

Elevate your Experience!

**ICICI Bank American Express®
Business Ascent Credit Card**



Dear Customer,

We are delighted to introduce you to **ICICI Bank American Express® Business Ascent Credit Card**.

The Card is designed to seamlessly cater for your end-to-end business needs. It offers unique benefits and rewards in the form of accelerated PAYBACK Points from ICICI Bank Rewards**, access premium offers related to travel, lodging, payments and special discounts on selected platforms.

The offerings are designed to elevate your experience and take your business to greater heights.

Read more about the Card features and benefits offered to you and your business in the membership guide.

Wishing you many safe and memorable moments with ICICI Bank American Express® Business Ascent Credit Card.



American Express® is a trademark of American Express®. The ICICI Bank American Express® Business Credit Card is issued by ICICI Bank pursuant to a licence from American Express®.

***Reward redemption will be availed at corporate level.*



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Key benefits on your Credit Card



Earn 6 PAYBACK Points from ICICI Bank Rewards for every ₹100 spent on Dining, Airlines, Hotels, Car Rentals, 3 PAYBACK Points from ICICI Bank Rewards for every ₹100 spent otherwise (except fuel, utility and insurance)



Earn additional welcome and annual bonus of 2,000 reward points



Discounted rates and additional benefits while booking co-working Spaces from Breathing Rooms



Get complimentary access to airport lounges in India



Minimum 15% discount on dining bills with the ICICI Bank Culinary Treats programme



Surcharge waiver of up to 1.0% on fuel payment over all petrol pumps



Access to exclusive wide range of special offers from around the globe in travel, dining, shopping, and entertainment under American Express® SELECTS Program

With all these and much more, ICICI Bank American Express® Business Ascent Credit Card truly elevates your business to greater heights.



Fees and privileges



Joining fee:

₹2,000 + Goods and Services Tax



Annual fee (2nd year onwards):

₹1,500 + Goods and Services Tax

If the spends on your ICICI Bank American Express® Business Ascent Credit Card are ₹7,50,000 or more during an anniversary year, the annual fee for the subsequent year will be reversed.

Rewards

A REWARD PLAN THAT KNOWS NO LIMITS:

ICICI Bank American Express® Business Ascent Credit Card has been specifically designed to deliver higher rewards catering to your business requirement.



Enjoy limitless reward-earning opportunities powered by PAYBACK – India's largest and Europe's most popular loyalty program.



Welcome Rewards

Earn Joining Bonus of 3,000 Welcome Reward Points on simply payment of first month bill statement.



Annual Bonus Rewards

On your card renewal every year, you will receive a bonus of 2,000 Renewal Reward Points within 30 days of payment of annual fee.



Earn more with every transaction

- 6 PAYBACK Points from ICICI Bank Rewards on every ₹100 spent on dining & airline transactions
- 6 PAYBACK Points from ICICI Bank Rewards on every ₹100 spent on Hotels & Car Rentals
- 3 PAYBACK Points from ICICI Bank Rewards on every ₹100 spent on other spends (except fuel, utility and insurance spends)

Reward Points Redemption



POWERED BY



When it is time for you to redeem your PAYBACK Points from ICICI Bank Rewards, we have ensured a worthy selection of rewards for you to choose from.

Merchandise

Stylish accessories from Guess, Tommy Hilfiger and Calvin Klein. Classic time pieces from Omega. Raymond Weil and Tag Heur. Latest gadgets from Apple, Blackberry, Canon, Samsung and Sony Ericsson. Or perfumes from Dunhill, 5th Avenue, Bvlgari and Carolina Herrera. The finest brands await your indulgence.

Gift Vouchers

Redeem your points for gift vouchers from Debenhams, Nautica, Jack and Jones, Taj Hotels Palaces & Resorts.

Air Miles

Convert your PAYBACK Points from ICICI Bank Rewards into Air Miles on Jet Airways Miles and more.

Convert to cash

When redeemed, each Reward point is equivalent to ₹0.25.

How to redeem your ICICI Bank reward points:

To redeem your points for rewards -

- Call PAYBACK Customer Care on 1860-258-5000 (between 10:00 a.m. and 9:00 p.m.)
- Call ICICI Bank Customer Care on 1800-103-8181 (toll-free)
- Make an online request for redemption at www.payback.in

*The reward of your choice will be delivered within 10 working days**

*Standard redemption charges apply. Rewards are subject to availability.



More Savings for you

Culinary Treats from ICICI Bank



Show your taste buds with delicious treats at leading restaurants across India and get great discounts too.

Save a minimum of 15% on your dining bill at all participating restaurants. To view the complete list of restaurants, visit www.culinarytreats.com. You can also download ICICI Bank Culinary Treats mobile app from (Apple App Store & Google Play Store).

Savings on fuel purchases



No fuel surcharge will be levied on fuel transactions up to ₹5,000 at petrol pumps when you use your ICICI Bank American Express® Business Ascent Credit Card.



AMERICAN EXPRESS® Privileges

PRIVILEGES ON ICICI BANK AMERICAN EXPRESS® CREDIT CARD*

Enrich your travel experience with complimentary access to railway lounges and select lounges at airports in India with your ICICI Bank American Express® Business Ascent Credit Card. To avail, please present your Card at the lounge reception. To view the updated list of lounges and complete details on the programme with the associated Terms and Conditions, please visit www.icicibank.com.



American Express® SELECTS provides a wide range of special offers from around the globe in travel, dining, shopping and entertainment.

To view the current list of offers, visit www.amexnetwork.com/selects

**Terms and Conditions apply. Primary/ Supplementary Card Members holding the ICICI Bank American Express® Business Ascent Credit Card are entitled to 8 complimentary accesses per calendar year. Please note that the list of lounges may be changed by American Express® at its sole discretion and without any notice to ICICI Bank or its Card Members. This offer is provided by a third party and governed by such third party terms and conditions.*





SME Exclusive Benefits

► Breathing Rooms - shared working spaces

Book all kinds of workspaces, whenever, wherever you need one, with your ICICI American Express® Business Ascent Credit Card and avail discounts up to ₹600 on your first booking and 20% off for your next 5 bookings, along with other exclusive benefits.

Note: For details, please visit <https://breathingroom.co/>



BENEFITS FOR CONVENIENCE



Credit period

Enjoy up to 48 days of interest-free credit period on the ICICI Bank American Express® Business Ascent Credit Card for your business expenses. This is applicable only if the outstanding on your Business Card as shown in the statement is settled in full by the due date.



Utility bill payments

Use your ICICI Bank American Express® Business Ascent Credit Card to make utility bill payments from the comfort of your office or home. All your utility bills like electricity, insurance and telecom can be paid within due date with this facility from ICICI Bank. The bill payments can be done through any of following:

- **Standing Instruction:** Register yourself for Standing Instructions and every time your bill is due, automatic payment is made to the biller by ICICI Bank, on your behalf.
- **Customer Care:** Call our Customer Care helpline to make the payment using your Business Ascent Credit Card, on your behalf.
- **Online payment on service provider's website:** You can make online payment using your ICICI Bank American Express® Business Ascent Credit Card directly on your utility service provider's website.



BENEFITS FOR CONVENIENCE



E-Statements and mobile alerts

E-mail statements and mobile alerts are faster and more reliable to get information, without postal delays and ensure easier access while on the move. Your password for e-mail statement will be first four letters of your name followed by your date and month of birth. For example, if the name on your Business Card is Rakesh Kumar and your date of birth is 05-01-1975, then your password will be "rake0501". Please take a moment to join the ICICI Bank Go Green initiative. Save time and paper by subscribing to e-mail statements.



Online banking

We understand your need to have information at your fingertips at all times. Hence, we are pleased to present to you the ICICI Bank Internet Banking service. Register at www.icicibank.com and you can view your monthly statement, follow payment status and make bill payments along with a host of other online services.



ATM withdrawals

Get immediate access to cash. Withdraw cash on your ICICI Bank American Express® Business Ascent Credit Card any time, from any ICICI Bank or VISA affiliated ATM. Please note, this service is chargeable. Please refer to the Most Important Terms & Conditions (MITC).



Multiple Bill Payment Options



Online payment:

Make your Business Card payment online through the Bill Pay (for ICICI Bank Savings Account) or Click to Pay (Non-ICICI Bank Savings Account holders) options. ICICI Bank Savings Account holders can also make the Credit Card payment through our Customer Care.



Auto-debit:

Control when and how you make payments without ever missing one! ICICI Bank Savings Account holders have the convenience of an auto-debit facility to pay your Business Card payment directly.



Cheque/ Demand Draft:

You may also deposit your cheque or demand draft favouring your ICICI Bank American Express® Business Ascent Credit Card no. at any of the drop boxes located at ICICI Bank branches. Please note that an ICICI Bank cheque will take 3 days to clear and a non-ICICI Bank cheque will take a minimum of 5 days to clear.



ICICI Bank ATM:

Make your Business Card bill payment with your ICICI Bank Debit Card on any ICICI Bank ATM. The payment is credited instantly to your Business Card. Access this option under 'others' when you access your Account using your Debit Card on the ICICI Bank ATM.



Cash payment:

You may also make your Business Card bill payment through cash at any ICICI Bank Branch. The payment would reflect in your Business Card within 24 hours. This service is chargeable. Please refer to the Most Important Terms & Conditions (MITC).

Card Convenience and Security

CHIP AND PIN CARD

Your ICICI Bank American Express® Business Ascent Credit Card comes with an embedded microchip which provides additional security against counterfeiting/ duplication of the card. It also provides an extra layer of security in the form of personal identification number (PIN). You will be required to enter your 4-digit PIN on the terminal for doing transactions at merchant outlets.

The PIN is sent through SMS on your registered mobile number. In case your mobile number is not registered, the PIN is sent separately at your mailing address. Alternatively, you may generate your PIN on the Interactive Voice Response system (IVR) by calling our Customer Care or through the iMobile app (Go to Services > Cards Services). The 4-digit PIN is not required for online transactions. For online transactions, you need to register your new Chip and PIN card for 3D secure (Verified by American Express® SafeKey) at www.icicibank.com.

EXPRESSPAY CARD

Your ICICI Bank American Express® Business Ascent Credit Card is powered by American Express® ExpressPay technology, enabling you to make fast, convenient and secure payments at retail outlets. Simply tap your card wherever ExpressPay payments are accepted.



Card Convenience and Security

ExpressPay payment are quick, easy and secure:

- No need to enter your Personal Identification Number (PIN). Just touch your card on the ExpressPay terminals*
- The card never leaves your hand, reducing the risk of card loss or counterfeit
- Payments supported by state-of-the-art multi-level security protections, safeguarding your card data

ICICI BANK 3D SECURE SERVICE



The ICICI Bank 3D Secure service, Verified by American Express SafeKey[®], is a second level of authentication for your online card purchases to protect your card against frauds. You can now enter your unique OTP in addition to your Card Verification Value CVV/ Expiry date while shopping online. The registration is mandatory and you may visit our website – www.icicibank.com to register. Please note that each of your ICICI Bank Credit Cards must be registered individually.

*Requirement of PIN entry on the POS terminal at the merchant outlet is a function of country specific regulations and subject to change. PIN input is not mandated for purchases below the permissible local limit. As per the existing RBI mandate for India, the transactions up to ₹2,000 is permitted through ExpressPay mode. For any transaction above this limit, card transaction has to be done through Chip and PIN mode where authentication through PIN is mandatory. In view of this, existing POS terminals with ExpressPay technology are being upgraded. Some terminals may prompt for PIN for transactions up to ₹2,000 and may also allow ExpressPay transaction above permissible limit of ₹2,000 with PIN until such upgrade is carried out.



Card Convenience and Security

How to use your Business Ascent ExpressPay Card at contactless-enabled merchant outlets

(ExpressPay POS terminals carry the universal ExpressPay symbol  or ).

- Check the transaction amount entered by the merchant on the ExpressPay Point of Sale (POS) terminal
- Tap/ Hold your card close to the machine (within 4 cms) till you see a green light or hear a beep
- A receipt is generated signifying successful completion of the transaction

Important information: Please do not write/ carry/ share your PIN with anybody. Your PIN is critical for POS terminal transactions and ATM transactions.



Reach us round the clock



Visit us at
www.icicibank.com



Email us at
customer.care@icicibank.com



Call us at our
Customer Care



Fax us at
022 - 2830 7700



Write to us
Plot No. 12, Nanakramguda,
Serlingampally, Hyderabad - 500032.

Customer Care Numbers

Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata & Mumbai:					33667777
Bhopal, Bhubaneswar, Chandigarh, Dehradun, Ernakulam, Gurgaon, Jaipur, Lucknow, Panaji, Patna, Raipur, Ranchi & Shimla:					3366777
Andhra Pradesh & Bihar:	7306667777	Gujarat:	8000667777	Haryana:	9017667777
Himachal Pradesh:	9817667777	Karnataka:	8088667777	Kerala:	9020667777
Madhya Pradesh:	9098667777	Maharashtra:	9021667777	Punjab:	7307667777
Orissa:	9692667777	Rajasthan:	7877667777	Tamil Nadu:	7305667777
Uttar Pradesh:	8081667777	West Bengal:	8101667777		

Registered Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, Gujarat, Pin – 390 007. Visit us at www.icicibank.com.