

General Terms and Consent for delivery of documents electronically

ICICI Bank Canada ("ICICI Bank") can deliver to its customers, and the undersigned wishes to receive, account related documentation using electronic means. This form sets out the terms on which ICICI Bank delivers Documents (as defined below) electronically and captures the consent of the undersigned to do so.

1. General Terms

I / We, understand, agree and confirm:

- (a) **Mode of delivery:** Delivery as referred to herein, means delivery by making statements of accounts and tax statements available on ICICI Bank's online banking portal, and ICICI Bank's iMobile app under e-statements and documents. Other Documents mentioned in the Consent below, will be delivered using the registered email addresses provided to ICICI Bank.

Documents will be delivered as PDF files and will require the use of Adobe Acrobat Reader™ software to be read.

- (b) **Notification of delivery:** ICICI Bank will provide notification about the delivery of Documents, by sending secure messages through the Customer Care.
- (c) **Availability:** E statements and Tax Documents will be available for 7 years from the date they are issued and delivered electronically. If a Document is required for a longer period mentioned in section 2 you must print it or save it on your device.
- (d) **Delivery preferences:** Delivery preferences, including the revocation of this Consent, may be changed at any time by calling ICICI Bank at 1-888-424-2422, emailing us at customercare.ca@icicibank.com or visiting any of our branches. Subject to section 1(e), changes in delivery preferences will take effect within 2 business days.

ICICI Bank reserves the right to change delivery methods in order to comply with applicable laws, or deliver Documents by mail if electronic delivery has failed or as ICICI Bank deems appropriate.

ICICI Bank must be notified immediately upon any changes to phone numbers, email addresses or mailing addresses, that have been registered with it. ICICI Bank will not be responsible in any way for any charges, damages or costs incurred as a result of contact details provided to it, not being up to date.

- (e) **Delivery preferences and Tax Documents:** Changes to delivery preferences between January 1st and April 30th for Tax Documents, will not take effect until the following tax year.
- (f) **Responsibility to monitor:** Any Document delivered electronically is deemed to be delivered on the day that the Document is made available as mentioned in section 2. It is the responsibility of the undersigned to monitor emails received from ICICI Bank for notifications about the delivery of Documents on a regular basis. ICICI Bank is not responsible in any way for any damages or costs resulting from a failure of the undersigned to review whether Documents have been delivered, regularly.
- (g) **Effectiveness:** This Consent for delivery of documents electronically will become effective once it is signed manually at any ICICI Bank branch or submitted electronically through ICICI Bank's online banking portal.
- (h) **Miscellaneous:** ICICI Bank may amend the Consent and General Terms for delivery of documents electronically upon providing you with the required notice prescribed by applicable laws. Unless defined herein, terms shall have the meanings ascribed to them in the terms and conditions of ICICI Bank which are available on icicibank.ca or at any of our branches.

2. Consent

I / We, have read and understand the Consent and the General Terms for electronic delivery, and consent to electronic delivery, of the following ICICI Bank account-related documents (“Documents”):

- (a) Tax Documents (including T5, NR4, T4RSP, RL-2, RL-3 and RRSP Contribution Slips);
- (b) Notice of changes to any agreement which governs my Account(s) or a related service;
- (c) Notice of changes to any interest rate or fee, new fees and any other information regarding my Account or a related service;
- (d) Information relating to the renewal of my Bank Account;
- (e) Documents relating to my Investment Accounts such as GIC certificates;
- (f) Disclosure statement of fees and charges for Personal Accounts; and
- (g) Any other communication, notice or information that required by the terms and conditions of ICICI Bank, by law, or otherwise to be provided to me in writing about my Account; and

I / We confirm that for joint chequing or savings accounts, and jointly held guaranteed investment certificates, I / We have the authority and approval of all joint account holders to provide this Consent.