

# ICICI BANK PLATINUM CHIP CREDIT CARD



MEMBERSHIP GUIDE

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WELCOME TO THE  
WORLD OF ICICI BANK  
PLATINUM CHIP CREDIT CARD



## WELCOME ABOARD

Your ICICI Bank Platinum Chip Credit Card has been thoughtfully designed to provide convenience, security and flexibility.

Please go through this membership guide for a comprehensive update on the usage and varied benefits of your card.

We thank you for selecting the ICICI Bank Platinum Chip Credit Card and hope that you truly enjoy the experience.

### Key benefits of your ICICI Bank Platinum Chip Credit Card

- Rewards for your purchases powered by PAYBACK
- Fuel surcharge waiver across HPCL pumps
- Platinum benefits from Visa and MasterCard
- Additional security of a chip



ENJOY A WORLD OF BENEFITS



## EARN REWARDS EVERYTIME YOU SPEND

The ICICI Bank Platinum Chip Credit Card ensures rewards every time you swipe it, be it for travelling, shopping, eating out or watching movies. For every ₹100 you spend on your card, you will earn 2 PAYBACK points, except for fuel purchases. Your points are easily redeemable for attractive products through PAYBACK, India's largest multi-partner coalition loyalty program.

Your PAYBACK membership number is embossed just below your name on the Credit Card for easy access. Please quote the number to start availing the PAYBACK benefits right away.

Redeem your PAYBACK points against a wide range of gifts specially selected to complement your lifestyle. Your gifts can range from fashion to fragrances, dining to holidays, home entertainment to hi-tech gadgets, and so much more. To know more about PAYBACK points, listed partners, redemption process and other details, please visit [www.payback.in](http://www.payback.in) or email at [membercare@payback.in](mailto:membercare@payback.in) or call the PAYBACK contact centre on 1860-258-5000.



Now you can also redeem your PAYBACK points by calling the ICICI Bank 24-hour Customer Care.



PAYBACK  
membership number



## DISCOUNTS ON DINING

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](http://www.culinarytreats.com). You can also download the ICICI Bank Culinary Treats mobile app from  or 



## SAVINGS ON FUEL PURCHASES

Enjoy a complete waiver of the 2.5% fuel surcharge every time you purchase fuel using your ICICI Bank Platinum Chip Credit Card. The offer is valid on fuel purchase of upto ₹4,000 at HPCL pumps, when the payment is made by swiping the card on ICICI Merchant Services swipe machines.



## ADDITIONAL SECURITY

ICICI Bank Platinum Chip Credit Card comes with a microchip that is difficult to duplicate, thus providing additional security against counterfeiting/duplication of card.



## INTERNATIONAL ACCEPTANCE

If you are travelling abroad, do not forget to carry your ICICI Bank Platinum Chip Credit Card. It is internationally valid and has a wide acceptance globally at over 22 million merchant establishments.

## NETWORK PRIVILEGES



### MASTERCARD MOMENTS

MasterCard Moments is an exclusive program specially created for MasterCard cardholders. At the heart of this program is a host of exceptional experiences designed to inspire and enrich the lives of our MasterCard cardholders. For more details, visit [www.mastercardmoments.com](http://www.mastercardmoments.com)



### VISA PRIVILEGES

Live the good life wherever you are, in India or abroad, with amazing offers from Visa. Wine, dine and unwind with great offers from luxury hotels, restaurants, lifestyle stores and spas. Moreover, when you travel abroad there is a dedicated Global Emergency Assistance Service provided by Visa for reporting loss of card, emergency card replacement, emergency cash advance or for other enquiries that you may have. For updated details on all privileges and for a list of contact numbers please visit [www.visaplatinum.com](http://www.visaplatinum.com)



BENEFITS FOR YOUR CONVENIENCE



## INTEREST-FREE CREDIT

Enjoy up to 48 days of interest-free credit on your purchases. This is applicable only if the outstanding on your Credit Card as shown in the statement is settled in full by the due date. Free credit for up to 48 days is not applicable for cash advances.

## ONLINE BANKING

We understand your need to have information at your fingertips at all times. For you to get information when you need it and where you need it, we bring to you the ICICI Bank Internet Banking service. Register at [www.icicibank.com](http://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.

## E-MAIL STATEMENTS AND MOBILE ALERTS

E-mail statements and mobile alerts are faster and more reliable ways to get information without postal delays and ensure easier access while on the move. Your password for e-mail statements will be the first four letters of your name followed by your date and month of birth. For example, if the name on your Credit Card is Rajesh Kumar and your date of birth is 05-01-1950, then your password will be "raje0501". While we are referring to e-mail statements, please take a moment to join the ICICI Bank Go Green Initiative. Save time and paper by subscribing to e-mail statements.

## UTILITY BILL PAYMENT

Use your ICICI Bank Platinum Chip Card to make utility bill payments from the comfort of your office or home through our 24-hour Customer Care or Internet Banking.

## ATM WITHDRAWALS

We ensure that you can withdraw cash in times of urgency, from ATMs up to the available cash limit. For the updated list of ICICI Bank ATM locations, please visit [www.icicibank.com](http://www.icicibank.com). While you are traveling overseas, you can withdraw cash from ATMs bearing Visa/MasterCard logos. The interest rate for cash withdrawal will be as per the 'Annualized Percentage Rate' (APR) applicable on your Credit Card. Please refer to the Most Important Terms and Conditions (MITC) to know the APR of your Credit Card. Your available cash limit will be NIL for the first 180 days.

## ICICI BANK 3D SECURE SERVICE

The ICICI Bank 3D Secure Service, Verified by Visa/MasterCard SecureCode, is the second level of authentication for your online card purchases which protects your card against frauds. You must now also enter your unique Verified by Visa (VbV) Password/unique MasterCard SecureCode PIN besides the CVV/Expiry date while shopping online. This service is free and you may register your card by visiting [www.icicibank.com](http://www.icicibank.com), from the time you receive your card. Please note that each of your ICICI Bank Credit Cards must be registered individually.

## SUPPLEMENTARY CARDS

You can also share these card benefits with your family members and present up to two supplementary cards to your parents, spouse, children or siblings above the age of 18 years.

## BILL PAYMENT OPTIONS

Choose from various easy modes of bill payment

### AUTO-DEBIT

Control when and how you make payments without ever missing one. Get the convenience of an auto-debit facility if you hold a savings account with ICICI Bank and pay your bills directly through your account by simply giving a written instruction to debit the payment every month on a pre-set due date. In case the due date falls on a Sunday or a holiday, the amount would be automatically debited the next working day.

### CLICK TO PAY

Make online payments using the Bill Pay (for ICICI Bank Savings Account) or Click to Pay (for savings account with other banks) options. You can also make your Credit Card payment through our 24-hour Customer Care if you have an ICICI Bank Savings Account.

### CHEQUE / DRAFT

You may also deposit your cheque or bank draft favouring your ICICI Bank Platinum Chip Card No. 4375 51xx xxxx xxxx/ 5241 93xx xxxx xxxx at any of the drop boxes located at ICICI Bank branches. Please note that an ICICI Bank cheque will take 3 days to clear; a non-ICICI Bank cheque will take a minimum of 5 days to clear.

## IMPORTANT INFORMATION ON YOUR ICICI BANK CHIP CREDIT CARD

Your ICICI Bank Chip 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 a Personal Identification Number (PIN). You will be required to enter your 4-digit PIN on the terminal for doing transactions at merchant outlets.

Your 4-digit PIN is being sent to you separately at your mailing address. In case of non-receipt of the PIN within 7 working days from the date of receipt of your card, you may generate your PIN by calling our 24-hour Customer Care.

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 Visa/MasterCard SecureCode) at [www.icicibank.com](http://www.icicibank.com)

Please follow these steps for successful transactions at merchant outlets:



### STEP 1

The merchant will dip your card at a PIN enabled POS terminal.



### STEP 2

The merchant will enter the amount to be paid by you.



### STEP 3

The Point of Sale (POS) terminal will prompt for a PIN.



### STEP 4

Enter your 4-digit Credit Card PIN on the POS terminal. Pull out the card once the transaction is complete.

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



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