

Additional Terms and Conditions for Times Black ICICI Bank Credit Card

Updated as on: 11-02-2025

Version No.: 2

The usage and features of the Times Black ICICI Bank Credit Card ("Credit Card") shall be governed by the terms and conditions governing the credit card facilities of ICICI Bank (the 'Primary Terms and Conditions'), as available at www.icicibank.com and the application form submitted by the Primary Cardholder and Add-on Cardholder(s) along with these additional terms and conditions as available at <https://www.timesblack.com/> (the 'Additional Terms'). These Additional Terms shall be in addition to and not in derogation of the Primary Terms and Conditions and Most Important Terms and Conditions (MITC). It is hereby clarified that to the extent of any inconsistency between the Additional Terms and the Primary Terms and Conditions, these Additional Terms shall prevail. Capitalized terms used but not defined herein under, shall have the meaning ascribed to them under the Primary Terms and Conditions.

This co-brand agreement includes revenue sharing between two parties as a part of the terms agreed to by Times Internet Limited and ICICI Bank.

These Additional Terms govern the redemption and availability of the benefits listed hereunder.

A. 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) "Add-on Cardholder" means the family member of the Primary Cardholder who becomes a Cardholder(s) by virtue of their relationship with the Primary Cardholder.
- b) "Anniversary Year" means the period of twelve months from the date of issue of a Credit Card and each twelve-month period thereafter.
- c) "Cardholder(s)" means both Primary Cardholder and Add-on Cardholder.
- d) "Eligible Cardholder" means the Primary Cardholder or Add-on Cardholder who can avail the benefits listed hereunder. In cases where both Primary Cardholder and an Add-on Cardholder exist, only one Cardholder (either the Primary Cardholder or the Add-on Cardholder) can be designated as the Eligible Cardholder to access or utilize the benefits. For e.g.: if an Eligible Cardholder has availed benefit once, then he is not eligible for the benefits until the next periodic cycle.

Benefits available on Credit Card:

- Joining Benefits - Exclusive benefits received by the Cardholder(s) as per the Customer Value Proposition (CVP) of Credit Card on the payment of the joining fee + GST, within first 2 Statement cycles from the time of Credit Card setup.

- Milestone Benefits - Benefits received by the Cardholder(s) as per the Customer Value Proposition (CVP) of Credit Card on achieving the threshold spends in an Anniversary Year.
 - Annual Benefits- Benefits received by the Cardholder(s) as per the Customer Value Proposition (CVP) of Credit Card on the payment of the annual fee + GST, applicable for the Anniversary Year.
- e) "Primary Cardholder" means the person in whose name the Credit Card account has been opened and to whom the Credit Card has been issued.
- f) "Statement" means monthly statement(s) of account sent by ICICI Bank to Cardholder(s) setting out the financial liabilities for the relevant billing period, of such Cardholder(s) to ICICI Bank in respect of their Credit Card account.
- g) "Times Black App" means the Android or iOS applications of Times Black ICICI Bank Credit Card.
- h) "Times Black Mobility Wallet" means a wallet functionality available in the Times Black App for availing the benefits provided by BLADE India, Avis and Indian Travel House. This wallet is loaded with 10,000 points equal to INR 10,000 and is unlocked once the Eligible Cardholder achieves a spend of INR 5,00,000. Points in the wallet are debited corresponding to the value of the benefit availed by the Eligible Cardholder. Points in the wallet cannot be utilized for any other purpose.
- i) "Times Black Visa Wallet" means a wallet functionality available in the Times Black App for availing the benefits provided by OneVasco and Atlys. This wallet is loaded with 10,000 points equal to INR 10,000 and is unlocked when the Eligible Cardholder is notified by ICICI Bank regarding Joining Benefits activation. Points in the wallet are debited corresponding to the value of the benefit availed by the Eligible Cardholder. Points in the wallet cannot be utilised for any other purpose.

B. JOINING/ANNUAL BENEFITS

The Cardholder shall be eligible for the following joining benefits, benefits linked to the spends on the Credit Card and renewal benefits subject to the conditions details herein:

1. Benefits offered by Atlys

- Offer - Waiver of processing fee for travel Visa application up to a maximum amount of INR 10,000.
- Waiver is applicable only on the processing fees charged by Atlys and can be availed only once by an Eligible Cardholder.
- Eligible Cardholder can avail processing fee waiver for travel visa multiple times, if sufficient balance is available in Times Black Visa Wallet.
- For multi-country visa applications, waiver is applicable only for the processing fees for the primary country. To further clarify, 'primary country' shall mean only those countries where the Eligible Cardholder shall travel.
- In the event an Eligible Cardholder avails this offer, such Eligible Cardholder shall not be able to Pay When On Time (PWON), i.e. in case any balance payment needs to be made after availing the waiver, the Eligible Cardholder will have to pay such amount in full at the time of application.

- The offer shall be available for visa application for all destinations and purpose of travel. The fee waiver is applicable to different categories as follows:
 - i. For countries where appointment-based visas are applicable such as the UK and the USA, the waiver is applicable to only the appointment fees. The offer does not cover the visa fees paid to the embassy.
 - ii. For countries where e-visas are applicable, the waiver is applicable only to the processing fees charged by Atlys. Any additional fees charged by the respective governments will have to be paid by the Eligible Cardholder.
 - iii. For countries where sticker visas, i.e., the passport of the eligible cardholder will be picked up via courier, delivered to the embassy for stamping and returned back to the Eligible Cardholder, the waiver is applicable to the fees charged by Atlys and the courier fees.
- The offer does not cover any additional fees charged by the respective embassy. The offer and related services from Atlys shall be further subject to the terms and conditions hosted on the link < <https://www.atlys.com/en-IN/terms>>.

2. Benefits offered by OneVasco

Offers - Complimentary Visa at your doorstep (VAYD) or Complimentary Visa Application Centre Premium Lounge (PL) access and/or Complimentary Visa Concierge Services (VC) upto a maximum of INR 10,000.

a) Offer 1 -Visa at your doorstep (VAYD):

- This service covers collection of biometrics and any other document(s) required by OneVasco's representatives for the visa application.
- Only one (1) complimentary VAYD service can be availed by an Eligible Cardholder, provided sufficient balance is available in Times Black Travel Visa Wallet.
- The Eligible Cardholder will need to submit details, excluding passport details, on the Times Black App. These details shall be shared with OneVasco.
- Once the above details are shared, Eligible Cardholder will need to share passport details separately with OneVasco at timesblack@onevasco.com.
- OneVasco will confirm the booking availability and send a confirmation email to the Eligible Cardholder.
- In case of unavailability of the requested date, OneVasco will suggest the next available date. The Eligible Cardholder shall provide immediate confirmation to OneVasco due to limited slot availability.
- Additional family members will be charged as per applicable rates.
- Cardholder(s) will need to pay any additional fees associated with the service (Mission Fees, Visa Application Center VFS Service Fees, Logistics, Courier, Fees, etc.) as applicable independently of the Times Black App.
- OneVasco does not cover Visa fees or any VAS1 or VAS2 charges on behalf of the Eligible Cardholder. To further clarify, VAS1 covers additional optional services provided to visa applicants by the respective visa application centre, such as, but not limited to courier or return of passports and SMS tracking. VAS2 covers additional

optional services provided to Visa applicants by OneVasco such as, but not limited to, Insurance, Sim Card, Forex Card, etc.

- In case an Eligible Cardholder wishes to avail Premium Lounge or Visa Concierge services in addition to this service, they will need to pay as per the applicable rate for users other than Eligible Cardholder.
- No refunds are available for cancellations made within 48 hours of the scheduled service.
- In case of visa rejection, no refund will be issued.
- Pricing for the service is subject to fluctuations.
- Eligible Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy provided by the visa application centre to OneVasco once they have submitted their visa application.
- For any issues or changes, please reach out via the dedicated email: timesblack@onevasco.com, and mention your service type and booking details.
- For any additional service requests, please reach out via the dedicated email: timesblack1@onevasco.com.

b) Offer 2 - Premium Lounge Service (PL):

- The Eligible Cardholder will need to submit details on the Times Black App. These details will be forwarded to OneVasco.
- Once the above details are shared, Eligible Cardholder will need to share visa appointment date and time separately with OneVasco at timesblack@onevasco.com.
- OneVasco will make a note of the request and 1 (one) day prior to the visa appointment date, inform the respective visa application centre about the PL service request and accordingly send confirmation to the Eligible Cardholder.
- Additional family members will be charged as per applicable rates.
- Eligible Cardholder will need to pay the additional fees associated with the service (Mission Fees, Visa Application Center Service Fees, Logistics, Courier, Fees, etc.) as applicable independently of the Times Black App.
- Eligible Cardholder can avail more than 1 complimentary PL service, if sufficient balance is available in the Times Black Travel Visa Wallet.
- In case Cardholder wishes to avail Visa Concierge services in addition to this service, they will need to pay as per the applicable rate list independently of the Times Black App, if sufficient credits are not available in the Times Black Travel Visa wallet.
- No refunds are available for cancellations made within 48 hours of the scheduled service.
- Pricing for the service is subject to fluctuations.
- Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy to OneVasco once they have submitted their visa application.
- For any issues or changes, please reach out via the dedicated email: timesblack@onevasco.com, and mention your service type and booking details.
- For any additional service requests, please reach out via the dedicated email: timesblack1@onevasco.com.

c) Offer 3 - Visa Concierge Services (VC):

- The Eligible Cardholder will need to submit details, excluding passport details, on the Times Black App. These details will be forwarded to OneVasco.
- Once the above details are shared, Eligible Cardholder will need to share passport details separately with OneVasco at timesblack@onevasco.com.
- OneVasco will reach out to the Eligible Cardholder for service fulfillment and support.
- These services cover only assistance with respect to visa application filling. Checklist with step-by-step guidance will be provided by OneVasco to the Eligible Cardholder.
- Additional family members will be charged as per applicable rates.
- Eligible Cardholder can avail more than 1 complimentary VC, provided sufficient balance is available in Times Black Travel Visa Wallet.
- In case a Cardholder wishes to avail Premium Lounge services in addition to this service, they will need to pay as per the applicable rate list independently of the Times Black App, if sufficient credits are not available in the Times Black Travel Visa Wallet.
- In case of visa rejection, no refund will be issued.
- Pricing for the service is subject to fluctuations.
- Cardholder(s) will be requested to provide the Invoice-cum-Receipt (ICR) copy to OneVasco once they have submitted their visa application.
- For any issues or changes, please reach out via the dedicated email: timesblack@onevasco.com, and mention your service type and booking details.
- For any additional service requests, please reach out via the dedicated email: timesblack1@onevasco.com.

3. Benefits offered by The Quorum

- a) Offer 1 - A flat 20% off on joining fees on the standard memberships of the Quorum Club and 15% off on joining fees on other categories of memberships at The Quorum Club.

- The offer is valid till 30 June 2025 only.
- The offer is applicable on new memberships only.
- For cancellation policy and refunds, please contact The Quorum directly.
- Cardholder(s) need to contact The Quorum in case of any service-related issues.
- Membership price list is decided by The Quorum Club and is subject to change. Eligible Cardholder(s) are advised to check the membership fee applicable at the time of enrolment
- Payment of membership fee should be only done using Credit Card to avail the offer.
- 18% GST will be applicable over and above the membership fee. Final fee has to be paid by the Cardholder.
- This payment for the membership fees will be triggered once the Cardholder's membership procedure has been completed. The Cardholder will be notified via email or phone call.
- The offer will be applicable on the amount that is exclusive of taxes.
- This offer will be applicable only for the period mentioned above.
- Each membership entitles full access to the Eligible Cardholder, and their partner. Partner means a legal spouse, or a partner residing at the same residence.

- Cardholder(s) will have to adhere to The Quorum Club's membership approval process. The Quorum Club reserves the right to deny membership (without need for explanation) at the time of application.
 - The payment will be processed only after the membership is accepted by The Quorum Club.
 - Membership Details:
 - o Full access to the Quorum Club facilities (Eligible Cardholder needs to reach out to the Quorum directly to know about the Quorum Club facilities).
 - o Full access to the Quorum Club events.
 - o Full access to the Quorum Club gym.
 - o Full access to member benefits package at the Quorum.
 - o Access to all applicable reciprocal clubs around the world. For more details, refer to the following link: <https://thequorumclub.com/global-access-q/>
 - Joining fees is one-time fee which is valid for a tenure of 5 years from the date of joining.
- b) Offer 2 - 20% discount and access to our restaurants – Cafe Reed in Mumbai, Zila in Hyderabad, six80nine in Gurgaon
- Spend of minimum INR 5,000 is required to avail this offer.
 - Offer Valid in the following restaurants:

Restaurant Name	Location
Cafe Reed	The Quorum Mumbai 8th Floor, Tower 2A, One World Center, Lower Parel, Mumbai 400013
six80nine	The Quorum Gurgaon: Two Horizon Center, First Floor, Golf Course Rd, DLF Phase 5, Sector 43, Gurugram, Haryana 122002
Zila	The Quorum Hyderabad District 150, Gate 6, Elixer Tower, 4 th Floor, Knowledge City Rd, Madhapur, Hyderabad, Telangana 500081

- This offer cannot be availed in conjunction with any other offer or discount program and is not valid on Happy Hours.
- Prior reservation is mandatory to avail the offer. It is the Eligible Cardholder's responsibility to inform the staff about their intention to avail the offer while making

the reservation. In case of any dietary needs please check with the restaurant while making the reservation. The offer shall not be available to walk in Cardholder(s).

- A table reservation has to be done 48 hours in advance.
- Alcoholic beverage will not be served to anyone below 21 years of age.
- This offer is applicable on a table reservation of up to 10 people only.
- Blackout dates: The offer is not applicable on special promotions, if there is an event or private booking at the restaurant or festive dates. Please contact the restaurant directly for blackout dates. For further clarification, blackout dates shall mean the dates when the offer is not applicable and the same is decided by the respective restaurant.
- All disputes relating to billing, offer, services etc. shall be resolved at the outlet level only.
- The offer can be availed multiple times during the offer period.
- In order to avail the offer, Eligible Cardholder needs to call out the offer before order is placed/bill is generated. It is the Eligible Cardholder's responsibility to inform the staff that payment will be made via Credit Card.
- The offer cannot be exchanged for cash.
- The offer is applicable on the amount which is inclusive of taxes.
- The offer is only applicable on dine in and not valid on deliveries and take-away orders.
- All queries should be raised within 15 days from offer end date.
- Offer is not applicable on alcohol bottles.
- Discount is only applicable on alcohol by the glass/peg.

c) Offer 3 - 30% off on all meeting rooms at District 150 and complimentary access to paid co-working areas

- Complimentary access to the co-working spaces and meeting room bookings are subject to availability.
- Eligible Cardholder needs to show proof of identification along with the physical Credit Card at the venue to avail the offer.
- Prior reservation is mandatory to avail the offer and is not applicable on walk-ins.
- For meeting room bookings, Eligible Cardholder needs to pay an advance using their Credit Card to confirm the booking.
- All disputes relating to billing, offer, services etc. shall be resolved at the outlet level only.
- This offer is valid till 30th June 2025 only.
- The offer can be used multiple times during the offer period.
- The offer cannot be combined with any other offer or discount program.

4. Benefits offered by EaseMyTrip

Offer - Luxury stay gift voucher worth INR 10,000/-

- These vouchers are valid for booking of hotels only on Easemytrip.com.
- Cardholder(s) has to apply / quote the unique voucher number at the time of booking to avail the benefits.
- 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).
- If a voucher is lost or stolen, EaseMyTrip will not be liable for replacement or compensation.
- These vouchers cannot be clubbed with any other ongoing offer, discount/cashback/bank offers or promotion.
- If a purchase is less than the value of the voucher, then the Eligible Cardholder can avail the discount maximum up to the value of the purchase only. Balance voucher amount will be forfeited.
- If a purchase is more than the value of the voucher, then the balance amount can be paid through Net Banking, card (debit/credit cards), Mobile Wallet.
- Confirmation of any booking will be subject to availability at the time of booking and will be governed by the standard booking terms & conditions of Easemytrip.com.
- Easemytrip.com is not liable to pay for any difference in fare/tariff between date of redemption request placement and date of using voucher at the time of booking.
- No change or cash can be taken in exchange of this voucher.
- In case of cancellations, voucher amount will not be refunded back to the customer.

5. Benefits offered by ZOMATO

Offer – Gift Voucher for Free Annual membership - Zomato Gold

- The voucher will be valid for 3 months from the date of issuance of the voucher.
- Redemption of voucher code can only be done on the Zomato app for the purpose of activating Zomato Gold membership.
- This voucher code can only be used once.
- Voucher code is only applicable in Zomato Gold active cities.
- Voucher code cannot be clubbed with any other ongoing offer.
- Voucher code once issued, will not be extended beyond expiry date.
- Renewal of membership will be available as per standard Zomato Gold usage & user based pricing as applicable otherwise on Zomato.
- FAQs can be checked on the Zomato app for further details on Zomato Gold membership.
- Other Zomato Gold Terms and Conditions can be checked here - <https://www.zomato.com/policies/terms-of-service/>.

6. Benefits offered by Toni&Guy

Offer – Gift voucher worth INR 3000/-

- Voucher cannot be used to purchase memberships, packages or loyalty points scheme.

- Voucher value is inclusive of all taxes.
- Prior appointment must be taken by the Eligible Cardholder or related person(s).
- Voucher can be availed at Toni&Guy outlets across North, Central, West and North-East regions of India.
- This voucher is applicable on all hair, beauty, makeup and nail services.
- The discount is applicable only on services (not products).

7. Benefits offered by Interflora

Offer – Gift voucher worth INR 1000/-

- The voucher is valid only for Eligible Cardholders.
- The voucher can be availed only on Inteflora app, by being applied on the checkout page.
- The voucher can be availed across all Interflora products.
- Voucher codes are valid for a period of one year from the date of issuance of the voucher.
- Any query regarding the usage of the voucher will be entertained only till the validity of the voucher. No query will be entertained after the expiry date.
- The voucher value will not be settled in cash under any circumstances.
- Any person availing this voucher shall be deemed to have accepted all the terms and conditions.
- In case of any disputes, the decision of Interflora will be final and binding.

C. MILESTONE BENEFITS

Milestone Benefits are accessible through the Times Black App to the Eligible Cardholder for a period of six months from the date when the Eligible Cardholder is notified about the respective milestone by ICICI Bank.

1. Benefits offered by Klook

Offer - Gift Voucher worth INR 10,000/- on Spends of minimum INR 2,00,000/-

- Klook will conduct promotions involving offers, coupons, and deals (collectively “Promotions”). The actual amount and conduct of the Promotions may differ for each country or city at Klook’s sole discretion.
- This offer is valid from the date of issuance of the voucher until fully redeemed.
- This offer is valid only for bookings made via Klook’s website and mobile app, excluding listings from and on third-party platforms.
- This offer does not apply to activities in the non-applicable activity list, including flights, Klook Gift Cards etc, unless otherwise stated.
- The Promotions are limited and may differ in each city or country. The Promotions may be subject to additional terms and conditions, including but not limited to validity period.

- Discount will be applied on the final price and displayed on the payment page, if any of the Promotions are successfully applied. No discount will be given, if any of the Promotions fail to apply.
- Coupons featured on the page are valid only for Indian Cardholder(s) with an Indian phone number only.
- Prices listed may be subject to service charge and prevailing government taxes where applicable.
- The Promotions cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges, unless otherwise stated.
- Klook reserves the right to require payment of fees or charges for any services offered by Klook.
- You shall pay all applicable fees or charges, as described on Klook's website and mobile app in connection with such services selected by you.
- Klook reserves the right to change its price list for fees or charges at any time, upon notice to you, which may be sent to you by email or posted on Klook's website and mobile app.
- Your use (or continued use) of the services offered by Klook following such notification constitutes your acceptance of any new or revised fees or charges.
- Klook supports payment in different currencies and rates can be converted into different currencies for your convenience.
- Activity rates indicated in a certain currency are at a rate determined by Klook, estimated using market spot rates. Payment currency will be clearly indicated at time of payment. Depending on your payment method and bank, you may incur foreign transaction fees when making purchases in different currencies. Please contact your bank for more information.
- The Promotions are non-refundable and cannot be transferred or sold to third parties.
- Klook reserves the right to suspend, cancel or modify any part of the Promotions (including but not limited to any amendment of these Additional Terms and Conditions) at any time without prior notice. All decisions by Klook in conjunction with the Promotions, including but not limited to the offers, deals, terms of redemption and conduct, are final and binding and no discussions will be entered into or correspondences entertained in this regard.
- The Promotions may be subject to additional terms and conditions as specified by Klook in its sole discretion from time to time.
- By participating in the Promotions, you hereby expressly acknowledge to be bound by these Terms and Conditions, Klook's General Terms of Use (<https://www.klook.com/en-IN/conditions/>) and KLOOK's Privacy Policy (<https://www.klook.com/en-IN/policy/>), as may be amended or modified from time to time at Klook's sole discretion.

2. Benefits offered by Avis

Offer - Complimentary Luxury Airport Transfer via Sedan on Spends of minimum INR 5,00,000/- .

- Each Eligible Cardholder will be entitled to a maximum of 2 free rides subject to fleet availability, provided sufficient balance is available in the Times Black Mobility Wallet.
- Applicable cities for the offer - Bangalore / Hyderabad / Noida / Greater Noida / Faridabad / Ghaziabad / Ahmedabad / Pune / Mumbai / Delhi / Gurgaon / Baroda / Chandigarh / Bhubaneshwar / Cochin / Jaipur / Udaipur / Kolkata / Agra.
- Municipal City Limit: The distance from the customer's pick-up location to their destination is restricted to: Bangalore / Hyderabad: 50 km, Rest of the cities: 40 km.
- The standard car offered to Cardholder(s) will be Toyota Innova Hycross, subject to availability. If the Toyota Innova Hycross is not available, Toyota Innova Crysta will be provided.
- Detailed Terms & Conditions for Eligible Cardholders - <https://www.avis.co.in/avis-terms-and-conditions-chauffeur-drive>. Cancellations are governed as per the cancellation policy of Avis. Points will be credited back in Times Black Mobility Wallet as per the cancellation policy.
- Call Center Contact - The Cardholder can send an email to webreservations@avis.co.in or dial +91 124 4724850 or +91 8826782828.

3. Benefits offered by Indian Travel House

Offer - Complimentary Luxury Airport Transfer via Sedan on Spends of minimum INR 5,00,000/-

- Each Eligible Cardholder will be entitled to 1 free car ride subject to fleet availability, provided sufficient balance is available in the Times Black Mobility Wallet.
- For airport transfers, no deviations or waiting times are allowed. The one-way airport transfer rate applies only within the municipal limits of the respective city (up to 40 km one way).
- All car bookings are subject to availability.
- Indian Travel House is not responsible for the loss of any belongings left by the Cardholder(s) in the vehicle.
- Cancellation Policy:
 - i. Before 24 hours of booking confirmation – No charge. Times Black Mobility Wallet points will be credited back for reuse in the Times Black App.
 - ii. Before 4 hours of reporting time – No charge. Times Black Mobility Wallet points will be credited back for reuse in the Times Black App.
 - iii. After the car is dispatched and before the reporting time – Times Black Mobility Wallet points will not be credited back for reuse in the Times Black App.
 - iv. After the car has been reported to the reporting address – Times Black Mobility Wallet points will not be credited back for reuse.
 - v. In case of “No Show,” Times Black Mobility Wallet points will not be credited back for reuse in the Times Black App.
 - vi. All bookings must be addressed only to the ITH Centralized Reservation Desk at bookings@indiantravelhouse.com, which operates 24x7x365. For assistance, contact +91 9773890483/ 9773890485.

4. Benefits offered by BLADE India

Offer - Complimentary Luxury Airport Transfer via Air on Spends of minimum INR 5,00,000/-

- Eligible Cardholders will have to make the booking through the Times Black App. Fulfilment of the booking will be provided by Blade to the Eligible Cardholders.
- Only 1 (one) complimentary airport transfer can be availed by the Eligible Cardholder, provided sufficient balance is available in the Times Black Mobility Wallet.
- All bookings have to be made at least 48 hours prior to departure. Blade India will issue ticket promptly upon confirmation of the request, subject to availability.
- Issued tickets cannot be cancelled.
- Eligible Cardholder can avail this benefit one time only.
- Additional passengers requests to be sent to Blade India directly, which can be booked by the Eligible Cardholder at prevailing rates.
- Point of contact for reservations - Name: Kanchan Designation: Charter Manager; Contact Number: 18001025233; Email: kanchan@flyblade.in.
- For cancellations before ticket issuance, cardholders can reach out to Blade customer support: Ph no. 18001025233 Email ID - customerservice@flyblade.in.

5. Benefits offered by Tata CLiQ Luxury

Offer - Gift Voucher worth INR 10,000/- on Spends of minimum INR 10,00,000/-.

- Pine Labs or Tata CLiQ are not responsible if a gift card is lost, stolen, destroyed or used without permission. Tata UniStore Limited ("Tata CLiQ") will have the right to close customer accounts and take payment from alternative forms of payment if a fraudulently obtained gift card is redeemed and/or used to make purchases on www.tatacliq.com.
- It is mandatory to register as a user and register the gift card in order to avail the same. The registration process is mandated by the Reserve Bank of India for all users of Tata CLiQ Gift Cards prior to redemption of the same.
- Every holder of a gift card shall be required to add the value stored on such Gift Card into the Tata CLiQ user account as a pre-requisite to the redemption of the gift cards. The loading of the gift card onto the Tata CLiQ user account shall constitute registration of the user.
- Tata CLiQ shall honour and consider requests for blocking of gift cards only from users who have registered in accordance with the terms above.
- Please refer to the Customer Grievance policy for liability, dispute and unauthorized transactions related aspects at <https://www.qwiksilver.com/grievance-policy/>.

NEITHER PINE LABS NOR Tata CLiQ MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO GIFT CARDS, INCLUDING WITHOUT LIMITATION, ANY EXPRESS OR IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IN THE EVENT A GIFT CARD IS NON-FUNCTIONAL, YOUR SOLE REMEDY WILL BE THE REPLACEMENT OF SUCH GIFT CARD. IF APPLICABLE LAW DOES NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES, SOME OR ALL OF THE ABOVE

DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

- The conditions of use at <https://www.tatacliq.com/cliq-cash-tnc> apply to Gift Cards. Pine Labs reserves the right to change these gift card terms and conditions from time to time in its discretion and without prior notice to the Cardholder(s). All terms and conditions are applicable to the extent permitted by law. PineLabs Contact Information. Website address: www.qwiksilver.com

6. Benefits offered by AYATANA RESORTS

Offer - Gift Voucher worth INR 20,000/- on Spends of minimum INR 20,00,000/-

- Cardholder(s) can redeem the voucher only once.
 - The voucher is applicable only on Ayatana Coorg and Ayatana Ooty properties.
 - Once booked, the dates of stay can be postponed only once if the intimation reaches us up to at least 14 days prior to the booked check-in date.
 - Cancellation is not applicable once the booking is made.
 - Cottages/chalets/villas are subject to availability at the time of confirming the dates.
 - The voucher is redeemable only on non-blackout dates. The blackout dates are:
 - i. Christmas & New Year - 20th December 2024 to 2nd January 2025
 - ii. Dusshera – 30th September 2025 to 4th October 2025
 - iii. Diwali – 20th October 2025 to 24th October 2025
 - The giveaway will be on the breakfast plan (Continental Plan) only for 2 adults for one room night. All F&B besides breakfast for 2 adults (only once) will be charged on actuals.
 - For any kind of customer support including cancellations, kindly write to us at reservations@ayatanacoorg.com or call us at +91 9945502000.
1. General Terms and Conditions by ICICI Bank Limited governing Credit Card: All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offers shall be borne solely by the Cardholder(s) and ICICI Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
 2. Terms and Conditions of ICICI Bank and third parties apply. ICICI Bank holds out no warranty or makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by any third party. 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.
 3. 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 goods/services/offer availed by the Cardholder(s) under the alliance offered by the third parties. Any dispute or claim regarding the goods, services and assured gifts/prizes must be resolved by the Cardholder(s) with the third parties directly, without any reference to ICICI Bank.

4. ICICI Bank reserves the right to disqualify the third-party alliance partners or Cardholder(s) from the benefits of the alliance if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the alliance.
5. ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services offered by third parties.
6. The offers/benefits are not available wherever prohibited and/or on products/services for which such alliances cannot be offered for any reason whatsoever.
7. The benefits, offers, products and services are provided by the respective partner(s) and their service providers. Neither ICICI Bank nor Times Internet Limited provide or host the underlying goods and services, and thus are not responsible for their quality, quantity, fitness, or merchantability. In case of any issues related to these services or products, please contact the respective partner or its service provider as applicable.
8. The Credit Card is issued for personal expenses and purposes only. The Cardholder(s) must not use the Credit Card to purchase anything for resale, for commercial or business-related purposes in any manner whatsoever. The Credit Card should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g. for working capital purposes).

Reward Points

a) Get 2% ICICI Reward Points spent at all eligible domestic transactions. Capping of 5000 ICICI Reward Points is present in each statement cycle for following categories:

1. Utilities payment
2. Insurance Premium payment
3. Education payment
4. Govt payment like house tax, advance tax, fines, court payments, postal payments etc

b) Get 2.5% ICICI Reward Points spent at all eligible international transactions.

c) Value of 1 ICICI Reward Point is up to ₹1.

d) Redemption against statement of ICICI Reward Points: 1 RP = ₹ 0.4.

e) ICICI Reward points on transaction converted into EMI will be reversed.

f) Reward Points will not be accrued on fuel transactions and Rent Pay.

ICICI Reward Points can be tracked & redeemed through iMobile Pay Application and Internet Banking across categories, from movie and travel vouchers to lifestyle products, mobiles, appliances.

Steps to redeem your ICICI Bank Reward Points:

Internet Banking

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

iMobile Pay App

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

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

Bank Benefits

i. Fuel Transaction:

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

ii. Lounge Access:

A. International Lounge Access with Priority Pass Membership

- a) Primary Card members and Add-on Card members can enjoy unlimited International Lounge access with Priority Pass Membership.
- b) Primary card members and add-on card members may utilize the refreshment and business centre facilities at Priority Pass lounge. Visit www.prioritypass.com for 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 Priority pass will be charged at USD 29 + GST per visit per guest.
- f) Click here <<https://www.prioritypass.com/airport-lounges>> for list of lounges.
- g) When presenting the Priority Pass card on entering the lounge, lounge staff will either electronically scan or take an imprint of the card and issue a 'Record of Visit' voucher or receipt to the Card member or make a log entry. The Card member 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 Card member, where relevant, and that for 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 Card member 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 Card member is responsible for retaining the 'Card member'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 Cardmember reasonable notice as appropriate in the circumstances.

B. Times Black ICICI Bank Credit Card – Domestic Lounge Access

- 1. For Lounge visits within India, Primary & Add-on Card member can avail unlimited complimentary lounge access through Times Black ICICI Bank Credit Card. Please swipe your Times Black ICICI Bank Credit Card to avail the complimentary lounge access.
- 2. Click here < [domestic_consolidated_lounge_list_1st_June_2023.pdf](#) > for list of lounges.

iii. Zero Cancellation Charges on Flight and Hotel Bookings:

Claim Process (card policy)

- a) Cardmember will Lodge a claim through:

- a. Call Centre: - 1800-2666
- b. E- Mail(I Health Care)- ihealthcare@icicilombard.com
- b) Claim No. will be generated, and CRM will send a letter of requirement to process the claim to the claimant.
- c) ICICI LOMBARD will confirm from ICICI bank on the eligibility of the claims (card and purchase details).
- d) Cardmember will share all the documents.
- e) If there will be a further requirement of documents or details our claims team will be in touch with customer.
- f) ICICI Lombard will take further 14 days to process the claim (Including Payment), once all the document will be received.

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

- 1) Policy number:- 4049/258012671/00/000
- 2) Insured Name: - Cardmember's Name
- 3) DOL(Date of loss)
- 4) NOL (with description of accident with dates)(Nature of loss)
- 5) Nominee Address with pin code
- 6) Email 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 Primary Times Black ICICI Bank Credit Card for his/her tray/stay.
- b) Bookings done through ICICI Bank Credit Card "Times Black ICICI Bank Credit Card" shall be considered eligible for cancellation. Coverage applicable for all Times Black ICICI Bank Credit Card Cardmembers.
- c) Coverage is for Non – Refundable amount (excluding any Convenience).
- d) Charges or any other cost other than ticket cost when a booking is cancelled.
- e) Maximum Indemnification Limit per transaction: INR 12000.
- f) Maximum Indemnification Limit per card: INR 12000.
- g) Coverage applicable for first two cancellations (domestic flight/ Hotel/ Movie).
- h) Applicable for booking of tickets/stays in India only.
- i) Upon cancellation, the Credit Cardmember would receive refund only for his / her ticket or hotel booking.
- j) Coverage is provided till 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 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 flight/ hotel/ movie ticket Booking should be done only through the Times Black ICICI Bank Credit Card.

Comprehensive Insurance Coverage

Coverage Sum Insured	Amount
Personal Accident due to Air (Death only)	₹ 3,00,00,000
Purchase Protection	₹ 1,40,000
Credit Shield	₹ 1,00,000
Loss of Checked in Baggage	₹ 84,000
Plane Hijacking	₹ 1,00,000
Card Liability Cover (Lost Card Liability, Counterfeit/Skimming/Phishing and Online Fraud Protection).	₹ 50,000
Medical Expenses for Bodily injury caused by and arising out of Rail/Road accident.	₹ 50,000
Loss of Passport and travel related documents	₹ 35,000
Baggage Insurance	₹ 25,000
Delay of Checked in Baggage	₹ 21,000
Missing of Connecting International Flight During Transit	₹ 21,000
Delay in Flight	₹ 17,500

All insurance benefits will be applicable only in case the Times Black ICICI Bank 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 of insurance benefits.

*Applicable for international travel only and not for domestic travel and only when the tickets are purchased on the Times Black ICICI Bank Credit Card. Travel insurance covers international travel only.

General Conditions:

- The insurance cover is valid only up to the mentioned number of cards. Only Primary card holders are covered.
- 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 last 90 days from date of loss.
- Warranted that all cards are having Chip and PIN technology built in.
- Claim documents are to be submitted by Bank/Card holder within 60 days from the date of intimation to the 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:

- Customer will Lodge a claim through:

- a) Call Centre
- b) E- Mail (iHealth Care)- ihealthcare@icicilombard.com
- 2) Claim No. will be generated, and CRM will send a letter of requirement to process the claim to the claimant.
- 3) ICICI LOMBARD will confirm from ICICI bank on the eligibility of the claims (card and purchase details).
- 4) Customer will share all the documents.
- 5) If there will be a further requirement of documents or details our claims team will be in touch with customer.
- 6) ICICI Lombard will take further 14 days to process the claim (Including Payment), once all the document will be received.

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

- 1) Policy number
 - 2) Insured Name
 - 3) DOL (Date of loss)
 - 4) NOL (with description of accident with dates) (Nature of loss)
 - 5) Nominee Address with pin code
 - 6) Email ID and Mobile number
- Claim Intimation Clause: For any claims please - Notify us immediately on toll free number 18002666 or 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, Email ID: ihealthcare@icicilombard.com.

iv. Concierge Services

Our team of service professionals at i-Assist, 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, and even delivering movie tickets at your doorstep.

The services include:

- 1. Restaurant referral and reservation
- 2. Flower & gift assistance
- 3. Flight Referral and reservation
- 4. Hotel referral and reservation.
- 5. Car rental & limousine service
- 6. Booking & 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 (Tollfree for MTNL/BSNL) or 022 6787 2016 (Standard call charges applicable).