

CREDIT CARD APPLICATION – IMPORTANT DISCLOSURES

The following is a summary of certain terms of the Credit Card Cardholder Agreement (the “Agreement”) that will apply to the credit card and the related account if you apply and if your Application is approved by ICICI Bank Canada (the “Bank”). If you’re applying electronically, by continuing with the application, you confirm you have read, agree to and consent to receive this information box electronically as part of the application process and acknowledge that a link to the Agreement will be sent to you electronically, and a copy will also be mailed with the credit card if your Application is approved. The information box was last revised on September 14, 2018 and is subject to change in accordance with the Agreement. For current information, please call our 24-hour Customer Contact Centre at 1-888-424-2422 (International Collect: 1-416-847-7979), or visit us online at icicibank.ca.

Annual Interest Rate	<p>Standard Interest Rates: Purchases: 19.99% Cash Advances†: 21.99% Special Purchase Plans:</p> <p>A. Instalment Purchase Plan: 0% at the time of purchase, but if the minimum monthly payment for any given statement period is not received by the Bank by the payment due date shown on the monthly statement for that period, interest at the rate of 24.99% will be charged on the amount of any instalment that is outstanding and will be charged from the date that the outstanding instalment was posted to your credit card account until payment of the instalment in full is received by the Bank. If there are 2 (two) consecutive missed minimum monthly payments (“Default”), then the entire outstanding amount of every special purchase plan, whether the Default relates to the special purchase plan or not, will become due and payable on the payment due date shown on the monthly statement issued to you in the month following the Default and interest will be charged on the total amount owing of every special purchase plan at the rate of 24.99% from the date the entire outstanding amount was posted to your credit card account until payment in full is received by the Bank.</p> <p>B. Deferred Payment Purchase Plan: 0% at the time of purchase until expiry of the deferred payment purchase plan (“DPP Expiry Date”), as applicable and disclosed to you at the time of purchase. The total amount owing under the deferred payment purchase plan will become due and payable on the DPP Expiry Date. If payment of the entire outstanding amount is not paid on or before the DPP Expiry Date, then interest at the rate of 24.99% will be charged on the entire outstanding amount under the deferred payment purchase plan from the day immediately following the DPP Expiry Date until payment of the entire outstanding amount is received by the Bank.</p> <p>These interest rates are in effect upon approval.</p>
Interest-free Grace Period	<p>21 days</p> <p>You have a minimum of a 21-day Interest-free Grace Period for new purchases and monthly instalment payments due under any Instalment Purchase Plan if we receive payment in full of the balance due on your current account statement by the payment due date.</p> <p>There is no Interest-free Grace Period on cash advances, or their associated fees. Interest is charged from the day the cash advance is made until we receive full payment for the total amount you owe.</p>
Minimum Payment	<p>The sum of the following rounded to the nearest dollar amount:</p> <ul style="list-style-type: none"> (a) \$10, plus (b) any current and past due instalments of any Instalment Purchase Plan(s), if applicable, plus (c) any interest and fees shown on your current account statement, plus (d) any past due interest and fees, plus (e) any amount that exceeds your credit limit. <p>If your Minimum Payment exceeds the full balance of your current account statement, we will only request the full balance. Balances under \$10 are due in full.</p>

Foreign Currency Conversion	<p>2.5% All transactions made in a foreign currency will be converted to Canadian dollars on the date that we post the transaction and will be converted using an exchange rate equivalent to Visa International's benchmark rate in effect on the date that we post the transaction.</p> <p>When the converted transaction is posted to the account, in addition to the exchange rate, a foreign currency conversion charge equal to 2.5% of the transaction amount will be added to the converted transaction amount for each foreign currency transaction.</p>
Annual Fees	<p>ICICI Bank Coral Visa*: \$0 ICICI Bank Rubyx Visa Platinum: \$49 (plus \$9.99 for each additional cardholder on the account)</p> <p>To be charged on the last day of the 1st statement period after the credit card is issued, whether or not the credit card is activated, and then annually thereafter on the anniversary date of the 1st statement period after the credit card is issued.</p>
Other Fees	<p>\$3 for each cash advance within Canada, charged when posted to the account.**</p> <p>\$5 for each cash advance made outside Canada, charged when posted to the account.**</p> <p>\$48 for each cheque or other payment instrument returned unpaid, dishonoured or not processed for any reason, charged on the date the payment is rejected.</p> <p>\$25 Over limit fee – if your balance goes over your credit limit at the end of any day during your account statement period, charged on the day your balance goes over your credit limit and on the first day of each subsequent statement period if your balance remains over limit for the remainder of the previous statement period. Fee is charged once per statement period.</p> <p>\$5 for each additional copy of a monthly statement, charged at the time of request.</p> <p>\$2 for each transaction receipt, charged at the time of request.</p> <p>**These fees are in addition to any other charges that may be levied by the owner/operator of the ATM.</p> <p>All rates, fees and other terms included in this information box are subject to change upon applicable notice. For more information, please call our 24-hour Customer Contact Centre at 1-888-424-2422, or visit us online at icicibank.ca.</p>

† "Cash Advance" means an advance of cash that is charged to the account with or in connection with the credit card including, but not limited to, ICICI Bank Canada credit card cheques, balance transfers, certain bill payments and transactions that involve the purchase of items that are similar to or easily converted to cash or that the Bank designates for treatment as cash advances.

CONSENT TO ELECTRONIC DELIVERY OF DOCUMENTS

You consent to the electronic delivery of this information box and related disclosures, including each of the following information/documents by the Bank at the email address provided as part of the application or through online banking, as applicable, and authorize the delivery of such documents electronically for these purposes to take effect immediately:

- i. the Agreement;
- ii. Monthly account statements and information;
- iii. Notice of changes to the account terms, products or services, including changes to any interest rate(s), fee(s), service charge(s), operating conditions of the account, and any other items mentioned in the disclosure statements the Bank provided to you;
- iv. Communications from the Bank about the terms and conditions applicable to the account, including changes and confirmations; and
- v. Any other confirmation, notice or information that the Bank is required by law to provide to you in writing relating to the account.



This consent shall take effect immediately.

You understand that you may revoke your consent to have documents delivered to you electronically at any time by calling our Customer Contact Centre toll-free at 1-888-424-2422 or by writing to us at ICICI Bank Canada PO Box 396 Don Mills, ON M3C 2S7. The Bank will confirm that it has received your revocation and specify when it takes effect in writing through electronic or paper delivery.

You understand that you will be able to print and/or save any document made available by the Bank through online banking or sent via email, as applicable. You acknowledge that you are responsible for retaining for your records a copy of all documents in respect of the credit card account made available by the Bank electronically. In the case of documents made available to you through online banking, the length of time the documents will be available on the website will be clearly explained on the website. If any document in respect of the credit card account is no longer available on the website, you may contact the Bank to request a copy of such document(s).

You understand that you are responsible for informing the Bank of any changes to your email address.

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The ICICI Bank, Rubyx and Coral names and logos are trademarks of ICICI Bank Limited and used under license. ICICI Bank Canada credit cards, any associated services and Cash Back Rewards are subject to terms and conditions which can be found at icicibank.ca/legal or at any ICICI Bank Canada branch.

(10/2018) – Disclosures