

<Terms and Conditions governing the MakeMyTrip ICICI Bank Platinum Credit Card Features and Offers>

Onboarding privileges:

- | Get Rs <500> My Cash (<100%> usable MakeMyTrip cash in My Wallet)*
- | MakeMyTrip holiday voucher worth Rs <3,000*>

*Only the Primary Cardholder will receive these benefits within <45> business days of payment of the joining fee (except MakeMyTrip holiday voucher which is part of the primarycard welcome kit).

What is My Cash?

- | Rewards earned on the MakeMyTrip ICICI Bank Credit Cards are transferred to MakeMyTripMy Wallet as My Cash
- | For the purposes of the MakeMyTrip ICICI Bank Credit Cards Programme, Rs <1> My Cash = Rs <1>
- | My Cash can be used to make travel bookings or to purchase partner Vouchers through MakeMyTrip Website, Mobile Site or Mobile Application
- | If the MakeMyTrip ICICI Bank Credit Cardholder wants to redeem My Cash for bookings, MyCash should be applied on the checkout page at the MakeMyTrip Website, Mobile Site or Mobile Application
- | There are no usage restrictions in terms of My Cash amount that can be redeemed for travel bookings made on MakeMyTrip platform
- | My Cash earned with regard to the MakeMyTrip ICICI Bank Credit Card shall be valid for a period of o<ne> (<01>) year post credit in My Wallet of the Co-Branded Credit Cardholder
- | My Cash cannot be used for rail, offline holiday bookings and 'Pay at Hotel' bookings
- | 'Pay at Hotel' bookings are not eligible for earning My Cash under the MakeMyTrip platform
- | My Cash earned cannot be encashed or transferred to the bank account
- | To view My Cash balance customer needs to click on "Wallet" icon on MakeMyTrip Website, Mobile Site or Mobile Application and go to "My Cash" tab
- | To redeem My Cash on bookings through MakeMyTrip platform, customer needs to click on "Use My Wallet Balance" on Payment Page
- | To redeem My Cash against partner Vouchers, customer needs to click on the "Wallet" icon, goto "My Cash" tab, click on "Claim Your Vouchers", select quantity of vouchers required, click on "Continue", Copy the voucher code & use it on partner platform (partner T&Cs will apply).

My Cash as Joining Benefit:

- | Cardholders will qualify for Rs <500> My Cash as Joining Benefit if he/she is a MakeMyTrip ICICIBank Platinum Credit Cardholder
- | Only primary Credit Card holders are eligible for My Cash as Joining Benefit
- | The Cardholder should make the payment of the joining fee post fee levy and before the 2nd statement cycle due date, where the first statement will be the one in which the joining fee is levied
- | The payments made against the first or the second statement should be greater than or equal to the joining fee excluding applicable taxes. The payment can happen in parts but should meet the above mentioned criteria.
- | My Cash as joining benefit shall be credited to the Cardholder's designated MakeMyTrip MyWallet within <45> business days post payment of the Joining Fee and if the Cardholder's Account is not delinquent or cancelled at the time of such credit.

MakeMyTrip Holiday Voucher:

(Applicable for MakeMyTrip ICICI Bank Credit Card customers whose primary card is setup on (or) after <Mar 28, 2021>.)

For the customers whose primary card is setup between <Jan 6, 2021> and <Mar 27, 2021> (both dates inclusive), the value of the voucher will be Rs <2,000> only

- | Cardholders will receive the MakeMyTrip Holiday Voucher as part of their Credit Card Welcome Kit
- | The Voucher can be redeemed only on domestic and international bookings made within the Voucher validity period
- | The travel dates can be up to <12> months from the Voucher validity date
- | Offer is valid for both domestic and international holiday bookings made by initiating a chat/dropping a query on www.makemytrip.com under holidays section (or) by writing at externalsales.holidays@makemytrip.com
- | This Offer is valid only when the entire booking is made by MakeMyTrip's executive
- | This Offer is not valid on individual flight, hotel, bus, rail and cab bookings
- | This voucher cannot be clubbed with any other ongoing bank cash back/bank promotion run by MakeMyTrip on the app or the website
- | There is no minimum booking amount for availing this offer
- | Maximum discount that can be availed through this offer is Rs <2,500> if the user is a MakeMyTrip ICICI Bank Signature Credit Cardholder
- | The Voucher is applicable for single usage only
- | The product and services are subject to availability
- | Taxes as applicable shall be borne by the User
- | The Voucher cannot be encashed or transferred to the bank account
- | The Voucher cannot be replaced in case of damage and/or loss

- | MakeMyTrip is the final authority for the interpretation of these rules
- | MakeMyTrip reserves the right to deny the acceptance of any voucher if it suspects that there is duplicity of Vouchers
- | In no circumstance the entire liability of MakeMyTrip for any claims shall exceed the value of the Voucher
- | In the event of any dispute, all the parties involved agree to the exclusive jurisdiction of the competent courts of New Delhi
- | For details, please click [here](#) .

Spends Privileges:

My Cash earned on card spends

Spends category	My Cash (per Rs <200> spent)
Domestic spends outside MakeMyTrip	Rs <1.00>
International spends outside MakeMyTrip	Rs <1.25>
Spends on flight bookings on MakeMyTrip	Rs <2.00>
Spends on hotel/holiday bookings on MakeMyTrip	Rs <3.00>

- | Cardholders will qualify to earn My Cash upon undertaking qualifying retail spends transactions. The My Cash earned for every qualifying retail spend transaction will be rounded off to the nearest integer at the time of posting. Cardholders shall however not be entitled to earn My Cash on retail transactions that have been subsequently reversed
- | The following spends shall not be considered as qualifying spends for the purpose of earning My Cash:
 - Cash advance including but not limited to such other transaction which may be considered as cash advance(s) to the sole discretion of ICICI Bank
 - Fuel transactions done on the MakeMyTrip ICICI Bank Credit Card
 - Service charge or interest levied for non-payment or part payment of the amount due on the MakeMyTrip ICICI Bank Credit Card
 - Late payment charges and any other fees/charges in relation to and/or connected with the MakeMyTrip ICICI Bank Credit Card
 - Joining Fee and Renewal Fee for the MakeMyTrip ICICI Bank Credit Cards and Add-on MakeMyTrip ICICI Bank Credit Card, if any; and
 - Expenditure in the form of equated monthly instalments (EMI) transactions, Balance Transfer (BT), Personal Loan on Credit Cards (PLCC)
- | My Cash earned on MakeMyTrip platform for a particular booking using MakeMyTrip ICICI Bank Credit Card will be added to the Primary Cardholder's

MakeMyTrip Account within <45> business days of monthly Credit Card Statement generation as per the existing cycle if the Cardholder's Account is not delinquent or cancelled at the time of such credit

| My Cash earned outside MakeMyTrip platform using the MakeMyTrip ICICI Bank Credit Card will be added to the Primary Cardholder's MakeMyTrip Account within <45> business days of monthly Credit Card Statement generation, as per the existing cycle, if the Cardholder's Account is not delinquent or cancelled at the time of such credit

| Qualifying retail spends transactions undertaken by the Supplementary Cardholder will also be credited in the Primary Cardholder's MakeMyTrip Account as per the method followed for the Primary Cardholder My Cash credit (earned against qualifying spends transactions).

Milestone Linked My Cash:

<u>Milestone 1</u>	<u>Milestone 2</u>
Spend Rs <50,000> on flights/hotels/holiday bookings on MakeMyTrip Website, Mobile Site or Mobile Application using the MakeMyTrip ICICI Bank Platinum Credit Card and earn <1,000> My Cash each anniversary year.	Spend Rs <2.5> lakh using the MakeMyTrip ICICI Bank Platinum Credit Card and earn <1,000> My Cash each anniversary year.

| Cardholders will qualify for the Milestone Linked My Cash when the Cardholder crosses the pre-defined qualifying retail spends threshold. Transactions that have been subsequently reversed will not be considered towards the milestone benefit calculation

| One customer will be eligible only once per anniversary year for each pre-defined milestone benefits

| Qualifying spends towards milestone benefit calculation for the 1st year when the customer joins the MakeMyTrip ICICI Bank Credit Cards Programme will be considered for the period starting from the primary card set up date till the end of the anniversary year. For the 2nd year, the spends will be considered from the 1st anniversary date till the 2nd anniversary date of the card and so on. The cumulative spends counter will be reset post the completion of each anniversary cycle

| The following spends shall not be considered towards milestone benefit:

- o Cash advance including but not limited to such other transaction which may be considered as cash advance(s) to the sole discretion of ICICI Bank
- o Service charge or interest levied for non-payment or part payment of the amount due on the Co-branded Credit Card

- Late payment charges and any other fee/charges in relation to and/or connected with the Co- Branded Credit Card
- Joining Fee and Renewal Fee for the MakeMyTrip ICICI Bank Credit Card and MakeMyTrip ICICI Bank Add-on Co-branded Credit Card, if any;

- Expenditure in the form of equated monthly instalments (EMI) payments, Balance Transfer(BT), Personal Loan on Credit Cards (PLCC)
- | Qualifying retail spends on customer's primary credit card as well as add-on Credit Card(s) will be considered for determining the eligibility towards milestone achievement
- | Once the customer qualifies for a milestone benefit, My Cash will be credited in the primary cardholder's MakeMyTrip account within <45> business days post anniversary cycle completion and if the cardholder's Account is not delinquent or cancelled at the time of such credit.

Airport Lounge and Spa Access

- | Cardholder(s) can also access domestic visits at selected airport in India upto once a quarter
- | For details on Dreamfolks Lounge Access Programme, please visit www.dreamfolks.in

Movie Offers

- | Offer on BookMyShow & INOX of 25% discount of a maximum of upto Rs <100> on the purchase of a minimum of two tickets per transaction
- | The offer can be availed upto twice a month

Illustration of benefits

MakeMyTrip ICICI Bank Platinum Credit Card: Enjoy benefits worth up to Rs <20,000>.

Spends type	Net annual spends (₹)	My Cash earnings (₹)
Domestic spends outside MakeMyTrip	<1,50,000>	<750>
International spends outside MakeMyTrip	<15,000>	<93.75>
Spends on flight bookings on MakeMyTrip	<50,000>	<500>
Spends on hotel/holiday bookings on MakeMyTrip	<50, 000>	<750>
Total	<2,65,000>	<2,093.75>

Benefits	Monetized value (in ₹)
My Cash on Joining Fee payment	<500>
MakeMyTrip holiday voucher	<3,000>
Possible annual My Cash earning on card spends*	<4,094>
Savings of <1%> fuel surcharge on Rs <5,000> spent per month	<600>

BookMyShow/INOX Offer ; <25>% discount of a maximum of up to Rs <100> on the purchase of a minimum two tickets per transaction (can be availed 2 times a month, therefore a maximum discount of Rs <200> per month)	<2,400>
Airport Lounge Access**	<4,000>
Railway Lounge Access##	<1,400>
Culinary Treats^	<1,800>
Total	<17,794>

Assumptions (per annum):

*Total spends = INR <2.65> lakh;
Domestic spends outside MMT= INR <1.50> lakh; International spends outside MMT= INR <0.15> lakh; Spends on flight bookings on MakeMyTrip = INR <0.5> lakh; Spends on hotel bookings on MakeMyTrip = INR <0.5> lakh.

**Assuming the customer utilises the domestic airport lounge facility <4> times in a year

##Assuming the customer utilises the railway lounge facility <4> times in a year

^Assuming INR <1,000> is spent per month at restaurants which have a tie-up with ICICI Bank's Culinary Treats programme.

Disclaimer:

This co-brand agreement includes revenue sharing between two parties as a part of terms agreed by MakeMyTrip and ICICI Bank.

The information provided herein regarding products, services, offers, benefits etc. of ICICI Bank/third party are governed by their detailed terms and conditions, internal policy guidelines as specified by ICICI Bank/Third Party from time to time and are subject to applicable laws and regulations. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/services of ICICI Bank/Third Party. ICICI Bank makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by the third party. Images used, if any, are for illustration purposes only and may differ from the actual gifts/ rewards. For details, visit www.icicibank.com