



**Welcome to the
world of ICICI Bank**

***ICICI Bank
Companion Card***
- User Guide

Welcome ABOARD

Dear Cardholder,

We are glad to welcome you to the ICICI Bank Companion Card family.
A Card that helps you manage your expenses hasslefree.

The power-packed ICICI Bank Companion Card enables you to load money instantly and use it across merchants, ATMs and ecommerce.

For information and benefits of your ICICI Bank Companion Card, please read this [User Guide](#).

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1. Activation and Usage

Your Companion Card gets activated as soon as it is loaded with the amount availed by you.

Once your Companion Card is activated, it can be used for:



Transactions at
merchant
outlets



Online
transactions



Cash at ATMs
across India

1.1 Using your Companion Card at merchant outlets

01

Merchant dip/
swipes
Companion Card
at Point of Sale
(POS) terminal
and enter the
invoice amount.

02

Enter 4-digit
ATM PIN (only
applicable at
Chip and PIN
enabled
terminals)

03

Sign on the
merchant
copy
of transaction
slip.

04

Collect your
Companion Card,
customer copy of
transaction slip
and purchase
invoice.

1.2 Using your Companion Card to withdraw cash at Indian ATMs

01

Use your
Companion
Card at ATMs

02

Enter your
4-digit ATM
PIN

03

Select - Cash
withdrawal/
Balance enquiry

04

Select type of
account

05

Collect your
Card and cash
(and/or receipt,
if applicable)

1.3 Using your Companion Card for online transactions

01

Activated your card through iMobile pay app or internet banking for online transactions

02

Log on to the merchant website

03

Select Debit Card as the mode of payment

04

Enter Card details and billing information

05

Confirm to make payment

Please Note:

- The cash withdrawal limit may vary across ATMs. These limits may be less than the limits set by ICICI Bank Companion Card (refer schedule of charges).
- In case of 3 incorrect PIN attempts, your Card will be disabled. You can re-activate your Card by calling Customer Care.
- If you enter the incorrect PIN thrice, some ATMs may retain your Card and you may need to contact the ATM operator to collect your Card. In such cases you can call Customer Care to avail a replacement card.

2. Reload your Companion Card

You can reload your Companion Card multiple times* online using ICICI Bank Savings Account. You can continue to reload and reuse your Card till the expiry date.



* Please visit schedule of charges for more information

2.1 Steps to reload your Companion Card

Reload through iMobile App* using your ICICI Bank Savings Account

Login to
iMobile app

Select Cards &
Forex section

Click on
Companion cards

Select the Card
to be reloaded
Click on 'Reload'

Enter the
requisite details

Card will be
reloaded instantly

* Service available only to ICICI Bank Savings Account holders. The Savings Account used to reload the Card must belong to the Cardholder only.

Some of the most useful functions in the iMobile Pay app are



1. Reset PIN

Cards and
Forex



Companion
Cards



Reset Pin

2. Enable/Disable ecom/POS/ATM

Cards and
Forex



Companion
Cards



Transaction
Settings

3. Block/Unblock card

Cards and
Forex



Companion
Cards



Block /
Unblock

**4. To change status
from passive to active**

Cards and
Forex



Companion
Cards



Passive /
Active

5. Statement

Cards and
Forex



Companion
Cards



Detailed
statement

**6. Update
information**

Cards and
Forex



Companion
Cards



Update Contact
Information

3. Schedule and Charges



Schedule of Charges:

Transaction Description	Min Amt Per Transactions	Min Amt Per Transactions	Daily Amt
ATM Cashwithdrawal	₹ 100	₹ 10000	₹ 10000
E-commerce Payment	0	₹ 50000	₹ 50000
POS Purchase	0	₹ 50000	₹ 50000
Cash at POS	₹ 1	₹ 2000	₹ 2000

Maximum load amount | ₹ 100000

Minimum load amount | ₹ 50

Offus cash withdrawl fee | ₹ 20

Offus balance enquiry fee | ₹ 8.5

Card replacement fee | ₹ 199

Companion Card annual Fee | ₹ 249

Companion+ Card annual Fee | ₹ 449

4. Do's and Don'ts



Do's

Report the loss of your Card immediately, by calling our Customer Care.

Please block your Card temporarily when not in use for a long time, to prevent misuse.

SMS alert facility is available only on Indian GSM/CDMA mobile phone numbers.

Check if additional fees for ATM transactions is levied by the bank owning the ATM used for transaction.



Don'ts

Do not use your Companion Card for pre-authorisation, initiating rentals while checking in at hotels or for making purchases via Telephone/ E-mail or in any other 'Card not present' situation.

Do not share your PIN with anyone

Do not take help from a stranger while in an ATM

Do not refresh/ close the window while the transaction is in process during online transactions.

5. Important Security Tips



- Do not hand over your Companion Card, or disclose your PIN to anyone.
- If you lose your Companion Card, block your card immediately by logging into iMobile or by calling our Customer Care.
- To raise a request for a replacement card, you can call our Customer Care.
- RESET your PIN as soon as you receive your replacement card
- Never allow your card to go out of sight, especially at hotels and restaurants. Swipe the card in your presence.
- While transacting at ATMs, ensure that there is no suspicious device on the Card slot of ATM. It could be a skimmer, do not transact on such ATMs.

Chip and PIN security for your Companion Card

- Your Chip and PIN enabled Companion Card comes with an embedded microchip which provides additional security against counter feiting/ duplication of the card.
- The Chip card comes with an additional layer of security in the form of a Personal Identification Number (PIN).
- The PIN is required in order to make transactions at merchant outlets, ATMs and for the first time log into your online Self Care portal. Please note that not all terminals will ask for the PIN.

Card Usage Related

- 1. Are there any charges for the usage of my ICICI Bank Companion Card?**

There is no charge levied on the usage of the card at any Merchant Establishment or at ICICI Bank ATM for checking your balance or withdrawing cash. However, balance inquiry and cash withdrawal done from any bank ATM other than ICICI Bank shall attract charges. Please visit www.icicibank.com for detailed charges.
- 2. Can I add funds to my ICICI Bank Companion Card?**

Funds can be added to your ICICI Bank Companion Card through iMobile Pay or Internet Banking. There is no restriction on the number of re-loadings on a card. However maximum amount that can be loaded on your card is ` 100000.
- 3. Where can I check the balance on the card?**

You can check the balance on the card with the help of the below options:

 - By logging in to iMobile Pay or Internet Banking using your user ID and password
 - By calling our Customer Care
 - At any Visa enabled ATMs in India
- 4. Where can I get details of the last transactions that I have made using the ICICI Bank Companion Card?**

You can also log in to your account in iMobile Pay app or Internet Banking using your User ID and Password Alternately, information on the last 10 transactions is available on our Customer Care numbers present on the backside of this manual.
- 5. Do I need to keep a minimum balance on the Card?**

There is no need to keep minimum balance on the Card. However, keeping a healthy balance on your Card will help you use it in the case of an emergency.
- 6. What is the maximum value that I can spend on a retail transaction per day?**

The maximum value that you can spend on a retail transaction per day is ` 25,000, including maximum cash withdrawal limit.

ATM Usage Related

- 1. How do I withdraw cash from an ATM using ICICI Bank Companion Card?**

To withdraw cash from an ATM, first look for the "Visa" or "Plus" logos on the ATM. At an ATM where the logo is present:

 - Insert the card in the card slot as advised on the ATM panel. The ATM will ask you for your PIN
 - Enter the ATM PIN of your card. Once your ATM PIN is validated, the machine will prompt you to enter the amount of cash you wish to withdraw
 - Enter the amount of cash you need. If your ICICI Bank Companion Card has sufficient funds, the machine will dispense the requested cash.
- 2. What is the minimum and maximum amount that I can withdraw in a single transaction from an ATM?**

The minimum amount that you can withdraw is ₹ 100, and thereafter, withdraw amount in multiples of 100. You can withdraw a maximum of ₹ 15,000 per day or the entire amount on the card (in multiples of 100) whichever is less at an ATM or as specified by the respective ATM withdrawal limit
- 3. Can an ATM be used to check the amount of funds remaining on the Companion Card?**

Most ATMs have the facility to check the balance on the card.
- 4. Does an ATM receipt show the amount withdrawn and the balance available?**

The withdrawal slip generally indicates the amount withdrawn.
- 5. What if I forget the ATM PIN of the Card?**

If you forget your PIN, you can generate a new PIN with the help of the below options: -

 - Logging in to iMobile Pay app or internet banking using your user ID and password
 - Calling our Customer Care

Card Security Related

1. Is ICICI Bank Companion Card a secured Card?

ICICI Bank Companion Card comes with a 3D secure and Chip & PIN technology which provides enhanced security for online payments. To ensure maximum security, as soon as you get your ICICI Bank Companion Card, you need to sign in the signature panel present on the reverse of the card. Every time you use your card, you need to sign on the charge slip (produced by the Electronic Data Capture machine at the time of purchase) to complete transaction at Merchant Outlet. The Merchant shall match this signature with the signature present on the back of your card ensuring maximum security against unauthorized usage of your card.

2. What happens if my ICICI Bank Companion Card is lost or stolen or used without my permission?

If your ICICI Bank Companion Card is lost or stolen, you will need to report it to our Customer Care numbers provided on the back of this manual, immediately so that your Card can be blocked, thus preventing any further misuse. We will then provide you with a replacement card, post debiting the replacement fee of ₹ 199 Plus GST.

ICICI Bank Companion Card User Manual

Congratulations on becoming the proud owner of ICICI Bank Companion Card. Your Card is simple to use and can be used like a Debit Card for cash withdrawals and making payments at Merchant Location. It is a re-loadable Card which is loaded in advance. You can use it as often as you like to buy goods and services up to the balance available on the Card. The Card has a validity of 5 years. Each time you use your Card, we will deduct the amount of the transaction you have made from the remaining value of the card. You can keep track of the available balance on your Card by logging in to your account in iMobile Pay or internet banking using your user ID and password. As an ICICI Bank Companion Card customer, you will enjoy a range of facilities and privileges that are designed to cater to your needs.



Features and benefits of ICICI Bank Companion Card



Wider Acceptability: Card can be used at more than 8 lakh merchant establishments across India.



Portable: It gives you the convenience to access funds anytime and anywhere.



Cash withdrawal facility: Get access to cash by using Card at ATMs of any bank that accepts Visa cards.



Transactions at POS terminals: You can use this card for your transactions at Point of Sale terminals



Ecommerce facility: Enjoy the convenience of doing online transactions instantly using your Companion Card



Safe and secure: This card comes with secured EMV Chip and PIN technology which offers more security and is a safer option over cash.



Customer Service: ICICI Bank Customer Care available to resolve all your queries.



Lost Card Issuance: Your Card comes with a zero lost card liability and an option to get a replacement card, if the Card is lost.



Offers: A variety of offers are available for our valuable Companion Card customers in our website(www.icicibank.com)

About your ICICI Bank Companion Card

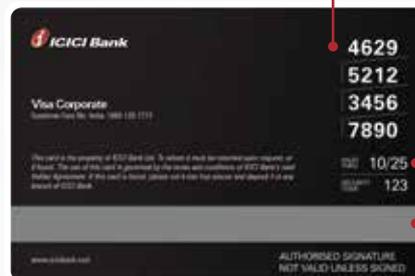
EMV Chip: Your Card comes with an embedded chip which provides additional security against counterfeiting/ duplication of the card. Your chip card comes with an additional layer of security in the form of a Personal Identification Number (PIN). The PIN is required in order to do transactions at merchant outlets, ecommerce transactions and ATMs. Not all terminals will ask for PIN.

Card Number: Your special number is embossed on your card. Please quote this number in all your correspondence with us, so that we can attend to you quickly.

Validity: Your card is valid from the day you receive it till the last day of the month printed on it.

Magnetic Stripe: This has a built-in security feature. Please DO NOT expose it to magnetic fields.

This section is important for you to know your ICICI Bank Companion Card well and familiarize yourself with the Card.



Also, please DO NOT: Bend the Card • Expose it to electronic gadgets • Expose it to direct sunlight • Keep the Card in the near magnetic field
Please DO: Keep your Card safely so that you don't misplace it.

Card Usage Details

ATM usage

Your ICICI Bank Companion Card can be used as a debit card at any bank ATM accepting Visa Cards. Use it at any ICICI Bank ATM for cash withdrawals, up to the balance available on the Card. A Personal Identification Number (PIN) will be issued to you separately for using your ICICI Bank Companion Card at the ATMs. Please memorize the PIN and destroy the mailer for security reasons. If you forget your PIN, you can generate a new PIN by logging in to your account in iMobile Pay app or internet banking using your user ID and password. Alternately, you can also reset your PIN by calling our Customer Care.

Merchant Establishment usage

Your ICICI Bank Companion Card can be used at any Merchant Establishment that has electronic Card machine for processing payments made through any Card. A charge slip containing details like billing amount, card number, etc. will be provided to you at the time of any transaction made using your ICICI Bank Companion Card. Please check the transaction details and sign on the charge slip as exactly as signed on the back of your ICICI Bank Companion Card.

Frequently Asked Questions about ICICI Bank Companion Card

Card basics related:

1. What is ICICI Bank Companion Card?

ICICI Bank Companion Card is a magnetic stripe-EMV Chip & PIN based re-loadable Prepaid Card, which is loaded in Indian Rupees. You can use this card to shop at various merchant outlet terminals accepting Credit/ Debit Cards. You can also use this card for online transactions.

2. Where can I use my ICICI Bank Companion Card?

ICICI Bank Companion Card can be used at any Merchant Establishment accepting Visa Cards or to withdraw cash at any bank's ATM. You can also use this card for online transactions.

3. How soon after I get my ICICI Bank Companion Card can I use it?

Your Card is activated and ready to use as soon as you successfully load it for the first time.

4. How long is my ICICI Bank Companion Card valid for?

The validity of the card is 5 years from the date of issue i.e. 'Valid From' as printed on the card.

5. What does a Companion Card kit contain?

ICICI Bank Companion Card kit contains the following:

- EMV Chip & PIN enabled card
- Welcome letter
- User Manual
- Envelope: With the following instruction on the seal "ACCEPT PACKAGE ONLY IF SEAL INTACT. DO NOT HANDOVER PACKAGE TO ANYONE"

6. What about the available balance on the card after the card has expired?

ICICI Bank intimates you one month prior to your card's expiry. You may opt for a renewal of your card or refund your residual balance.

Contact us

- For any Companion Card queries or issues, you can write to us at customer.care@icicibank.com
- You may also call our 24- hour* Customer Card numbers.

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