

## ICICI Bank Limited, Singapore Branches

### "Transfer Money and Get a Free Gift"

### Terms and Conditions (The "Terms")

These are the Terms that govern the relationship between customers (the "Customer") and ICICI Bank Limited, Singapore branches (the "Bank") with respect to the "Transfer Money and get a Free Gift offer ("Offer"). This Offer is applicable for the remittances through the Kiosk at Westlite Dormitory (18 Toh Guan Road East) of ICICI Bank Singapore, and not through any other channels of remittance like any other kiosks, branches, call and remit, or online. This Offer must not be coupled with any other offer/s existing for the remittance products at the time.

#### DEFINITIONS

- (a) "Remitter" means any person who transacts by using the kiosk machine located at Westlite Dormitory (18 Toh Guan Road East) for money transfer to India;
- (b) "Notification" means, inter alia, circulars, information, amendments issued by the Bank from time to time with respect to the Terms and Conditions of the Offer;
- (c) "Participants" mean Unique Remitters who do successful remittance of SGD 500 or more under the Kiosk facility for money transfer to India from the kiosk located at Westlite Dormitory (18 Toh Guan Road East) within the offer period and thus hereby participates in this Offer;
- (e) "Reward" means the gift to be provided to the Remitter in accordance with the Terms, as determined and decided by the Bank from time to time;
- (f) "Stipulated Amount" means SGD 500 in a single transaction;
- (g) "Offer Period" means the period commencing from July 22, 2013 to September 30, 2013 or continuing until such time as the Bank terminates the Offer in accordance with the Terms;
- (h) "Website" means <http://www.icicibank.com.sg> or successor websites of the Bank, as notified by the Bank from time to time; and,
- (i) "Receiving Bank" means bank with which the beneficiary holds an account in India
- (j) "Kiosk" would mean the Kiosk located at Westlite Dormitory (18 Toh Guan Road East) Singapore.

#### ELIGIBILITY

1. This Offer is only open to remittances originating at the said Kiosk facility, which shall satisfy all the conditions of eligibility for initiating a money transfer to India in accordance with using the Remittance services of the kiosk offered by the Bank with the Terms as applicable or as stipulated by the Bank from time to time.
2. The money transfer needs to be straight through without any amendments and above the Stipulated Amount.
3. The fund transfer must be initiated before the close of Offer Period as and when communicated by the Bank and concluded successfully thereof. The customers must retain the remittance slips for the transactions done by them and the remittance slips can be asked to be produced by the Bank at any point of time.

#### PROCEDURE FOR PARTICIPATION

1. Eligible Customers may participate in the Offer as Remitters during the Offer Period. However to be eligible for the Reward, the transaction should be equal to or more than the Stipulated Amount, and reward shall be given to unique remitters qualifying under the said terms.
2. A Remitter shall be eligible for the Reward subject to the following procedure and conditions being followed:
  - a. The conditions for eligibility as specified in these Terms to be complied with in entirety;
  - b. The Remitter, thereafter, initiating a transfer to India with the Stipulated Amount, or more, in accordance with these Terms;
  - c. The money transfer done by Remitter must be successful i.e., the same not be returned or reversed by the receiving Bank; and,
  - d. Each remitter shall be eligible for only One (1) reward.

## REWARD

1. The Remitter may initiate any number of transfers however qualifying transfer needs to be of the Stipulated Amount in a single transaction.
2. The Bank shall hand over the reward to the remitter post successful completion of the promotion period and successful completion of qualifying transfer. Remitter would be required to acknowledge the receipt of the reward, in writing, at the time of handover of the reward.
3. The Bank shall not be responsible for any omissions by any third party service providers (whether appointed by the Bank or otherwise), involved in the provision of the Rewards (including, for illustration, manufacturer of the gift).

## GENERAL

1. The decision of the Bank in all matters arising out, or in connection with this Offer shall be final and binding on all Participants. All Participants are advised to carefully read all the Terms contained herein. If you do not understand any of the Terms, please contact the Bank for further information. The Terms of this Offer will be available on the Website of the Bank and may be changed, modified, revised or amended by the Bank from time to time.
2. Specific terms contained in any Notification shall be in addition to and not in derogation of the Terms contained herein. In the event of any conflict between terms contained in any Notification and the Terms contained herein, the Terms contained herein shall prevail. Revised or amended Notifications sent by the Bank to you after the date of the original Notification shall amend the original Notification and shall prevail over the same.
3. For any information about the Offer, the Customers, Participants, and others may contact the Bank by calling toll free at 8001012553 (8.00 am to 6.00 pm) or write to the Bank at [sg.service@icicibank.com](mailto:sg.service@icicibank.com). Updated contact details of the Bank would be available on the Website ([www.icicibank.com.sg](http://www.icicibank.com.sg)) from time to time.
4. The Bank shall have the right to amend or vary the Terms of the offer, or suspend it at any time and the same shall be binding on the Participants. The Terms may be amended by the Bank by publishing revised Terms on the Website and the same shall become effective Thirty (30) days from the date on which the same are published on the Website (or with immediate effect, if any amendment is being carried out, as required under applicable laws). Such revised Terms shall also automatically amend the terms contained in any Notification sent to Customers.
5. The Bank shall not have any liability for any delays/non-performance or losses caused to Participants solely resultant on communication between the Bank and the Participants through electronic means (including due to corruption/loss of data, non delivery of electronic messages, virus attack).
6. Rewards earned under the Offer cannot be exchanged for cash or any other asset or otherwise. Rewards may be in the form of products/services of entities/persons other than the Bank and the Bank shall have no liability or responsibility for non-performance, delay, actions and/or omissions of such third parties. Participants, by participating in this offer shall be deemed to have acknowledged that the Bank does not have any control over such third parties and it would not be in a position to provide any relief to the Participants for non-performance of such third parties. Such Rewards may further be subject to the terms of service of such third parties.
7. The Bank shall not be responsible or liable for incomplete procedure undertaken by the Participants in relation to the Offer. Customers may, however, contact the Bank for any clarifications on the procedure to be followed through the medium specified aforesaid in Clause 3.
8. The Bank, at its sole discretion, may choose to revoke and terminate the Offer without having any liability/consequences whatsoever towards the participants, as the case may be. No notice of termination of the Offer is required to be provided to the Customers or the Participants, provided that the Bank shall endeavour to publish the same on the Website or to provide Notifications to this effect within a reasonable time. In the event of termination of the Offer, Rewards would be dispatched for cases where the money transfer was initiated prior to such termination; however no new money transfers initiated by participants post the termination would enable Customers/Participants to claim any Rewards.
9. ICICI Bank operates in Singapore through ICICI Bank Limited, Singapore Branch ("ICICI Bank Singapore") and is a bank licensed by the Monetary Authority of Singapore. The overseas products and services are not the products and services of ICICI Bank, Singapore. The products and services are not subject to Singapore laws and are not eligible for or covered by Deposit Insurance Act 2005 of Singapore.
10. The gift item offered by ICICI Bank is a third party product and ICICI Bank makes no representation or warranty as to the quality, condition, fitness, accuracy, reliability, security and performance of the third party products; that such products/services shall be available at any particular time or location; that any defects or errors will be corrected.
11. These Terms shall be governed by and construed in all respects in accordance with the laws of Singapore. The Customer hereby irrevocably submits to the non-exclusive jurisdiction of the courts in Singapore connection with any action or proceeding that may arise out of or in connection with these Terms. Such submission shall not prejudice the Bank's right to commence action against the Customer in any other court of competent jurisdiction.