ICICI Bank Emeralde Private Metal Credit Card

Terms & Conditions

Contents

1. Taj Epicure Membership

Joining Benefit: Complimentary 1-year Taj Epicure Membership with exclusive benefits like complimentary night stay, discounts, perks and much more!

Steps to redeem the membership:

1. Visit: tajhotels.com/en-in/epicureprogram/bank/icicibank
2. Click on the 'ENROL NOW' button
3. Fill in the details as mentioned
4. Enter the Voucher Code and Voucher PIN received from ICICI Bank through SMS/e-mail and click on 'SUBMIT'
5. The Membership will be dispatched to the address entered in the form as per Step 3 while signing up.

Terms and Conditions:

a) This Membership is applicable for Primary Cardmembers only, with a 1-year validity from the date of issuance
b) This Membership can be redeemed within the validity period mentioned in the voucher code SMS/e-mail received from ICICI Bank
c) For more details on how to avail the offer and other terms and conditions, please visit: tajhotels.com/en-in/epicureprogram/terms-and-conditions/iciciBank

2. Joining and Annual Bonus Reward Points

a) <12,500> ICICI Bank Reward Points as Joining and Annual Bonus. These points are credited in your Reward Account once every year upon <45> days of fee realisation and card activation. The value of 1 ICICI Bank Reward Point is ₹ <1>.

b) ICICI Bank Reward Points can be tracked and redeemed through the iMobile application and Internet Banking across categories, from movie and travel vouchers to lifestyle products, mobiles and appliances.

Steps to redeem your ICICI Bank Reward Points:

Internet Banking

Log in to Internet Banking > Cards & Loans > Credit Card > Reward Points

iMobile app

Log in to iMobile > Go to Cards & Forex > Select card number > Click on 'Redeem Now'

For redeeming Rewards against outstanding, call Customer Care at 1800 1080.

3) EazyDiner Prime Membership

Joining and Annual benefits: Complimentary <12>-month EazyDiner Prime Membership. The Membership will be renewed, subject to receipt of joining and annual fees for a year-on-year basis.

Steps to activate the Prime Membership:

1. Download the EazyDiner application

2. Sign up if you are a new customer or login if you're an existing customer

3. Select the <12>-month EazyDiner Prime Membership plan and click on 'Pay Now'

4. Apply the unique coupon code received from ICICI Bank via SMS/e-mail

5. Complete the purchase and activate your Annual Prime membership.

Terms & Conditions:

a) The Membership is applicable for a Primary Cardmember only, with a 1-year validity from the date of issuance

b) These vouchers are valid within the validity period mentioned in the voucher code SMS/e-mail received from ICICI Bank

c) The offer is valid for EazyDiner users only, so the user needs to register on EazyDiner

d) EazyDiner Prime membership cannot be refunded or claimed in cash

e) The EazyDiner Prime membership discount deal can be clearly identified on the restaurant screen. All restaurants with Prime deals will have a minimum of <25>% discount as specified in the deal. This is a restaurant discount and will be applied by the restaurant on your applicable bill amount. Please check your dining bill for the same when you receive the bill from the restaurant

f) Not all restaurants bookable on EazyDiner will have Prime deals or are available for payments on PayEazy. <25>% of Prime discounts are not available at non-Prime restaurants and similarly <25>% up to ₹ <1,000> OFF as an offer is not available at non-PayEazy restaurants. All restaurants are tagged accordingly as Prime, PayEazy or both on the EazyDiner app

g) Prime Membership would be applicable only in select restaurants. Similarly, payments using PayEazy can also be made at select restaurants only. <25>% guaranteed discount would be applicable at Prime enabled restaurants. Extra <25>% off up to ₹ <1,000> would be applicable on PayEazy enabled restaurants

h) All <1+1> deals as part of the Prime Membership are valid when a minimum of <2> guests are dining. Example: In case of 3 guests, 2 guests will be charged and 1 guest will eat for free; in case of 5 guests, 3 guests will be charged and 2 guests will eat for free

i) The restaurants and the offers are dynamic as we constantly improve the product, hence the offers at restaurants may change without any prior notice

j) The restaurants will be informed about the booking details along with applicable deals. Please update the restaurant about your reservation through EazyDiner upon

your arrival and show the booking message along with a deal to enjoy a hassle-free experience

k) EazyDiner shall not be liable for the experience at the partner restaurant, as they only assist in fulfilling the reservations with the special offers

l) EazyDiner shall not be liable if any restaurant is temporarily or permanently shut. In case there are any concerns, please call the EazyDiner VIP concierge line at <+91 7861004400>

m) The team at EazyDiner will make its best efforts to resolve an extreme situation if the restaurant denies the promised discount or refuses to accept the payment on the app. In case such an event occurs, please report it immediately during the dining time to the EazyDiner concierge at <+917861004400>. EazyDiner will not be responsible for cases reported post the dining time.

4) Milestone benefit: EaseMyTrip Air-Travel vouchers

a) EaseMyTrip Air Travel Vouchers worth ₹ <6,000> (Two vouchers worth ₹ <3,000> each) with annual spends of ₹ <8> lakh

b) You will receive the 1st EaseMyTrip voucher on spending ₹ <4> lakh and 2nd EaseMyTrip voucher on reaching spends of ₹ <8> lakh in an anniversary year.

Steps to redeem the voucher code for flight booking:

1. Go to www.easemytrip.com website or app

2. Select a flight as per requirement

3. Click on 'Book Now'

4. Enter the voucher code in the 'Have a coupon code' section on the website and in the 'Promo Code' section on the iMobile app

5. Proceed for payment of the reduced amount.

Terms and Conditions:

a) These vouchers are applicable for Primary Cardmembers only within the validity period mentioned in the voucher code SMS/e-mail received from ICICI Bank

b) These vouchers are valid for Easemytrip.com flight bookings only

c) Vouchers are valid for a one-time transaction only

d) Vouchers are non-cumulative

e) User must apply/quote the unique voucher number at the time of booking to avail the benefits

f) Any applicable convenience fee/processing fee/excess tour cost/government taxes shall be payable at the time of booking (Only if the package cost exceeds the voucher value)

g) If a voucher is lost or stolen, ICICI Bank will not be liable for replacement or compensation

h) These vouchers cannot be clubbed with any other ongoing offer discount/cash back/promotion run by EaseMyTrip.com

i) No additional discount/reduction in the price will be entertained other than the offer mentioned on the vouchers

j) If a purchase is less than the value of the voucher, then the customer can avail the discount up to the value of the purchase only. The balance voucher amount will be forfeited and the customer will have to pay ₹ <1> to complete the transaction

k) If a purchase is equal to the value of the voucher, then the customer will have to pay ₹ <1> to complete the transaction

l) If a purchase is more than the value of the voucher, then balance amount can be paid through Net Banking, Card (Debit/Credit Cards) and the Mobile Wallet

m) Confirmation of any booking will be subject to availability at the time of booking and will be governed by the standard booking terms and conditions of EaseMyTrip.com

n) EaseMyTrip is not liable to pay for any difference in fare/tariff between the date of the redemption request placement and the date of using the voucher during booking

o) No change or cash can be taken in exchange of this voucher

p) In case of cancellations, the voucher amount will not be refunded back to the customer

q) All the terms and conditions of the voucher as given hereof and standard terms and conditions, user agreement, privacy policy (subject to change) of EaseMyTrip as mentioned in the website easemytrip.com and the terms and conditions of the respective airline/hotel/resort/other service providers, shall be applicable to the customer

r) Any legal disputes whatsoever regarding any aspect of the promotion shall be handled in the jurisdiction of the courts in New Delhi only.

5) ICICI Bank Reward Points Programme:
a) Get <6> ICICI Bank Reward Points on every ₹ <200> spent at all eligible retail transactions
b) Value of 1 ICICI Bank Reward Point is up to ₹ <1>
c) ICICI Bank Reward Points will not be accrued for government services, tax, rent and fuel payments.

The Merchant Category Codes for each payment category are as mentioned below:

Categories	Merchant Category Code - Translation	Reward Points
Government Services	9405 - Intra-Government Purchases (Government only)	No Reward Points on these
	9222 - Fines	
	9399 - Government payments (not elsewhere classified)	
	9402 - Postal Services (Government only)	
	9211 - Court cost (including alimony and child support)	
	9311 - Tax payments	
Tax	7276-Tax Preparation Services	No Reward Points on these
Rent	6513 - Real Estate Agents and Managers	No Reward Points on these
Fuel	5541 – Service Stations (With or without Ancillary services)	No Reward Points on these
	5542 – Automated Fuel Dispensers	

d) ICICI Bank Reward Points on transactions converted into EMIs will be reversed
e) Redemption of Reward Points against statement balance (cashback redemption) is capped at <50,000> Reward Points, per Statement cycle
f) Reward Points are capped on the below categories:

1. Reward Points earned on Insurance transactions will be capped at <5,000> Reward Points, per statement cycle
2. Reward Points earned on grocery transactions will be capped at <1,000> Reward Points, per statement cycle
3. Reward Points earned on Utility transactions will be capped at <1,000> Reward Points, per statement cycle
4. Reward Points earned on Education transactions will be capped at <1,000> Reward Points, per statement cycle.

The Merchant Category Codes for each payment category are as mentioned below:

Categories	Merchant Category Code - Translation	Reward Points
Groceries	5331 - Variety Stores	Capping of <1000> RPs/statement cycle
	5499 - Miscellaneous Food Stores, Convenience stores, Markets, Speciality stores	
	5411- Grocery Stores and Supermarket	
Insurance	6300 - Insurance Sales, Underwriting and Premiums	Capping of <5000> RPs/statement cycle
	5960 - Direct Marketing – Insurance Services	
Education	8220 - Colleges, Universities, Professional Schools and Junior Colleges	Capping of <1000> RPs/statement cycle
	8241 - Schools, Correspondence	
	8249 - Schools, Trade and Vocational	
	8211- Schools, Elementary and Secondary	
	8299 – Schools and Educational Services (Not Elsewhere Classified)	
	8244 Schools, Business and Secretarial	
Utilities	4900 - Utilities, Electric, Gas, Heating, Oil, Sanitary, Water	Capping of <1000> RPs/statement cycle

g) Steps to redeem your ICICI Bank Reward Points:

Internet Banking

Log in to Internet Banking > Cards & Loans > Credit Card > Reward Points

iMobile app

Log in to iMobile > Go to Cards & Forex > Select card number > Click on 'Redeem Now'

For redeeming Reward Points against the outstanding, call Customer Care at 1800 1080.

Redemption Category	Value of Reward Points (₹)
Flights and Hotel vouchers	<1>
Apple, Tanishq, Tumi, Coach, Brooks Brothers, Emporio Armani, Jimmy Choo, G-Star Raw, Canali and Mother Care vouchers	<1>
Rewards Catalogue - other products	<0.6>
Statement Credit	<0.4>

6) Fuel Transaction:

a) Fuel Surcharge waiver of <1>% on all fuel transactions
b) Maximum waiver of ₹ <1000> per statement cycle can be provided.

7) Lounge Access

A. International Lounge access with Priority Pass Membership:

a) Primary Cardmembers and Add-on Cardmembers can enjoy unlimited International Lounge access with the Priority Pass Membership
b) Primary Cardmembers and Add-on Cardmembers may utilise the refreshment and business Centre facilities at the Priority Pass Lounge. Visit www.prioritypass.com for the list of lounges
c) The access and usage at all Priority Pass lounges outside is complimentary only for Primary and Add-on Priority Pass holders
d) Presentation of the Priority Pass Card at the participating airport lounge is mandatory to avail access
e) Guest visits using the Priority Pass will be charged at USD <29> + GST per visit per guest
f) Click here for the list of lounges
g) When presenting the Priority Pass Card on entering the lounge, the lounge staff will either electronically scan or take an imprint of the card and issue a 'Record of Visit' voucher or receipt to the Cardmember or make a log entry. The Cardmember must sign the 'Record of Visit' voucher or receipt or sign the electronic reader (as applicable), which will also reflect the exact number of accompanying guests, if any, but does not show any per person per visit charge. The charge per visit for the Cardmember, where relevant and that of any guests, will be based on the 'Record of Visit' voucher/receipt/log submitted by the lounge operator

h) The lounge staff will, where appropriate, make a voucher imprint/log entry of the Priority Pass Card and the Cardmember is responsible for ensuring the 'Record of Visit' voucher/receipt/log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the Cardmember is responsible for retaining the 'Cardmember's' copy of the 'Record of Visit' voucher or receipt presented to them at the lounge. Priority Pass always reserves the right to make any changes to these Terms & Conditions, subject to giving the Cardmember reasonable notice as appropriate in the circumstances.

B. Emeralde Private Metal Credit Card – Domestic Lounge access

1. For Lounge visits within India, Primary and Add-on Cardmembers can avail unlimited complimentary lounge access through the Emeralde Private Metal Credit Card. Please swipe your Emeralde Private Metal Credit Card to avail the complimentary access
2. Click here for list of lounges.

8) No cancellation charges on Air Travel, Hotel and Movie Bookings

Claim Process (card policy)

a) Cardmember will Lodge a claim through:
   a. Call Centre: <1800-2666>
   b. E-mail (iHealth Care) ihealthcare@icicilombard.com
b) Claim No. will be generated and the CRM will send a Letter of Requirement to process the claim to the claimant
c) ICICI LOMBARD will confirm the eligibility of the claims from ICICI Bank (card and purchase details)
d) The Cardmember will share all the documents
e) If there is a further requirement of documents or details, our Claims team will be in touch with the customer
f) ICICI Lombard will take further <14> days to process the claim (including payment), once all the documents have been received.

Please find the necessary details the claimant is required to provide at the time of claim intimation through e-mail:

1) Policy number: < 049/360034748/00/000>

2) Insured Name: <Cardmember's Name>

3) DOL (Date of Loss)

4) NOL (Nature of Loss - with a description of the accident with dates)

5) Nominee address with Pin Code

6) E-mail ID and mobile number.

*DOL: Date when the Cardmember has cancelled the existing booking/s

*NOL: Reason for cancellation.

Terms and Conditions:

a) Feature is valid only for Primary Cardmember's tickets/bookings done using the Primary Emeralde Private Metal Credit Card for his/her trip/stay
b) Bookings done through ICICI Bank Credit Card 'Emerald Private Metal Credit Card' shall be considered eligible for cancellation. Coverage applicable for all Emerald Private Metal Credit Cardmembers
c) Coverage is for Non–Refundable amount (excluding any convenience)
d) Charges or any other cost other than ticket cost will not be refunded when a booking is cancelled
e) Maximum Indemnification Limit per transaction: ₹ <12000>
f) Maximum Indemnification Limit per card: ₹ <12000>
g) Coverage applicable for the first two cancellations (Domestic flight/Hotel/Movie)
h) Applicable for booking tickets/stays in India only
i) Upon cancellation, the Credit Cardmember would receive a refund only for his/her ticket or hotel booking
j) Coverage is provided up to <24> hours before travel/stay date
k) Coverage applicable for 4 Star/5 Star hotels
l) Claim Reporting Timelines for Cardmember - Intimation of claim to the Bank by the Cardmember should be made within <60> days from the date of incidence. Claim Reporting Timelines for Bank - Intimation to ICICI Lombard should be made within <30> days from the date of intimation to the Bank by the Cardmember. Payment of domestic flights/hotel/movie ticket bookings should be done only through the ICICI Bank Emeralde Private Metal Credit Card.

9) BookMyShow

a) Buy one ticket and get up to ₹ <750> off on the second ticket, up to <2> times in a month on movies/sport events/theatre/concert tickets through BookMyShow
b) To book your movie ticket and for detailed Terms & Conditions, click here .

10) Unlimited complimentary Golf games

a) The golf programme is available only for primary Cardmembers. Unlimited golf games can be enjoyed by primary Cardmembers only
b) To book a game, simply click on https://teetimes.golftripz.com/ and create a Golftripz Account using the same e-mail ID as registered with ICICI Bank Credit Cards
c) The complimentary round of golf will be visible in the Golftripz Account after the 10th day of the next month. This will be available for play anytime in the next <2> months
d) Explore the available tee time slots at leisure and make your preferred booking
e) Track all bookings online:
   a. Cardmember may also call i-Assist, our 24x7 concierge service at <1800 26 70731> (toll free for MTNL/BSNL lines)

b. Or <022 6787 2016> (standard call charges applicable), for assistance with online booking.

f) The bookings for a specific tee-off date open exactly <15> days prior to the tee-off date for all golf courses under this programme and close <5> days prior to the actual tee-off date depending on the golf club

g) Based on the golf offer on eligible card, Cardmembers can redeem complimentary round(s) at any of the participating Domestic/International golf courses listed below. The list of participating golf courses is subject to change from time to time

h) ICICI Bank Credit Card members can hold only one open booking request (pending/confirmed) at any point in time. Successful booking is on a first come first serve basis and is subject to weekly stock availability. An open booking request will be considered closed once the customer has played the booked round on the tee-off date

i) Cardmembers are welcome to tee off at preferred golf courses even after he/she has utilised the complimentary rounds of golf. The green fees vary from course to course depending on the time of the week (weekend/weekdays) and the season

j) To know more about green fees applicable at various courses, please call i-Assist, our concierge service on <1800-26-70731> (toll-free from MTNL/ BSNL lines) or <022 6787 2016> (standard call charges apply). This service is available 24 hours a day, 7 days a week

k) Cardmembers need not carry their golf set. Golf sets are available for hire at the golf course. Charges for the same must be borne by the Cardmember

l) Cardmembers can invite friends or guests to play with them. Please note, in such cases, the charges of the guest accompanying the Cardmember will have to be borne by Cardmember. Golf courses reserve the right to not allow bookings for guests, based on availability

m) Payment for guests accompanying a Cardmember for the game is to be made online on https://teetimes.golftripz.com/

n) Some golf courses do not allow a single player on weekends and sometimes even on weekdays. Hence, Cardmembers can also pair a single golfer with other players, if deemed suitable

o) The use of a caddy and/or buggy is mandated by certain golf courses. If usage of a caddy or buggy is mandatory, Cardmembers will have to hire the same at the golf club and pay the golf course directly. The Cardmember will be responsible for his goods and not the caddy. Giving a tip to the caddy is in the spirit of the game. At some courses, the Cardmember might not be allowed to drive the buggy himself

p) Green fee (fee charged by the Golf course to allow a player to play on the course) is complimentary, courtesy ICICI Bank. Charges for the caddy and buggy have to be borne by the Cardmember

q) Cancellations need to be made at least <6> days prior to tee time. Cancellation charges of ₹ <500> will be applicable. Some golf courses do not allow cancellation. The same will be communicated to the Cardmember at the time of booking. In case of a cancellation after the stipulated time, one slot will be deducted from the complimentary slots allotted to the Cardmember. In case of payments made for guest/s or self, the same will not be reversed

r) Most golf courses have mandatory requirement of a handicap certificate

s) <u>Click here</u> for the list of Golf courses.

11) Comprehensive Insurance Cover

Sr. No	*Covers applicable for an Emeralde Private Metal Credit Card	Amount (₹)
1	Personal Accident due to Air Accident (Death only)	<3,00,00,000>
2	Purchase Protection	<1,40,000>
3	Credit Shield	<1,00,000>
4	Loss of checked-in baggage	<84,000>
5	Plane Hijacking	<75,000>
6	Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection)	<50,000>
7	Medical expenses for bodily injury caused by and arising out of Rail/Road accident	<50,000>
8	Loss of Passport and travel related documents	<35,000>
9	Baggage Insurance	<25,000>
10	Delay of checked-in baggage	<21,000>
11	Missing a Connecting International Flight during transit	<21,000>
12	Delay in flight	<17,500>

All insurance benefits will be applicable only in case the ICICI Bank Emeralde Private Metal Credit Card has been used at least once in the last <60> days prior to the event. All insurance benefits are available on the Primary Card only. There is no insurance cover on Supplementary Cards. Please ensure that the minimum amount due on your Credit Card is paid at all times to avail insurance benefits.

*Applicable for International travel only and not for Domestic travel and only when the tickets are purchased on the ICICI Bank Emeralde Private Metal Credit Cards. Travel insurance covers International travel only.

General Conditions:

a) The insurance cover is valid only up to the mentioned number of cards. Only Primary Card holders are covered

b) Active Card Clause - Cover is applicable only to Active Cards. An Active Card is defined as the card with one transaction/activity on any ATM/POS/e-commerce terminal in the last <90> days from the date of loss

c) Warranted that all cards have a Chip and PIN technology built in

d) Claim documents are to be submitted by the Bank/Card holder within <60> days from the date of intimation to ICICI Lombard. The above coverage is provided by ICICI Lombard General Insurance Company Limited under group policies issued to ICICI Bank for its Cardholders.

Claim Process:

1) Customer will lodge a claim through:

a) Call Centre

b) E-mail (iHealth Care) - ihealthcare@icicilombard.com

2) Claim No. will be generated and the CRM will send a Letter of Requirement to process the claim to the claimant

3) ICICI LOMBARD will confirm the eligibility from ICICI Bank regarding the claims (card and purchase details)

4) Customers will share all the documents

5) If there is further requirement of documents or details, our Claims team will be in touch with the customer

6) ICICI Lombard will take a further <14> days to process the claim (including payment), once all the documents have been received.

Please find the necessary details that the claimant is required to provide at the time of claim intimation through e-mail:

1) Policy Number - < 4049/318159411/00/000>

2) Insured Name

3) DOL (Date of Loss)

4) NOL (Nature of Loss - with a description of the accident with dates)

5) Nominee address with Pin Code

6) E-mail ID and mobile number.

Claim Intimation Clause: For any claims, please notify us immediately on toll free number <18002666>, on our website (www.icicilombard.com) or drop a letter to the Customer Support Department at our registered office address along with the Policy No.

<Disclaimer>

Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is ICICI Lombard General Insurance Co. Ltd. The policy is governed by the Terms and Conditions laid down by ICICI Lombard General Insurance Co. Ltd.

ICICI Bank is not responsible for processing of claims and all claim related queries need to be taken up directly on ICICI Lombard General Insurance Co. Ltd. Toll-Free number: <1800-2666>, E-mail ID: ihealthcare@icicilombard.com .

12) Concierge Services

Our team of service professionals at i-Assist, which is our 24x7 concierge service, takes care of your every need right from finding the right gift and making restaurant reservations to travel and hotel reservations as well as delivering movie tickets at your doorstep.

The extensive services include:

1. Restaurant referral and reservation
2. Flower and gift assistance
3. Flight referral and reservation
4. Hotel referral and reservation
5. Car rental and Limousine service
6. Booking and delivery of movie tickets*
7. Medical concierge privileges **
8. Emergency auto assistance across India#

*This service is currently available in New Delhi, Mumbai, Bengaluru and Chennai.

**In case of any unforeseen situation, should you need to be moved to a place where appropriate medical care is available, the i-Assist team can arrange for air and/or surface transportation and communication to move you to the required hospital. i-Assist can also put you in touch with physicians, hospitals, clinics, dentists and dental clinics on request. You can also ask to set up appointments with local doctors.

#A host of emergency auto assistance services are available for you in New Delhi, Mumbai, Kolkata, Hyderabad, Bengaluru and Chennai, including towing, repair and alternative travel assistance.

To contact the i-Assist team, please call our numbers <1800 26 70731> (Toll-free for MTNL/ BSNL) or <022 6787 2016> (Standard call charges applicable).