr-19	Wolverhampton Wanderers
34	13-Apr-19	West Ham United
35	20-Apr-19	Everton
36	27-Apr-19	Chelsea
37	04-May-19	Huddersfield Town
38	12-May-19	Cardiff City

3. WELCOME GIFT:

- a) Manchester United Platinum Cardholders will receive the welcome gift on payment of joining fees and carrying out at least one transaction of an amount greater than or equal to Rs. 1,000/- per month for the first three months on board.
- b) Welcome gift for Manchester United Platinum credit card will be dispatched within 30 working days from the day customer has become eligible.
- c) The start date of month on board for each Cardholder will be the card set-up date. Cardholders can enquire about set up date by contacting customer care.
- d) Months will be calculated as 30 days each.
- e) Welcome gift for Manchester United Signature Cardholders shall be dispatched within 30 working days from the 15th day of the month succeeding the month in which the joining fee for the Manchester United Signature Credit Card is levied.

4. TOP MONTHLY SPENDERS:

- a) Below transactions will not be considered as valid transactions for the purpose of this Offer: Cancelled transactions, cash withdrawals at ATMs or ICICI Bank branches, void transactions, fuel payment, tax payments, mutual fund purchase, wallet transactions or any transactions done for commercial or business purposes.

- b) Top 70 spenders each month among Manchester United Credit Card customers will win Manchester United branded t-shirt.
- c) The computation of top 70 spenders of each month shall commence from the month of September, 2018 for the successful transactions made during that month using Manchester United Credit Card.
- d) SMS "MU TYPE S/M/L/XL/XXL" to 5676766 to reserve the size of your Manchester United branded t-shirt. Such SMS shall be sent by the Cardholder from the Cardholder's registered mobile number with ICICI Bank.
- e) Non-registration of size by the Cardholder will result in disqualification from this campaign.
- f) Top 70 spenders t-shirt size will be based on availability. Notwithstanding anything, ICICI Bank shall have the final authority with respect to the size and delivery of the t-shirt.
- g) Month refers to calendar month.
- h) T-shirts shall be delivered to the eligible Cardholder within 90 days from the end of the month for which the Cardholder is a top spender.
- i) ICICI Bank will attempt to call on registered mobile number for announcing to the winners and registering their preferred t-shirt size. If winner is not available, they will be considered in the next batch of Top 70 spenders of the month calling list a month later.
- j) The top spending Cardholder in each month on Manchester United Credit Cards shall be given a Manchester United branded signed jersey.
- k) The top spending Cardholder in each month will get a Manchester United branded signed jersey and a match ticket, despite the Cardholder being one of the top 70 spenders for the same month. Choice of match and jersey size will be based on availability and shall be provided at the sole discretion of ICICI Bank.
- l) This Offer is applicable on both Manchester United Platinum & Manchester United Signature Credit Cards.
- m) Delinquent Manchester United Platinum or Manchester United Signature Cardholders shall not be eligible for this Offer.
- n) 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.

6. NOTIFICATION OF CHANGES AND OTHER PROVISIONS:

- a) ICICI Bank shall have the absolute discretion to amend or supplement the Terms, the features and benefits offered on the Manchester United Credit Card including, without limitation, changes which affect interest rates or methods of calculation, at any time.
- b) ICICI Bank shall notify / communicate the amended Terms by hosting the same on ICICI Bank's website or in any other manner as decided by ICICI Bank. The Cardholder shall be responsible for regularly viewing these Terms, including amendments thereto as may be posted on ICICI Bank's website and shall be deemed to have accepted the amended Terms by continuing to use the Manchester United Credit Card.
- c) The Manchester United Credit Card and the Cardholder's obligations under these Terms shall not be assigned. ICICI Bank may transfer its rights under these Terms. Use of the Manchester United Credit Card is subject to all applicable rules and customs of any clearing house or other association involved in transactions. ICICI Bank does not waive its rights by delaying or failing to exercise them at any time. If any provision of the Terms is determined to be invalid or unenforceable under any rule, law or regulation of any governmental agency, local, state or federal, the validity or enforceability of the other provisions of the Terms shall not be affected.
- d) 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.