

Griha Pravesh Offer ("Offer") Terms and Conditions

Offer Period: 25th Oct, 2021 to 31st Mar 2022

Eligible Customers: Eligible Customers are customers who submit their application for a mortgage during the Offer Period and also have been funded through the Griha Pravesh Program during the Offer Period.

Silver Coin Offer: Eligible Customers will receive a Silver Coin along with their Welcome Kit on or after the date of funding. Eligible Customer must collect the Welcome Kit and the Silver Coin from an ICICI Bank Canada branch within 30 days of being notified of the same. In the event the Silver Coin is out of stock: (a) the branch will acquire the new stock and contact the customer on availability; or (b) customer will have the option of a \$50 credit. In event the Silver Coin product is discontinued by ICICI Bank Canada ("Bank"), customer will be notified and provided the \$50 credit instead.

Safe Deposit Box Offer: Eligible Customers will be eligible for a waiver of up to 50% of the safety deposit box fee at select branches. To know more about the branches where this offer may be availed, please contact a Bank representative at your nearest branch. This waiver is applicable only for small and medium sized safety deposit boxes opened by an Eligible Customer in his/her name with a Bank's branch during the Offer Period. To avail this offer, the Eligible Customer must also have a chequing or saving account with the Bank. Please note, the Bank does not guarantee the availability of safety deposit box and the offer is subject to availability of an eligible safety deposit box.

Money to India Offer: When transferring money from Canada to India through the Bank during the Offer Period, the 50 paise bonus rate and No Fees on money transfers applies to CAD-INR personal money transfers made to beneficiaries in India through the Bank's direct banking channels including the Bank's website icicibank.ca, Bank's iMobile app, Customer Contact Centre or through any of the Bank branches. The offer applies to personal money transfers made between October 25, 2021 and March 31, 2022, which does not cumulatively exceed C\$100,000. The offer is valid for money transfers sent from the Eligible Customer's account held with the Bank. Through the Bank's website icicibank.ca or its iMobile app, you can transfer up to C\$9,000 within a calendar day (EST). There is no dollar limit for money transfers made through the Bank's branch or call centre. 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.

Hi Value Plus Chequing Account Offer: If an Eligible Customer opens a new Hi Value Plus chequing account during the Offer Period, the customer will be eligible for a waiver of the money account fees for such account for a period of 1 year from the opening of the account. A customer opening a new Hi Value Plus Chequing Account for the purpose of funding the mortgage under the Griha Pravesh Program is also eligible for this offer. However, in the event the customer's account has not been funded with the Mortgage during the Offer Period, the customer will cease to have the annual waiver and the offer will be reversed.

GIC Offer: Eligible Customers will receive an addition 0.20% p.a. and 0.10% p.a. interest rate over and above the posted Bank's interest rate for equivalent CAD and USD denominated GIC Rates ("Bonus Rate"), if such GIC account is opened during the Offer Period. The Bonus Rate will be applied on the prevailing interest rates at the time of submission of a completed application. All interest rates are expressed on a per annum basis and compounded annually. Rates are subject to change at any time without notice. The GIC will be automatically closed upon maturity and the maturity proceeds will be credited as per the instructions provided in the GIC application. Refer to the Disclosure Statement of Fees and Charges for Personal Accounts, for the schedule of charges. Deposits with the Bank are insured by Canada Deposit Insurance

Corporation ("CDIC"), subject always to coverage limitations as outlined by CDIC. To learn more, visit www.cdic.ca or contact CDIC at 1-800-461-CDIC (2342). GICs, like all the Bank's products and services, are subject to terms and conditions. Such terms and conditions, including the GIC terms and conditions as well as Direct Banking terms and conditions can be found at <https://www.icicibank.ca/legal/default.page>.

E-transfer Offer: All Bank's customers are eligible for free Interac e- transfers initiated from the Customer's account held with the Bank. Please note, all other fees, including fees related to cancellation of transfer will continue to apply

Mortgage: ICICI Bank Canada does not guarantee the sanction of a mortgage. Rates are subject to meeting ICICI Bank Canada's credit granting criteria. Interest rates, terms and products are subject to change at any time without notice.

Other Terms and Conditions: The terms and conditions mentioned herein are in addition to the product/account specific terms and conditions, and other ICICI Bank Canada terms and conditions, which may be accessed by the customer through the following link. All rates, fees and charges are subject to subject to meeting the Bank's credit granting criteria.

No Transfer or Combination: The offers and benefits contained herein cannot be combined with any other offers or benefits, and cannot be transferred to any other person or individual. Additionally, the offer and benefits contained herein will not apply to accounts or products availed by the Eligible Customers jointly with an ineligible customer.

Withdrawal/Amendment: The offers and benefits contained herein may be withdrawn or changed by the Bank, at any time, and without any prior notice. Interest rates (including Mortgage and GIC rates), product/account terms and conditions are subject to change by the Bank at its sole discretion, without any prior notice. Additionally, the Bank reserves the right to refuse to honor these offers and benefits upon the occurrence or suspicion of misuse, fraud, error or dispute, which may be determined by the Bank at its sole discretion.