

Terms and Conditions: **Google Pay £5 Reward Offer**

These Terms and Conditions (the “**Terms and Conditions**”) govern the Promotion being promoted by ICICI Bank UK PLC (“**ICICI Bank**”). Participation in the Promotion is governed by the Terms and Conditions provided below.

The words “we”, “us”, “our” and words with similar meaning refer to ICICI Bank.

These Terms and Conditions are in addition to, and not in derogation of the Personal Banking Terms and Conditions offered by ICICI Bank to Customers and are available on our Website. If there is any inconsistency between the Personal Banking Terms and Conditions and these Terms and Conditions, the latter shall prevail.

By participating in the Promotion, a Customer agrees to be bound by these Terms and Conditions, which may be amended, modified or supplemented at any time by ICICI Bank. Any changes in the Terms and Conditions will be posted and updated on the Website.

DEFINITIONS:

In these Terms and Conditions, unless otherwise defined, capitalised terms shall have the meaning as assigned to them below:

“**Customer**” refers to a person who is an existing HomeVantage Current Account of ICICI Bank UK PLC holder and continues to be a customer of ICICI Bank UK PLC during the Offer Period;

“**Promotion**” or “**Offer**” interchangeably refers to the overall campaign initiated by ICICI Bank during the Offer Period specifically applicable to transactions processed through Google Pay using linked ICICI UK debit card;

“**Reward**” or “**Cashback**” interchangeably refers to the monetary amount that will be credited to the eligible Customer’s account in accordance with Terms and Conditions;

“**Website**” refers to the website of ICICI Bank as made available online at www.icicibank.co.uk.

Additional Terms

1. Offer Period

- This offer is valid from 00:00 GMT, 29th Oct 2024 to 18:00 GMT, 10th Jan 2025.

2. Eligibility

- Open to all ICICI Bank Customers with a valid ICICI UK debit card, except for ICICI Bank UK Plc employees and contractual staff members.

- Participants must have Google Pay set up on their device and link their ICICI UK debit card to Google Pay.

3. Qualifying Transactions

- To receive the £5 Reward, Customers must complete three (3) separate transactions of an amount equal to or higher than £10 using their linked debit card via Google Pay during the Offer Period.

- Transactions must be successful and not cancelled or reversed.

- Minimum transaction amount is £10. Multiple transactions cannot be combined to reach the £10 threshold. For example, one transaction of £2 and another transaction of £8, together would not amount to the minimum qualifying £10 threshold.

4. Exclusions

- Cancelled transactions will not be counted towards the Offer.

- If a Qualifying Transaction is reversed or refunded, it will not count towards the Offer.

- A Customer can be eligible only once during the Promotion.

5. Reward Credit

- The £5 Reward will be credited to the Customer's linked bank account within 30 working days post completion of 3 valid transactions of an amount equal to or higher than £10 using their linked ICICI Bank UK PLC debit card via Google Pay.

- If any of the Qualifying Transactions are reversed after the reward has been credited, ICICI Bank reserves the right to reverse the credited amount.

- ICICI Bank reserves the right to modify, extend, or terminate this Offer at any time without prior notice.

- ICICI Bank is not responsible for any technical issues with Google Pay or any participating merchant that may prevent a transaction from qualifying.

- By participating in this Offer, Customers agree to these Terms and Conditions.

6. Data Protection

- Personal data will be processed in accordance with ICICI Bank's Privacy Policy.

7. Governing Law

- The Promotion shall be governed by the laws of England and Wales and all disputes arising under this Promotion shall be subject to the jurisdiction of the competent courts of England and Wales.

8. The Offer is non-transferable, non-exchangeable and is not redeemable for other rewards. No two Promotions of ICICI Bank can be redeemed together by the Customer.

9. For Joint holders, the primary applicant of the HomeVantage Current Account will be considered as a Customer.

10. ICICI Bank has the right to cancel the Promotion at any time.

ICICI Bank shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control. Such circumstances shall include, but not be limited to, weather conditions, fire, flood, hurricane, strike, industrial dispute, war, hostilities, political unrest, riots, civil commotion, inevitable accidents, supervening legislation or any other such circumstances.

For any questions regarding this offer, please contact our customer support. All communication should be addressed to ukservice@icicibank.com or ICICI Bank, One Thomas More Square, London, E1W 1YN.