

Terms & Conditions for FX transfers on Corporate Internet banking

These Terms and Conditions (**Terms and Conditions or Terms**) should be read in conjunction with our Business Banking T & C, Privacy Policy, Website Terms of Use, and the Terms on the Account Opening Form or any other forms signed by you for services related to your Account. These general Terms apply unless they are inconsistent with the Terms that apply to specific products or Accounts. If there is any inconsistency, the Terms relating to the specific products or Accounts or services will take priority and apply.

These are our standard Terms and Conditions, on the basis of which we provide our products and services to you. For your own benefit and protection you should read these Terms and Conditions carefully and retain a copy in a safe place for future reference. If you do not understand any of the Terms and Conditions, please contact us for further information by visiting any of our Branches or relationship manager.

ICICI Bank UK PLC (Company No. 04663024) is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Registration No. 223268). It is subject to the laws of England and Wales. Its registered office is One Thomas More Square, London E1W 1YN. We are an associate member of the British Bankers' Association. We are a member of the Financial Services Compensation Scheme established under the Financial Services and Market Act 2000. Our VAT number is 820 4369 48.

ICICI Bank UK PLC is a wholly owned subsidiary of ICICI Bank Ltd. ICICI Bank Ltd. is regulated and authorized to take deposits in India by the Reserve Bank of India.

1. Definitions:

In these Terms and Conditions:

"Account" means Business Current Account offered by us.

"AUD" means Australian Dollar, the official currency of Australia

"AED" means Emirati Dirham, the official currency of UAE

"Beneficiary" means a person/ organization to whom you would like to transfer funds using the Service.

"Branches" means Branches of ICICI Bank UK PLC in the United Kingdom.

"Business Days" means, in the United Kingdom Monday to Friday, except public holidays. Saturdays is also treated as a non- Business Day for payments, even though some of our Branches are open for business on Saturdays.

"CAD" means Canadian Dollars, the official currency of Canada

"CHF" means Swiss franc, the official currency of Switzerland

"Corporate Internet Banking" means an electronic payment system that enables business banking customers to conduct a range of financial transactions through the website by connecting to core banking system.

"EUR" means a single currency for use by the member states of European Union

"GBP", "Sterling" and "£" means the official currency of the United Kingdom.

“Group” means the ICICI Bank Ltd. group of companies which means our subsidiaries, our ultimate holding company and its subsidiaries.

“HKD” means Hong Kong Dollars, the official currency of Hong Kong.

“INR” means Indian Rupee the official currency of India.

“Internal Transfers” means payments made to any Account within ICICI Bank UK PLC.

“JPY” means Japanese Yen, the official currency of Japan

“Money Transfers to India” mean payments to India, which are made using the money transfer services provided by us.

“OTP (One Time Password)” means the 6-digit unique number valid for one login session. OTP is sent to your registered mobile number via text message. You need to enter this number on the option available to confirm Payee

“Same Business Day payments” means GBP payments directly to the Account of any person or organization in the UK, Channel Islands and Isle of Man, which will be received by the payee bank on the same Business Day.

“SEK” means Swedish Kroner, the official currency of Sweden

“Service” in the context of money transfer, means the Business FX money transfer service offered by us to you through which money may be sent to a Beneficiary.

“SGD” means Singapore Dollar, the official currency of Singapore

“Standing orders” means regular payments you instruct us to make of the same amount from your Account to an identified Beneficiary which continues until you tell us to change or cancel it.

“SWIFT Payments” means payments from your GBP, USD, EUR, CHF, AUD and SGD, accounts through any of our Branches.

“USD”, “US Dollars” and **“\$”** mean the lawful currency for the time being of the United States of America. **“Website”** means our website www.icicibank.co.uk.

“We”, “Us”, and **“Our”** mean ICICI Bank UK PLC. **“You”** and **“Your”** mean the customer who has an Account with us.

2. Business FX Transfer

2.1 You can make the following transfers using the Service:

- a. Transfer from one Account to another Account. Such transfers can be made in GBP, USD, EUR, AUD, SGD or CHF only.
- b. To a Beneficiary’s Account with Us. Such transfers can be made in GBP, USD, EUR, AUD, SGD or CHF only;
- c. To a Beneficiary’s account with ICICI Bank in India;
- d. To a Beneficiary’s account with other banks in India; and
- e. To a Beneficiary’s account with ICICI bank and other banks across the globe (Cross Currency transfers). Such a transfer can be made in any one of the following 12 currencies i.e. GBP, USD, EUR, AUD, CHF, SGD, CAD, JPY, SEK, AED, HKD and INR.

3. Requirements before making a payment

- 3.1 When making a payment, you must ensure there is sufficient available balance in your Account and you must provide us with correct and complete details of the Beneficiary. If you do not do so, we will not be liable for failing to make a payment or for making a payment into an incorrect account. We will make reasonable efforts to recover your funds (although we may charge you for this as per our rates and charges schedule).
- 3.2 Please note that payments are made on the basis of sort code, Swift code, IBAN Number, IFSC code, Account number etc. and not on the name of the Account holder so please ensure all details you provide are correct.

You must provide us with all the following details to enable us to make a payment:

3.3 Transfer within ICICI Bank UK Plc

- a. Beneficiary account number
- b. The name of the Beneficiary to whom the payment is to be made;
- c. Address of the Beneficiary

3.4 Same Currency Transfers / Cross Currency Payments:

- a. The correct details of the Beneficiary's bank, including the name of the bank, the bank's SWIFT, Bank Identifier Code (BIC) address, sort code or applicable national bank code;
 - b. The Beneficiary's bank account number, or International Bank Account Number (IBAN) if paying to a bank in the EU/EEA;
 - c. The name of the Beneficiary to whom the payment is made;
 - d. The Beneficiary's reference, if applicable;
 - e. Amount, currency, purpose of payment;
 - f. Charges of the intermediary bank, if known
- 3.5 If you make a payment in a currency other than the currency of your Account, you can make the transfer using the prevailing exchange rate (as shown on corporate internet banking) as applicable at the time of conversion. If a payment made in another currency is returned, we will convert the amount back to the original currency at the applicable exchange rate on the date the funds are returned to us. We will not be responsible for any exchange loss you may incur as a result of converting the payment to original currency.

3.6 Money Transfers to India

- a. Name of the Beneficiary
- b. Address of the Beneficiary
- c. Beneficiary's account number
- d. Beneficiary bank's Indian Financial System Code (IFSC) and complete address with post code (in case of transfers to banks other than ICICI Bank Limited, India)
- e. Your own Account number and name. This is a legal requirement and these details will be passed to the Beneficiary's bank.
- f. The Beneficiary's reference, if applicable

- g. Amount, currency and purpose of payment as per the Reserve Bank of India list.
- h. For transfers made using this Service, processing of registration requests of Beneficiary involve conducting customer due diligence and anti-money laundering checks as per applicable laws and will usually be completed within one Business Day. However, this activity may be delayed due to system issues, such as technological or operational problems or other factors which are beyond our reasonable control.

4. Charges

All transactions charges will be subject to the Business banking Schedule of Charges (SOC) which can be found at <http://www.icicibank.co.uk/managed-assets/docs/options-and-charges-transferring-money-TNC.pdf>

4.1 Intermediary Bank Charges

- a. For funds transfer through SWIFT, charges are levied by the intermediary banks. These charges can either be borne by you, the Beneficiary or these may be shared between you and the Beneficiary. You can select who will pay the charges by opting for OUR, SHA or BEN.
- b. OUR: If you want to pay all the intermediary bank charges so the Beneficiary receives the entire amount without any deductions, you must select OUR. All correspondent / intermediary bank transaction charges will be borne by you.
- c. BEN: If you want all correspondent / intermediary bank transaction charges to be borne by the Beneficiary, you must select BEN. Your Beneficiary will receive the funds after deduction of the charges.
- d. SHA: If you want the intermediary bank charges to be shared between you and the Beneficiary, you must select SHA. The transaction charges levied by our correspondent / intermediary bank will be borne by you and charges levied by the Beneficiary bank's intermediary/correspondent bank will be borne by your Beneficiary.
- e. Depending upon the option (OUR, BEN or SHA) chosen by you charges will apply. Please note that these charges would be additional to the normal swift or remittance charges.

If you have selected	Destination Currency: USD,GBP, EUR	Destination Currency: JPY	Destination Currency: Any other currency
OUR	Remittance Charges + GBP 5 or Remittance Charges +USD 10 or Remittance Charges + EUR 7	Remittance Charges +(0.1% of remittance amount or JPY 5000 whichever is higher)	Remittance Charges + GBP 10 or Remittance Charges + USD 20 or Remittance Charges + EUR 15
BEN and SHA	Remittance Charges	Remittance Charges	Remittance Charges

5. When payments will and will not be made by us

- 5.1 All online payments via this service will only be processed after the Bank considers that it has met its regulatory and compliance requirements for processing transactions.

- 5.2 If we reasonably believe that such instructions are: incorrect; unauthorised; fraudulent or crime-related, we will refuse to act upon such instructions.
- 5.3 If we refuse to make a payment that you have requested, we will inform you of this by the close of next Business Day. You can also contact us and we will tell you the reasons for the refusal of a payment and the procedure for correcting any errors that led to the refusal (unless a legal reason or certain other limited circumstances beyond our control prevent us from providing this information to you).
- 5.4 We will act upon written instructions or instructions through recorded lines received by us. If we reasonably believe that such instructions are: incorrect; unauthorized; fraudulent or crime-related, we will refuse to act upon such instructions.

6. Cut-off and execution times

Currencies	Cut-off time for same day remittance
JPY	N.A (Next working day)
AUD	N.A (Next working day)
SGD	N.A (Next working day)
AED	N.A (Next Working day)
HKD	N.A (Next Working Day)
USD	6:00 P.M. BST or 5 P.M. GMT as applicable
EUR	2:00 P.M. BST or 2:00 P.M. GMT as applicable
GBP	3:30 P.M. BST / 3:30 P.M. GMT as applicable
CAD	6:00 P.M. BST or 5 P.M. GMT as applicable
INR	12:30 A.M. BST or 11:30 A.M. GMT as applicable
CHF	11:30 A.M. BST or 10:30 A.M. GMT as applicable
SEK	1 P.M. BST or 12: P.M. GMT as applicable

- 6.1 Different currencies have different cut-off times. If the payment instruction is received before the cut-off time, then the payment will be processed that day. If it is received after the cut-off time, then the payment will be made the next Business Day.
- 6.2 The dealing time for this Service, on a working day, would be 9:00 am to 5:00 pm GMT or 9:00 am – 5:00 pm BST, as applicable.
- 6.3 The default transaction limits would be as follows:

- a. Daily limits: USD 250,000
- b. Per transaction: USD 100,000

6.4 For increasing or decreasing the transaction limits, please contact your relationship manager or Branch manager.

7. Two Factor Authentication

7.1 With this Service you can register or add a Beneficiary as a one-time activity. This will be completed only after entering the One Time Password (OTP) that we will send to your registered mobile phone number we hold on our records. This is a one-time activity for adding each Beneficiary.

7.2 The OTP will valid for 120 seconds. If expired it can be regenerated.

7.3 Once the Beneficiary is registered on the Service, to complete a transfer, you will be prompted for another OTP which will be sent to your registered mobile number and the transaction will only be successfully completed on entering the correct OTP.

7.4 The OTP will be sent to a single or multiple user in accordance with the mandate provided by you at the time of corporate internet banking application.

7.5 If you have a reason to believe that your mobile phone number has been allotted to another person and/ or there has been an unauthorized transaction in the Account and/ or the mobile phone number is lost, you should immediately inform us.

7.6 If you change your mobile number you should inform us immediately so that your OTP is sent to the correct number.

8. Your responsibilities

8.1 Payment for a transfer can only be made from cleared funds held in your Account. It is your responsibility to ensure that there are sufficient funds in your account before you initiate a transfer.

8.2 You will need to disclose the purpose of the transfer and ensure that the use of the Service by you shall not in any way, directly or indirectly violate any law, statute, ordinance, contract or regulation in the originating and disbursing country including but not limited to gambling activities, or otherwise be in breach of the Terms and Conditions.

8.3 You are responsible for ensuring that the details provided for each Beneficiary and the transfer are correct and to accurate for the purpose of making a transfer or using the Service.

8.4 As a user of the Service, you acknowledge and agree that for online money transfers, all relevant details of the transaction will be displayed on the confirmation page. For each transfer that we perform acting upon your instructions, your Account will be debited for the transfer amount and applicable charges as soon as the transfer is confirmed by you.

8.5 It is your responsibility to review your Account statements regularly provided by us and to notify us promptly if there are any discrepancies.

9. Terms specific to the Service

9.1 For transfers through Corporate Internet Banking, there is no limit on the number of Beneficiaries that may be registered by you. You only need to complete the registration process once for each Beneficiary. You are responsible for ensuring that the Beneficiary data provided to us is complete and accurate. If you refuse or fail to provide correct, accurate and updated data of the Beneficiary, we may decline the request to register the Beneficiary. We may refuse to register any Beneficiary, or to terminate the registration of any Beneficiary at any time. You may check the registration

status of each Beneficiary submitted to us by logging on to the Internet Banking section and viewing the "List of Beneficiaries".

- 9.2 For online transfers, once you confirm the transfer request, the transfer amount and charges shall be deducted immediately. However, if due to any technical problem in our operating systems, we are unable to process the transfer immediately, we shall try to resolve the technical problem on the basis of best efforts and carry out the transfer within one Business Day of the transfer request. You may be contacted by your relationship manager or a branch manager when we try to resolve the technical problem. In the event that we are unable to rectify the problem, we shall refund Your Account within 2 Business Days from the day the transaction request is initiated and confirmed.
- 9.3 We shall be responsible for acting on the instructions (Online) given by you to affect a transfer upon receiving clear funds, converting it into the requested foreign currency (at agreed rate) and transferring it to the Beneficiary Bank for the account of the Beneficiary.
- 9.4 You will not be entitled to receive any interest on the funds being transferred while the transfer is processed.
- 9.5 If we are unable to credit a Beneficiary's Account, we shall notify you by email to the email address provided by you at the time of account opening. Alternatively, your relationship manager or Branch Manager may contact you on the telephone number that is held with us.
- 9.6 To comply with relevant legislation when funds are transferred by us to a Beneficiary Bank, the transfer will need to be accompanied by the following details: (i) your name; (ii) your address and (iii) your Account number or a unique identification number allowing the transaction to be traced back to you.

10. Reversal/cancellation/refund

- 10.1 Where you have placed a payment request through the Service, processing of your instructions will begin on receipt and you cannot cancel your instructions, online, after the request has been placed.
- 10.2 If you wish to recall the payment, please contact the relationship manager or a Branch and inform them immediately about your intention to recall the payment.
- 10.3 Please note that we cannot guarantee a successful recall of the payment and will try to do so on a best efforts basis depending on the status of your transfer and when your request is received.
- 10.4 For any recall of a transfer request initiated through any of our Branches, we will deduct from your Account an amount as per the swift transaction charges and other applicable charges, such as charges that the Beneficiary's Bank may levy on the reversal request and a sum equal to the exchange rate loss that we may incur.
- 10.5 Once a transfer has been made and the Beneficiary Account has been credited in accordance with your instructions, any reversal of the transfer will be subject to the Beneficiary's prior written consent. We will not be responsible for obtaining the consent.
- 10.6 If you do not provide us with accurate and complete information as a result of which we are unable to transfer funds to the Beneficiary, we will refund the amount to your Account after deducting the relevant Charges within two working days from receipt of funds from the Beneficiary's bank. However, if we are unable to process the transfer due to reasons beyond our reasonable control (for e.g. fire, flooding, riots), we will refund the amount to your account without deducting any charge.

- 10.7 If any exchange rate loss is incurred at the time of reversal of a Transfer, it will be met by you. If any exchange rate profit is made at the time of reversal, it will be passed on to you. If there are sufficient reasons for us to believe that you intentionally wanted to profit due to currency trading, we may not pass any gain to you.

11. Our responsibility to you

- 11.1 In relation to a transfer initiated by you, you will be informed about the transferred amount, the amount to be received by the Beneficiary, exchange rate, charges and value date of the transfer. For transfer requests submitted online using Corporate Internet banking, the above details will also be reflected in your monthly account statement.
- 11.2 When you make a transfer to ICICI Bank Limited, India or to other beneficiaries in India or across the globe and there is any incomplete or incorrect information entered, we will notify you within 3 Business Days of receiving the request from you. The notification will include the reasons for keeping the transfer on hold and the information we require from you to process your request.

12. Limitation of liability

- 12.1 We will generally rely without further enquiry on the transfer instructions given by you (On Corporate Internet Banking) unless we have reasonable concerns and believe that such instructions are incomplete, incorrect or unauthorized by you.
- 12.2 We will be liable for losses arising as a result of not carrying out your instructions correctly or for any unreasonable delay in doing so. Our liability may be limited to the original GBP amount of the transfer.
- 12.3 We will not be liable if your payment is delayed or sent to the wrong person because you gave us incorrect details. We will use reasonable efforts to recover the payment for you.
- 12.4 If you provide us with extra information to that specified/ required by us, we will only be responsible for making the payment based on the information we have told you we require.
- 12.5 For payments to another bank account (UK or across the globe), we will make sure payments are sent to the Beneficiary's Bank. It is that bank's responsibility to make sure the payment is added to the bank account of the Beneficiary.
- 12.6 If you have instructed us through CIB to make a payment, we are responsible for it being made correctly to the Beneficiary Bank. If required, we will prove to you or the Beneficiary's Bank (as appropriate), that the payment was received by the Beneficiary's Bank within the timescales for executing payments.
- 12.7 If we do not carry out your instructions, there is a delay in doing so or we do not do so correctly, we will be liable for any losses, including charges we may have applied at the time of execution of the transaction and the resulting interest loss. We will not be liable to you for any losses we could not reasonably be expected to have foreseen or where the delay is due to us discharging our regulatory duties.
- 12.8 Provided we have exercised reasonable care we shall not be liable to you for any loss or damage suffered by you:
- a. Where we have acted on your instructions correctly; or
 - b. Where our services are unavailable or delayed by any unavoidable circumstances beyond our control such as war, riots (or threats of war or riots), governmental or court orders or; If your instructions are inaccurate or incomplete
- 12.9 You will not be able to withdraw funds, make any transfer or other payment if the operation of

your Account has been restricted by us. We may notify you about this but in some cases we will not be able to inform you such as when we may be under a legal obligation to not share information with you. For details on any restrictions on your Account or details of the Accounts between which you can make transfers and payments, please contact us at any of our Branches.

13. Unauthorized transactions

- 13.1 This Online Service should be used only by you and it's not transferrable. You must keep your User ID and Password secure and confidential from others at all times and take steps to prevent any unauthorised use. You should not leave the device you are using to access the Online Service unattended while you are logged on to the Website. You should log off the Online Service at the end of each session.
- 13.2 You should read your statements carefully on receipt or when they are available online. If you suspect that an unauthorized or incorrect payment has been made from your Account, please contact us immediately by visiting a Branch or Relationship Manager. If you do not tell us promptly and in any event within 13 months after the date the payment was debited, you will not be entitled to have any errors corrected or amounts refunded. Otherwise, and subject to paragraph below, an unauthorized or incorrect payment which you have notified the bank of will be refunded after investigation by the relevant team and, where applicable, your Account will be restored to its position had the unauthorized or incorrect payment not taken place. We will have no further liability to you in relation to any unauthorized payment.

14. Liability for unauthorized transactions

- 14.1 You may be liable up to a maximum of £50 for any losses incurred in respect, of unauthorized payments from your Account From the use of a lost or stolen security details; or where you have failed to keep your security details and ATM card safe.
- 14.2 You will be liable for all losses if:
- a. You have acted fraudulently;
 - b. You have intentionally shared your Account details with another person which allows him or her to make payments from your Account or
 - c. You have intentionally; or with gross negligence failed to keep your security details safe. If you feel your account details or security details have been compromised, please advise the bank immediately so we can make the necessary arrangements to safeguard your Account. You will not be liable for any losses occurring after you have notified us.
- 14.3 You will not be responsible for any unauthorized payments where:
- a. You have not yet received your security details; or
 - b. These have been made by someone who has your security details and has used them without your authority to make a payment where the Account holder does not need to be present
- 14.4 Compensating us for loss you must compensate us for loss or damage which is caused to us as a result of either of the following:
- a. You have acted fraudulently; or
 - b. You have not observed these Terms and Conditions and this was done intentionally or with gross negligence.
- 14.5 The amount paid by you under this condition will represent a reasonable assessment of our losses. This may include the reasonable costs incurred by us in investigating and managing the

matter as well as our reasonable legal costs. The protection provided by you under this condition will not apply if we deliberately or negligently caused the loss or if it is not consistent with relevant laws or regulations.

15. Changes to the Terms and Conditions

- 15.1 We may change these Terms and Conditions including our charges due to changes in market conditions, the cost of providing services to you, or legal or regulatory requirements affecting us. If we believe any term is not clear, we will modify it to make it simple and clear to understand.
- 15.2 We will advise you of any such changes covered under paragraph: including changes to charges, which are to your disadvantage, by sending you a personal notice (sent electronically) at least two months in advance of the change. If you are dissatisfied with the changes, you will have a right to switch or close your Account without loss of interest or any additional charges.
- 15.3 We will advise you of any changes covered under paragraph: including changes to charges, which are not to your disadvantage, by sending a personal notice (sent by post/electronically) within 30 days of making such a change.
- 15.4 If any major change is made, or many minor changes are made in one year, we will provide a copy of the new Terms and Conditions or a summary of the significant changes. You can also view the Terms and Conditions on our Website.

16. Closing your Account

- 16.1 You can close your Account at any time by writing to us at **ICICI Bank UK PLC, PO Box 68921, One Thomas More Square, London E1W 1YN**, or visiting any of our Branches.
- 16.2 On closing your Account the Service will also be deactivated / cancelled.
- 16.3 You must repay any money you owe us, including charges, the amount of any payment instructions you have made, which have not yet been debited from your Account.
- 16.4 We can close your Account by giving you two months' notice of our intention to close your account. In the closure letter you will be advised of the date that the account will be closed.
- 16.5 Your account cannot be used by any third party for their own purposes. We may refuse to process such transactions or close your account without notice where we reasonably consider that such third party transactions have occurred on your account.
- 16.6 We can also close your Account immediately for any of the reasons below where we believe you have been, or may be:
 - a. Seriously or persistently breaking these Terms and Conditions in any way;
 - b. Using or obtaining, or allowing someone else to use or obtain, a service or money illegally;
 - c. Acting fraudulently;
 - d. Behaving improperly (for example, in a threatening or abusive manner to our staff);
 - e. Giving us false information; or
 - f. Using your Account for an illegal purpose.

17. Your statutory rights

Nothing in these Terms and Conditions will reduce your statutory rights including your rights relating to described Accounts or services, the fairness of Terms on which they are provided to you, any rights you may have to close your Account and/or claim compensation. For further

information about your statutory rights contact your local authority Trading Standards Department or the Citizens Advice Bureau.

18. Complaints

If you want to make a complaint, please contact us in one of the following ways:

- **Write to us at:** Customer Relations ICICI Bank UK PLC, One Thomas More Square, London E1W 1YN
- Walk into your nearest ICICI Bank Branch and speak to a member of staff.
- **Telephone:** Customer Service Centre on 0344 412 4444 (Calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls) or 02034785319 to inform us of your concerns.
- **Email:** ukcustomerrelations@icicibank.com

We will arrange for the right person within the bank to investigate and respond to your concerns. (You must not send us your password, or other information you consider confidential, by e-mail or post). In certain cases the responder may not be the same person who initially received your complaint but will be best equipped to help you.

We will send you an acknowledgement to let you know we have registered your complaint. We will aim to resolve your complaint within 3 Business Days, however, there may be occasions where it may take longer. If this happens, we will do our best to resolve your complaints as soon as possible. If we do need more time, we will contact you to let you know. At latest, your complaint will be resolved within 8 weeks, and we will send you a final response letter which will detail our findings of our investigation. In the unlikely event that you remain unhappy with our response, or we have not sent you a final response within 8 weeks of the original complaint you have the right to take your complaint to the Financial Ombudsman Service. If you would like the Financial Ombudsman service to look into your complaint, you must contact them within six months of the date of the final responses. You can find out more about the Financial Ombudsman Service by asking for the FOS leaflet at any of our Branch or you can write to:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0300 123 9 123 or 0800 023 4567

If you remain unhappy with our response to a complaint about a product or service purchased online, you have the option to use the European Commission's Online Dispute Resolution (ODR) platform. You would need the following email address to use this service: ukcustomerrelations@icicibank.com and you can access the platform using the following link - the ODR platform. The ODR platform will ultimately share your complaint to the Financial Ombudsman Service (FOS). Therefore, you may wish to refer your complaint directly to FOS.