

Detailed Terms and Conditions for Preferential Rate up to 20 Paise Offer

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These terms and conditions governs the **"Get Preferential rate up to 20 (twenty) paise on your online Transaction on Money2World"** offer which is being made by ICICI Bank Limited, India ("ICICI Bank") to its customers. The customers shall receive the email communication of the Offer (*as defined hereinafter*) on their registered email Id. The participation in this Offer by the customers shall be governed by the Money2World (M2W) terms & conditions present on www.money2world.com & terms and conditions envisaged herein ("**Terms and Conditions**").

I. Definitions:

1. **"Participant"** refers to the ICICI Bank resident savings account holder and foreign national account holder (foreign nationals only who repatriate their salary overseas) who transacts successfully through the Money2World services on internet banking.
2. **"Transaction"** refers to fund transfers overseas made by the Participants through the Money2World services on internet banking during the Offer Period.
3. **"Successful Transaction"** refers to the Transaction where the beneficiary's bank account has been credited/ funds are disbursed to the beneficiary as per instructions given by the Participant.
4. **"Void Transactions"** refers to the Transaction where beneficiary's bank account has not been credited/funds have not been successfully disbursed to the beneficiary as per the instructions given by the Participant.
5. **"Offer Period"** refers to the time period of the Offer, valid from April 26, 2021 till May 31, 2021, 23.59 Hours IST (Indian Standard Time), both days inclusive.
6. **"Offer"** refers to preferential rate up to 20 (twenty) paise when Participants transfer funds overseas through Money2World during the Offer Period.
7. **"Promo Code"** refers to code "APR20P" which needs to be entered in the Promo Code field on Money2World to avail the benefit of 20 (twenty) paise preferential rate on Money2World rate and is applicable only for transactions initiated under the foreign currency – USD,AED,EUR, GBP, CHF, CAD, AUD, SGD, JPY,QAR. And code "APR15P" which needs to be entered in the Promo Code field on Money2World to avail the benefit of 15 (fifteen) paise preferential rate on Money2World rate and is applicable only for transactions initiated under the foreign currency – NZD,HKD, DKK, SAR,OMR, PLN, BHD.
8. **"Primary Terms and Conditions"** shall mean the terms and conditions applicable to the savings bank account.
9. **"Website"** refers to Money2World portal for sending funds to an overseas account online.

All capitalized terms used but not defined herein shall have the respective meanings prescribed to them in the Primary Terms and Conditions. These Terms and Conditions shall be in addition to and not in derogation of the Primary Terms and Conditions. To the extent of any inconsistency between these Terms and Conditions and Primary Terms and Conditions, these Terms and Conditions shall prevail.

II. Offer Construct:

1. To participate in the Offer, the Participant shall be required to transfer money successfully with their ICICI Bank savings account through the M2W services on internet banking during the Offer Period in due compliance with the terms and conditions governing M2W, available at the Website - https://m2wnet.icicibank.co.in/STAR_M2W/tAndCShowonReg.action?ajaxXmlData=
2. By participating in the Offer, the Participant agrees to be bound by the Primary Terms and Conditions, these Terms and Conditions and the terms and conditions governing M2W (which may be amended or varied at any time by ICICI Bank with or without notice) and by ICICI Bank's decisions, which shall be deemed to be final and binding in all matters pertaining to the Offer.

III. Offer Criteria:

1. Offer is valid only for those Participant(s) whose Transaction is in the Offer Period (Participant may or may not have transacted from the same ICICI Bank resident savings account before the Offer Period).
2. Offer is valid if the Participant successfully sends money with Money2World services through ICICI Bank internet banking, as mentioned in the email communication.
3. The Successful Transaction with Money2World services through ICICI Bank internet banking should be completed within the Offer Period, subject to Transaction amount of the Participant being greater than foreign currency 100 in accordance with the terms and conditions governing the usage of services offered by M2W as set out in the Website.
4. Offer eligible only to customers who enter the Promo Code while initiating the transaction on Money2World

IV. Offer Terms and Conditions:

| Preferential rate | Currencies | Promo Code |
|-------------------|--|------------|
| 20 paise | USD, EUR, CAD, AUD, GBP, SGD, AED, CHF, JPY, QAR | APR20P |
| 15 Paise | NZD, HKD, DKK, SAR, OMR, PLN, BHD | APR15P |

*Not applicable for Currencies - SEK, THB, ZAR, NOK

*Minimum Transfer Amount –

Minimum Transaction value in foreign currency should be 100 through ICICI Bank Internet banking on Money2World

For example –

- a. If customer does transaction for USD 5,000 in the month then he will be eligible the offer if he enters the promo code "APR20P".
 - b. If customer transfers HKD 5000 and enters promo code APR20P he will not get the benefit.
 - c. If customer transfers ZAR 10000 and enters promo code APR20P, he will not be eligible as per the offer Terms & Conditions.
1. Offer applicable only on successful Transaction(s) raised through the Money2World service using ICICI Bank internet banking. The Offer is not valid for failed/cancelled/rejected/recalled/returned Transactions.
 2. Participant needs to enter the Promo Code while booking the Transaction and click on APPLY button next to the Promo code field only then will the Promo code be applied
 3. The Offer cannot be clubbed with any other Offer. The Offer is non-transferable, non-binding and non- encashable.
 4. Any person availing of the Offer shall be deemed to have accepted the terms and conditions mentioned herein.
 5. Participation in the Offer by the Participant is on a voluntary basis.
 6. Only those Participants who receive the Promo Code on their registered email ids during the Offer Period are eligible for the Offer.
 7. No substitutions other than what is detailed in the communication sent to the Participant shall be allowed. However, ICICI Bank reserves the right to substitute and/or change the Offer amount, without any intimation or notice, written or otherwise to the Participant.
 8. In all matters relating to the Offer, the decision of ICICI Bank shall be final and binding in all respects.
 9. No queries will be entertained 90 (ninety) days after the closure date of the Offer.

V Terms and Conditions prescribed by ICICI Bank:

1. Under this Offer, upon compliance with the conditions mentioned above, the Participant/s shall be entitled with preferential rate as per the Offer.
2. In case there is more than one Offer available simultaneously, no two Offers can be combined by the Participant. It shall be entirely at the discretion of ICICI Bank to consider any exceptions to the above.
3. Any tax or other liabilities or charges payable to the government or any other statutory authority/body, which may arise or accrue to the Participant due to the provision of the Offer, shall be to the sole account of the Participant. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Participant.
4. ICICI Bank reserves the right to modify/change all or any of the terms and conditions governing the Offer. ICICI Bank also reserves the right to discontinue the Offer without assigning any reasons whatsoever.
5. The Offer and the opportunity to participate therein are entirely voluntary. Participation in this Offer shall be deemed to be acceptance of all the Terms and Conditions governing the Offer.

6. The Offer enumerated herein shall be non-transferable and / or non-negotiable. ICICI Bank reserves the right to change the amount/preferential rate under this Offer at any point of time without informing the Participant/s.
7. The Offer is not available wherever prohibited and / or cannot be offered for any reason whatsoever. ICICI Bank shall be entitled, at its sole discretion, to cancel the Offer to any Participant where such prohibition is applicable and / or cannot be offered for any reason whatsoever.
8. ICICI Bank shall not be obliged to make any public announcements to intimate the Participant/s of the award of the Offer hereunder.
9. The Offer shall be governed by applicable Indian laws. All disputes arising under this Offer are subject to the exclusive jurisdiction of the competent courts of Mumbai. However, ICICI Bank reserves the right to approach any other court or tribunal of competent jurisdiction.
10. All communication should be addressed to ICICI Bank NRI Services, ICICI Bank Limited, ICICI Bank Towers, Bandra Kurla Complex, Mumbai 400 051 or email at nri@icicibank.com.
11. The Terms and Conditions of the Offer shall be in addition to and not in substitution/derogation to the terms and conditions governing the usage of the services offered by M2W as set out in the Website..
12. Request for extension of expiry date or re validation of used/expired key would not be considered.
13. Reminder mails will not be sent to Participants by ICICI Bank.
14. For Void Transactions, no Offer will be given.
15. ICICI Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the Promo Code under the Offer provided by the concerned Money2World services.
16. The existence of a dispute, if any, regarding the Offer shall not constitute a claim against ICICI Bank and shall be addressed directly by the concerned Money2World services.
17. 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 products or services availed by Participants under the Offer offered provided by the concerned Money2World services.
18. ICICI Bank shall not be held liable for any delay or loss that may be caused in the application of the Promo Code
19. ICICI Bank reserves the right to disqualify Participants 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 Offer or otherwise by use of the Website.
20. If the Participant ceases to be a Participant at any time during the currency of the Offer Period, all the benefits under the Offer shall lapse and shall not be made available to the Participant.