



To learn more, contact us at:

 **08081 31 41 51 (freephone)**

Calls are free from a UK landline but
charged from a mobile.

 **ukservice@icicibank.com**

 **www.icicibank.co.uk**

Visit our branches at:

92 – 94 Soho Road, Handsworth, Birmingham B21 9DP

2 - 4 Station Street - East, Coventry CV6 5FJ

291, High Street North, Manor Park, East Ham E12 6SL

29 College Road, Harrow, Middlesex HA1 1BA

293, Roundhay Road, Leeds, Yorkshire LS8 4HN

1 St. Michael's Avenue, Leicester LE4 7AH

21 Knightsbridge, London SW1X 7LY

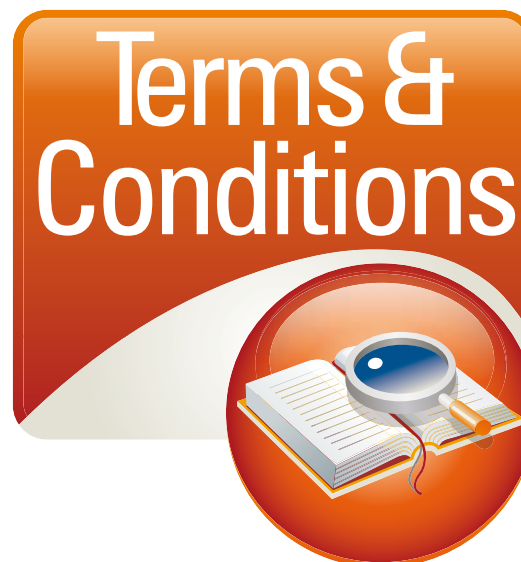
25/31 Cheetham Hill Road, Manchester M4 4FY

102, The Village, High Street, Slough SL1 1HP

45 South Road, Southall, Middlesex UB1 1SW

47 Ealing Road, Wembley HA0 4BA

Ver 2.1 March 2012



Internet Banking

Issued and Approved for the purpose of Section 21 of the Financial Services and Markets Act, 2000 by ICICI Bank UK PLC (Company No. 04663024) having its registered office at One Thomas More Square, London E1W 1YN. ICICI Bank UK PLC is authorised and regulated by the Financial Services Authority (registration number: 223268). It is subject to the laws of England and Wales. ICICI Bank UK PLC is a 100% owned subsidiary of ICICI Bank Limited. ICICI Bank Limited is regulated and authorised to take deposits in India by the Reserve Bank of India. Terms and Conditions apply for all products and services. All ICICI Bank logos and trademarks are the property of ICICI Bank Limited.



Internet Banking
Terms and Conditions

1.	Introduction	2
2.	Definition	2
3.	Your duties	3
4.	Internet Banking password	4
5.	Internet Banking records and transaction Terms	5
6.	Joint Accounts	5
7.	Funds Transfer through Internet Banking	6
8.	Payee registration	6
9.	Authority to ICICI Bank for Internet Banking	7
10.	Instructions	8
11.	Liability of the User and ICICI Bank UK PLC	8
12.	Changes to these Terms and Conditions	9
13.	Termination of the Service	9
14.	Applicable Laws	10
15.	Applicability to future Accounts	10
16.	Proprietary rights	10
17.	Complaints	10

1. Introduction

These Terms and Conditions apply to the use by you, the “customer”, of the Internet Banking service provided by us, ICICI Bank UK PLC. These should be read in conjunction with the Personal Banking Terms and Conditions, HiSAVE Savings Account and HiSAVE Fixed Rate Account Terms and Conditions (if applicable), our Website Terms of Use, Privacy Policy and the terms on the Account opening form. If there is any inconsistency between these Internet Banking Terms and Conditions and other Terms and Conditions mentioned above, then these Internet Banking Terms and Conditions will take priority and apply. For your own benefit and protection you should read these Terms and Conditions carefully. If you do not understand any of the Terms or Conditions, please contact us for further information. We suggest that you keep a copy of these Terms and Conditions for your records. These Terms and Conditions are also available on our website www.icicibank.co.uk.

2. Definitions

In these Terms and Conditions:

“Account” means any Bank Account you hold with us. If you hold more than one Account with us, one of those Accounts shall be designated as the Primary Account and all other Accounts, if any, shall be referred to as Secondary Account(s).

“Business days” means, in the United Kingdom, Monday to Friday, except public holidays.

“Internet Banking User ID” means the nine -digit identification number we give you which enables you to use our Service.

“Password” means the password issued to you by us to access the Service.

‘Rate Block’ means the minimum rate at which you wish to transfer money to India. If this is specified we will ensure your money is sent if our rate is the same or higher than the rate you specified.

“Service” means the Internet Banking service offered by us to you through which you can manage your Account. The Service may be provided by us or through our associates or contracted service providers.

“Standing Orders” means regular payments you instruct us to make of the same amount from your Account to an identified recipient. A standing order continues until you tell us to change or cancel it.

"Standing Instruction" is an order you give the Bank to transfer money to India a set amount at regular intervals.

"Terms and Conditions" means these Terms and Conditions which apply to the use of the Service.

"You" means the person(s) registered for this service.

"Website" means our website - www.icicibank.co.uk.

"We", "Us" and "Our" mean ICICI Bank UK PLC.

"Unique Reference Number" A Unique Reference Number (URN) is a one-time unique number generated at your request and delivered as a text message to your registered mobile number with us.

3. Your duties

- 3.1 To use the Service you must have legal and valid access to the internet. When you login to your Account for the first time with either your chosen Password or the one that we sent you, you will be prompted to change the Password. This is to maintain security of your own Account. We strongly recommend that you change your Password at this stage. This service should be used only by you and it is not transferable.
- 3.2 For Current Account customers, we will issue you a Password which you have to change when using the Service for the first time.
- 3.3 For HiSAVE customers, you can login either using the Password generated by you at the time of application or the Password sent to you by us.
- 3.4 You must keep your Password and Internet Banking User ID secure and secret at all times and take steps to prevent unauthorised use of them.

Such security measures include the following:

- Never write or otherwise record the Password in a way that can be understood by someone else;
- Never reveal the Password to someone else including our staff;
- Destroy any advice from us concerning your Password immediately after receipt;
- Avoid using a Password that may be easy to guess;

- Never record the Password or Internet Banking User ID on any software which retains it automatically;
- Keep your Internet Banking User ID in a safe place at all times;
- Treat emails you receive with caution and be wary of emails or calls asking you to reveal your personal security details. We will never contact you to ask for your Internet Banking User ID or Password.
- For further information on security measures, please visit www.banksafe.org.uk

- 3.5 You should not leave the device you are using to access the Service unattended while you have still logged onto our website. You should log off the Service at the end of each session. For your security, the session gets timed out if left idle for 10 minutes when logged in.
- 3.6 You must tell us immediately of any unauthorised access to the Service or unauthorised transaction or instruction in your Account which you know or suspect, or if you suspect that someone else knows your Password. You can call us on 08081 31 41 51 (freephone from UK landlines). You must also change your Password immediately to one you have not used before. You must assist us and the Police in our efforts to recover any losses. We may disclose information about you or your Account to the Police or other third parties if we believe it will help prevent or recover losses.
- 3.7 You must ensure that the Service is used as per these Terms and Conditions and is not used for any illegal or improper purposes.

4. Internet Banking Password

- 4.1 If you forget your Password, you can request for a new Password by making a request on 08081 31 41 51 (freephone from UK landlines). You can also login to your Account online at www.icicibank.co.uk and click on the link 'Forgot Password'. You should complete the online form and submit it. Branch Banking customers can also make a written request for new Password at the nearest branch or can send the request to ICICI Bank UK PLC, PO Box 68921, One Thomas More Square, London E1W 9HB.

If you have made a request for a new Password and are waiting for it to arrive, we request that you not try to login and login using your old Password as this will block the new Password.
- 4.2 For security reasons your Internet Banking User ID will get

locked if unused for a period of six successive months. If your User ID gets locked, you will not be able to use the Internet Banking facility. Please call our Customer Service Centre to unlock your User ID. Once your User ID has been unlocked, you can log in using the existing Password.

- 4.3 If you wish to receive your unique reference number (URN) as a text message on your mobile number registered with us. You can also login to your Account online at **www.icicibank.co.uk** and click on the link 'Forgot Password/ Reissue Password', once we receive your request a URN will be generated and will be sent to you as a text message on your mobile number registered with us.
- 4.4 The mobile number registered by you with us should be correct and up- to date at all times. We will only send the URN by text message on your mobile number registered with us. if you make a mistake in providing the mobile number to us, inform us immediately by calling on 08081 314151 (freephone from UK landlines).

5. Internet Banking records and transaction Terms

- 5.1 The information provided to you through the Service is not updated continuously but at regular intervals. Consequently, any information supplied to you through the Service is correct at the date and time it was last updated which is not necessarily at the date and time when you logged in.
- 5.2 We may keep records of the transactions for training, quality and security purposes.
- 5.3 Any instruction for us to carry out a transaction, offered as a part of the Service, will be binding on you and us when we receive it. If any instruction cannot be executed until you complete certain documents then we shall act on the request only after we have received such documents from you.

6. Joint Accounts

- 6.1 If you have a joint Account then any one of you may use our Internet Banking service but you must use your own login ID and password. Our Internet Banking service is not available if two or more of you are required to authorise transactions jointly.

- 6.2 As a joint Account holder these Conditions apply to you individually and jointly with the other Account holder(s).
- 6.3 As soon as one of you tell us that another joint holder is no longer allowed to authorise transactions, or if we reasonably believe transactions should be authorised by all of you jointly, we will suspend our Internet Banking service on that Account.

7. Funds transfer through Internet Banking

- 7.1 You should enter the correct Account number on any funds transfer instruction. If you make a mistake while entering the information, " to make a correction," delete the information and re-enter the correct Account number.
- 7.2 You must not use or attempt to use the Service to transfer funds unless you have sufficient funds in the Account.
- 7.3 The person receiving the money may have to pay the foreign Bank's charges.
- 7.4 If you have access to funds transfer, we will act upon your instructions to transfer funds from your Account to other Accounts belonging to third parties and maintained at ICICI Bank UK PLC and/or at any other Bank which falls under the network of electric payments in the UK, or to Accounts held with ICICI Bank Ltd., India or other Banks that participate in the electronic clearing system of Reserve Bank of India.

8. Payee registration

- 8.1 You need to add a payee (Payee is the person or entity you are making a payment to) to transfer funds to them through Internet Banking. To add a payee, you need to follow the below process:
- Complete the details of your payee in your Account;
 - Once we receive your payee registration request, we will send a Unique Reference Number (URN) by text message to your registered mobile number with us;
 - To confirm the payee, you will need to enter the URN in

your Account within 24 hours of the payee registration request;

- You can then start transferring funds to your payee. In case you have not registered your mobile number with us, follow the steps to add the payee online and to confirm your payee call us on 08081 31 41 51 (freephone from UK landlines). We will ask you to authenticate yourself before confirming the payee registration.

To register a Payee for online fund transfers to India, you need to add the details of your Payee online. To confirm your payee registration, call us on 08081 31 41 51 (freephone from UK landlines). We will ask you to authenticate yourself before confirming the payee registration.

- 8.2 Please note that you can delete a previously registered payee directly from your Account online. Further, for making a modification in the details of Account number/sort code of a previously registered payee, you will have to first delete the existing payee and then register the payee with the correct details. The process for registering the payee will be same as described in the above condition.
- 8.3 The mobile number registered by you with us should be correct and up-to-date at all times. We will only send the URN by text message on your mobile number registered with us. If you make a mistake in providing the mobile number to us, inform us immediately by calling on 08081 31 41 51 (freephone from UK landlines).
- 8.4 You should enter the correct details of your payee in your Account. If you make a mistake in entering the payee details, you should immediately delete the registered payee and put in a fresh payee registration request.

9. Authority to ICICI Bank for Internet Banking

You authorise us to access your Account(s) to effect Banking or other transactions instructed by you.

10. Instructions

- 10.1 All instructions for the Service shall be given by you through a computer or any other medium made available to you by us.
- 10.2 If we consider an instruction to be inconsistent or contradictory, we may seek clarification from you before acting on it.
- 10.3 We will take all reasonable care to ensure that there is no interruption in the Service provided to you. Occasionally, you may not be able to use the service, for example when we carry out maintenance or updates. In instances where we know access to the service may be interrupted, we will do our best to notify you in advance.
- 10.4 When you give the instruction, we may take some time to carry out the transactions. Some instructions may take time to process and may only be processed during normal banking hours even though the Service may be accessible outside such hours.
- 10.5 We may refuse to act on any instruction if we reasonably believe that it would be unlawful to do so, or it is to be performed at a future date or is subject to the happening of a certain event. However we will act on any standing instruction, standing order or rate block set up in your Account

Not all Accounts may be accessed under the Service. We will give you details of whether or not you can access the Service for your type of Account when you become our customer.

11. Liability of the user and ICICI Bank UK PLC

- 11.1 We will take reasonable steps to ensure that email and other transmissions passing over the Internet remain confidential and are not interfered with. However, we cannot completely guarantee the privacy or confidentiality of any information passing over the Internet or that it will not be interfered with and by using our Internet Banking service you are prepared to give us instructions on this basis.

11.2 We shall endeavor to carry out your instructions promptly. However, we shall not be responsible for any loss or damage suffered due to delay or failure in carrying out the instructions for any reason beyond our reasonable control, such as war, riots (or threats of war, riots), Governmental or Court orders.

11.3 We will make reasonable efforts to inform you without undue delay through the Service or the Website if any service is not available.

12. Changes to these Terms and Conditions

12.1 We may change these Terms and Conditions, including our charges, for valid reasons such as changes in market conditions, the cost of providing service to you, legal or regulatory requirements affecting us or any development of our systems or processes. If we believe any Term is not clear, we will modify it to make it simple and clear without altering the meaning.

12.2 We will advise you of any such changes covered under condition 12.1 including changes to charges which are to your disadvantage, by sending you 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 terminate the use of the Internet Banking Service, and/or to switch or close your Account without loss of interest or any additional charges.

12.3 We will advise you of any changes covered under condition 12.1, including changes to charges, which are not to your disadvantage, by sending a personal notice (sent electronically) within 30 days of making such change.

12.4 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 changes. You can also view the Terms and Conditions from our website www.icicibank.co.uk.

13. Termination of the Service

This service will be terminated when we or you close your Account. You will remain responsible for any transactions made through the Service until the time of such termination.

14. Applicable law

These Terms and Conditions are governed by English law and any dispute between you and us will be subject to the non-exclusive jurisdiction of the courts of England and Wales.

15. Applicability to future Accounts

If you open any further Accounts and use the Service in respect of such Accounts, then these Terms and Conditions will apply to such further use of the Service by you.

16. Proprietary Rights

We shall tell you, from time to time, about any internet software which may be required to use the Service. We may not support all or any particular versions of the internet software. The software of the Service as well as other internet related software(s) which are required to access the Service is the legal property of the respective vendors. The permission given by us to access the Service does not convey any proprietary or ownership rights in such software. You shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software belonging to the Service or create any derivative product based on this software.

17.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,
2nd Floor, One Thomas More Square,
London E1W 1YN

Visit your nearest ICICI Bank branch and speak to a member of staff.

Telephone: Customer Service Centre on 08081 31 4151 (freephone from UK landlines) to inform us of your concerns.

Email: ukcustomerrelations@icicibank.com

We will arrange for the right person to investigate and respond to

your concerns. (You must not send us your Password, or other information you consider confidential, by email or post). Within two business days of receiving your complaint, we will send you a written acknowledgment. Within four weeks, we will write to you again with our final response or to explain why we need more time to respond. If we have not already responded to you, we will send you our final or other response within eight weeks and will tell you how to take your complaint further if you are still not satisfied. If you are not happy with the outcome, you may have the right to ask the Financial Ombudsman Service to settle the complaint. You may contact that service at:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk