

Terms and Conditions:

Money2India (Canada) New Customer Offer (April 1st, 2026 – March 31st, 2027)

Please refer to the terms and conditions applicable to Money Transfers and Direct Banking, which may be accessed by you at any ICICI Bank Canada ("Bank") branch, icicibank.ca, or through our Customer Contact Centre. The following terms and conditions apply to the new Rupee1 special offer for new customers.

A New customer is defined as someone who:

- I. Opens their first chequing or savings account with the bank on or after **April 1st, 2026**.
- II. (or) Newly signed up for Money2India (Canada).

A "New Sign-up" means the customer has no prior relationship with ICICI bank and is initiating new relationship through Money2India.

New customer offer:

Receive an additional Rupee1 bonus rate and zero fee on your first transfer up to CAD1000 (**PROMO NAME: GET1MORE**). Auto-applied- No promo code needed.

First transfer above CAD1000 will get 20paise Bonus Rate and No fees for transfers successfully completed during the offer period (**PROMO NAME: GET20P**). The bonus rate will be applied over and above the standard Money2India card rate applicable on the day of the transaction.

Example:

- I. ₹1 bonus rate applies for transfers **below** CAD1,000 on the 1st transfer, however the offer will not be applied on the next transfer for the balance amount.
- II. 1st transfers **above** CAD1,000 will get 20paise bonus rate on the entire amount.
Example: If you transfer CAD1001 on your 1st transfer then you will get 20paise bonus rate on the entire amount and no fees on CAD1001.

Through Money2India website, money2india.icicibank.ca or Money2India (Canada) App, you can transfer up to C\$ 30,000 per calendar day (EST) from an ICICI Bank account or C\$ 6,000 per calendar day (EST) from any Canadian Bank Debit Card.

- Offer will be automatically applied on eligible transfers during the offer period and Bank will display a promo code against the offer in the promotional materials, so customers can easily relate to the offer applied.
- Offer will not be applied to future dated or recurring transfers, which will be executed after the offer period, even if you will set up the standing instructions during the offer period.
- This Promotion is not valid with any other offer. No two offers can be combined on the same transfer.
- Insufficient funding of your transfer will render you ineligible for the offer. The offer will not be valid for any otherwise qualifying transaction that is cancelled either by you or by ICICI Bank.

- The offer applies to money transfers made between April 1, 2026, to March 31, 2027, which do not exceed the transfer limits defined. Note: Transfer Limits are subject to change at any time, as per Bank's discretion.
- Instant money transfer from any Canadian bank account is allowed through Visa/Mastercard Debit Card only. Money2India transfers made through any Canadian Bank debit card are subject to Debit card transfer limits of the card-issuing bank. Please ensure that the Name and Address on your debit card should match with the Name and Address on Money2India, failing which the Bank will refund the payment to your debit card, which may take up to 10-15 business days. Before making a debit card transfer through Money2India, please check with your card issuing bank if there is any pre-authorization required for online debit card transactions made on your card.
- Money transfers can only be sent to registered recipients.
- Money transfers to recipient bank accounts that are not held with ICICI Bank Limited in India, will only be credited instantaneously if such recipient bank accounts are registered for immediate payment services (IMPS). If they are not registered for IMPS, money transfers will be processed via National Electronic Funds Transfer (NEFT). NEFT transfers may take up to 48 business hours to process.
- All money transfers to India are subject to limits and restrictions imposed by IMPS, NEFT and other applicable laws and regulations.