

ICICI Bank *Sapphire*

MEMBERSHIP GUIDE



TWO CARDS. ONE ACCOUNT. ONE JOINING FEE.



THE PERFECT COMPLEMENT FOR A LIFE LESS ORDINARY

A tribute to the brilliant and dynamic nature of the sapphire gemstone. A gateway to the finest experiences in the world. With a selection of privileges and rewards hand-picked for the true connoisseur of life.

Welcome to the next level of Credit Card privilege.





THE LINE-UP OF PRIVILEGES

WELCOME PRIVILEGES	05	PRIVILEGES OF YOUR ICICI BANK	
BENEFITS OF TWO CARDS		SAPPHIRO AMERICAN EXPRESS® /	
IN ONE ACCOUNT.....	06	MASTERCARD CREDIT CARD.....	19
REWARDS PLAN.....	07	ICICI BANK CULINARY TREATS	20
ICICI BANK CREDIT CARDS		BILL PAYMENT OPTIONS.....	21
EXPERIENCE.....	09	BENEFITS FOR YOUR CONVENIENCE.....	23
<i>TRAVEL</i>	11	AT YOUR SERVICE.....	25
<i>ENTERTAINMENT</i>	12		
<i>GOLF</i>	13		
<i>WELLNESS</i>	15		
<i>ASSURANCE</i>	16		
<i>CONCIERGE</i>	17		

EXCLUSIVE GIFTS TO SUIT YOUR LIFESTYLE

Receive a complimentary set of Bose IE2 Headphones with your ICICI Bank Sapphire Credit Card upon payment of joining fee of ₹ 6,000

COMPLIMENTARY BOSE IE2 HEADPHONES

Joining Fee: ₹ 6,000 + Service Tax

Annual Fee (From 2nd year): ₹ 3,500 + Service Tax

If the spends on your ICICI Bank Sapphire Credit Card are ₹ 5,00,000 or more during an anniversary year, the Annual Fee for the subsequent year shall be reversed.





TWO CARDS FOR ONE EXTRAORDINARY LIFE

We know you never settle for anything but the best. That's why we bring to you an extensive range of American Platinum privileges from two of the world's finest Credit Card networks - American Express® and MasterCard.

PRIVILEGES OF TWO CARDS

- Advantage of two networks
- Access to exclusive programmes including:



CONVENIENCE OF ONE

- One card account
- One monthly statement
- One line of credit
- One joining fee

UNIQUE IN MORE WAYS THAN ONE

Designed by acclaimed international designers, the ICICI Bank Saphiro incorporates a unique metal membrane technology for the first time in India. The embedded metal construct defining the name 'Saphiro' as well as the ICICI Bank logo greatly improves the longevity and durability of the lettering on the card surface. So your cards continue to look as unique always.

A REWARDS PLAN THAT KNOWS NO LIMITS

The ICICI Bank Sapphire has been specifically designed to deliver higher rewards catering to your lifestyle.

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

Everyday earn

With rewards up to 6 PAYBACK Points for every ₹100 spent, make every purchase count.

	PAYBACK Points on the ICICI Bank Sapphire MasterCard Credit Card (per ₹100 spent)	PAYBACK Points on the ICICI Bank Sapphire American Express Credit Card (per ₹100 spent)
Domestic spends	2	3
International spends	4	6

Earn **50% more** PAYBACK Points on your ICICI Bank Sapphire American Express® Platinum Credit Card.



REWARDS THAT PLEASE



When it's time for you to redeem your PAYBACK Points, 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 Heuer. 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

The gift of choice is said to be the best one of all. Redeem your points for gift vouchers from Debenhams, Nautica, Jack and Jones, Taj Hotels Palaces & Resorts.

Air Miles

Convert your PAYBACK Points into air miles on Jet Airways and Miles and More.

Convert to cash

When redeemed for cash, each reward point is equivalent to ₹0.25.

*Rewards are subject to availability.

To redeem your PAYBACK Points:

- Your PAYBACK membership number is embossed on your card for easy access, just under your name. Quote the number to start availing PAYBACK benefits right away.
- To redeem in cash, call **080-40146444**. The equivalent amount will be credited to your account within 7 working days.
- To redeem for rewards, call the PAYBACK contact centre on **1860-258-5000** (between 10 a.m. to 9 p.m.) or the ICICI Bank Customer Care on **1800-103-8181** (toll free) or place an online request for redemption on **www.payback.in**. The reward of your choice will be delivered within 10 working days*.



PAYBACK
membership number





ICICI Bank Credit Cards
Experience

A ONCE-IN-A-LIFETIME EXPERIENCE EVERY TIME

A truly acclaimed life is rarely about what you own but more about what you have experienced.

We present to you 'ICICI Bank Credit Cards Experience', an exclusive programme designed to provide superior value and benefits relevant to your lifestyle choices. With a selection of offerings across categories including golf, travel, entertainment, spa and wellness, this programme is crafted to ensure that every moment of your life is a memorable experience.

YOUR FIRST CLASS EXPERIENCE BEGINS EVEN BEFORE THE FLIGHT DOES

We know your travel schedule tends to be hectic. The ICICI Bank Sapphire allows you to unwind and relax with lounge access privileges at airports.

Enjoy the unmatched advantage of your complimentary Priority Pass. It's the world's largest airport lounge access programme with over 600 VIP lounges at the world's leading airports.

As a Priority Pass member, you can relax in the most comfortable and luxurious VIP airport lounges throughout the world, regardless of the class or airline you fly with, or whether or not you are a member of an airline frequent flyer club.

The US\$99 annual membership fee for Priority Pass is complimentary. You will need to pay for the lounge visit charges on actual basis. The lounge visit charges will be billed to your Credit Card statement, normally within 30 to 60 days of your lounge visit.

- For the updated list of lounges, please log on to **www.prioritypass.com**.
- For updates on lounge visit charges and programme Terms and Conditions, please log on to **www.icicibank.com**.





It's entertainment like never before. With complimentary movie tickets every month, experience the privilege which is truly worth the red carpet.

COMPLIMENTARY MOVIE TICKETS

Buy one, get one free movie ticket at www.bookmyshow.com. Book up to 2 complimentary tickets in a month not exceeding ₹ 400 each.

Successful booking is on first come first serve basis and is subject to daily stock availability. For offer details and Terms & Conditions, please visit www.icicibank.com

To book, Log on to www.bookmyshow.com

*Book up to 2 complimentary tickets in a month on www.bookmyshow.com, not exceeding ₹ 400 each.

For offer details and Terms & Conditions, please visit www.icicibank.com



Gear up for a golfing experience like no other. Perfect your swing with exclusive access to over 100 of the most celebrated golfing greens in India and around the world.

Successful booking is on first come first serve basis and is subject to weekly stock availability.

GOLF PRIVILEGES ACROSS THE WORLD

As an ICICI Bank Sapphire card member, you are entitled to 4 complimentary rounds of golf every month and savings on additional rounds at over 90 of the finest courses in the world including iconic courses such as:

Arabella, South Africa

Ranked among the top 5 golf courses in South Africa.

Danang Golf Club, Vietnam

A UNESCO World Heritage Site and a Links Style Course rolled into one. Designed by Greg Norman.

Angkor Golf Resort Siem Reap, Cambodia

Designed by Sir Nick Faldo. An exceptionally challenging course where water comes into play on all holes.

Spring City Lake Course, China

A well-designed course perched at an altitude of 2100 metres, near Kunming in South West China.



GOLF PRIVILEGES IN INDIA

Enjoy 4 complimentary rounds every month at 12 premier golf courses across India and savings on additional rounds of golf.

The selection of courses in India:

Ahmedabad: Kenville Golf Club

Bengaluru: Clover Greens; Champion Reef Golf County; Prestige Golfshire

Chennai: Cosmo TNGF Golf Club

Delhi NCR: Golden Greens Golf Club; Jaypee Greens Golf Club; Classic Golf Club

Pune: Oxford Golf and Country Club; Pune Golf Club; Aamby Valley Golf Club

Hyderabad: Boulder Hills

To book your game:

- Simply visit www.teetimes.golftripz.com and register your eligible Credit Cards.
- Explore available tee time slots at leisure and make your preferred booking.
- Track all your bookings online.

You may also call i-Assist, our 24x7 concierge service at **1800 26 70731** (toll free for MTNL/BSNL lines) or **022 6787 2016** (standard call charges applicable), for assistance with online booking.





ICICI Bank Credit Cards
Experience
Wellness

We invite you to rejuvenate yourself at leading spas and wellness centres across India with refreshing privileges.



Enjoy 30% savings on Ayurvedic packages and 50% savings on personal lifestyle and fitness evaluation with Dosha analysis at Kairali outlets.



Enjoy a wide range of spa therapies and massages at The Four Fountain Spa. Savings of 10% on all services await you.

- Prior booking/appointment is required for availing the offers at all outlets. Please pay using your ICICI Bank card to avail the offer.
- The offer is valid until 31st March, 2015 at all participating outlets of Kairali and The Four Fountain Spa on the published rate card only.

Call i-Assist, our 24x7 concierge service on **1800 26 70731** (toll free for MTNL/BSNL) or **022 6787 2016** (standard call charges applicable) for making a prior appointment.

For a complete list of offers, partners, Terms and Conditions please refer to www.icicibank.com

This service is provided by a third party engaged by ICICI Bank. Terms and Conditions of ICICI Bank and third party apply.

While the ICICI Bank Sapphire gives you access to the finest that life has to offer, it is also equipped with enhanced security features and insurance cover to ensure complete peace of mind.

- **Comprehensive insurance cover:** You are entitled to an Air Accident Insurance cover of ₹3 crore. The following table gives a look at the insurance benefits:

Type of insurance	Cover
Personal Accident Insurance (Air)	₹ 3 crore
Credit shield	₹ 50,000
Baggage insurance*	Up to ₹ 25,000
Loss of travel documents*	\$ 500
Loss of checked-in baggage*	\$ 1200
Delay in receipt of checked-in baggage*	\$ 300 in excess of 12 hours
Missing flight due to trans-shipment*	\$ 300
Plane hijacking*	\$ 250 per hour up to max of 12 hours
Delay in flight*	\$ 250 in excess of 12 hours
Lost Card Liability	₹ 50,000 - 2 days (pre-reporting) and 7 days (post-reporting)

- **Chip Card:** A unique microchip embedded in your Credit Card protects against counterfeiting and duplication.
- **Counterfeit Card Liability:** Protect yourself against fraudulent transactions or misuse.
- **Account Takeover Cover:** Remain protected in the event of your personal details being accessed and misused by a third person.

This insurance cover comes to you at no extra cost. All insurance benefits will be applicable only in case the ICICI Bank Sapphire has been used at least once in the last 60 days prior to the event. All insurance benefits are available on the Primary Card only. There is no insurance cover on Supplementary Cards. Please ensure that the minimum amount due on your Credit Card is paid at all times to avail of insurance benefits. *Applicable for international travel only and not for domestic travel and only when the tickets are purchased on the ICICI Bank Sapphire. Travel insurance covers international travel only. Insurance is the subject matter of solicitation. The insurer for the cover as aforesaid is ICICI Lombard General Insurance Co. Ltd. The policy is governed by the terms and conditions laid down by ICICI Lombard General Insurance Co. Ltd. ICICI Bank is not responsible for processing of claims and all claim related queries need to be taken up directly on ICICI Lombard General toll-free number: 1800 209 8888. For more details on the Terms and Conditions of the insurance cover on ICICI Bank Credit Cards, please visit www.icicibank.com



A sudden business lunch? The perfect gift for your wife? Or even a last-minute reservation at your favourite restaurant? Sit back, relax and experience the joy of leaving it all to somebody else.

Our team of service professionals at i-Assist, the 24x7 concierge service takes care of your every need right from finding the right gift and making restaurant reservations to travel and hotel reservations, even delivering movie tickets at your doorstep.

The services include:

Restaurant referral and reservation: From entertaining your client to celebrating your child's birthday, i-Assist can suggest the perfect restaurant for every occasion.

Flower and gift assistance: i-Assist will send gifts of your choice to your loved ones, even selecting the choicest flowers and presents to make your loved ones feel extra special.

Hotel referral and reservation: Experience the luxury of attentive service even before your holiday begins. Simply call i-Assist to take care of all your arrangements at the finest hotels across India.

Flight referral and reservation: Booking tickets the conventional way is a thing of the past. Call i-Assist for speedy flight reservations.

Car rental and limousine service: i-Assist can make sure you travel in style with a chauffeur-driven car at your disposal.

Booking and delivery of movie tickets: Don't want to stand in that queue? The i-Assist team can make sure movie tickets are bought and delivered at your doorstep. This service is currently available in New Delhi, Mumbai, Bengaluru and Chennai.

Medical concierge privileges: In case of any unforeseen situation should you need to be moved to a place where appropriate medical care is available, the i-Assist team can arrange for air and/or surface transportation and communication to move you to the required hospital.

i-Assist can also put you in touch with physicians, hospitals, clinics, dentists and dental clinics on request. You can also ask to set up appointments with local doctors.

Emergency auto assistance across India: A host of emergency auto assistance services including towing, repair and alternative travel assistance across New Delhi, Mumbai, Kolkata, Hyderabad, Bengaluru and Chennai are available for you.

To contact i-Assist, please call **1800 26 70731** (toll free for MTNL/BSNL lines) or **022 6787 2016** (standard call charges applicable). Available 24 hours a day, 365 days a year.

This service is provided by a third party engaged by ICICI Bank. Terms and Conditions apply.



THE GOOD LIFE NEVER LOOKED SO GOOD

PRIVILEGES OF THE ICICI BANK SAPPHIRO AMERICAN EXPRESS® CREDIT CARD

With your ICICI Bank Sapphire American Express Credit Card, you not only get accelerated rewards, but also a world of privileges, rewards and savings exclusive only to American Express Card members. Take a moment to discover more about some of the exciting benefits of your card.

- To view the full list of offers, visit www.amexnetwork.com/selects
- To enjoy Selects offers, please present your ICICI Bank Sapphire American Express Credit Card while settling the bill.



PUTTING THE PRICELESS IN EACH MOMENT

PRIVILEGES OF THE ICICI BANK SAPPHIRO MASTERCARD CREDIT CARD

The finer things in life invite you to spend more time with them courtesy the ICICI Bank Sapphire MasterCard Credit Card. An assortment of privileges await your pleasure.

- To view the full list of offers, visit www.mastercardmoments.com
- Dial MasterCard For You at **1800-102-6263/02242006396** for more information.



**culinary
treats**
From ICICI Bank Cards

TO YOUR HEART'S CONTENT

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 the ICICI Bank Culinary Treats mobile app from  or .



PAY, YOUR WAY





BILL PAYMENT OPTIONS

Online Payment: Make your credit 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 24-hour 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 credit card payment directly.

Cheque/Draft: You may also deposit your cheque or bank draft favouring your ICICI Bank Sapphiro Credit Card No. 3747 xxxx xxxx xxx at any of the ICICI Bank branch drop boxes. 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.

THERE'S ALWAYS AN EASIER WAY

BENEFITS FOR YOUR CONVENIENCE





Fuel surcharge waiver across all pumps: The ICICI Bank Sapphire Credit Card gives you a waiver of 2.5% on the fuel surcharge every time you refuel. This is valid across all pumps.

Utility bill payment: Use your ICICI Bank Sapphire to make utility bill payments from the comfort of your office or home through our Internet Banking Services or our 24-hour Customer Care.

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.

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! Please join the ICICI Bank Go Green Initiative. Save time and paper by subscribing to e-mail statements.

ICICI Bank 3D Secure service: The ICICI Bank 3D Secure service, MasterCard SecureCode/American Express Safekey is the second level of authentication for your online card purchases which protects your card against frauds. As per RBI rules, you must now also enter your unique verified MasterCard SecureCode/American Express Safekey besides the CVV/Expiry date while shopping online. This service is free and you can register your card on www.icicibank.com. Please note that each of your ICICI Bank Credit Cards must be registered individually.

Online banking: Register on www.icicibank.com and view your monthly statement, follow payment status and make bill payments along with a host of other online services.

ATM withdrawals: In times of urgency in India or while travelling overseas, you can withdraw cash* from ATMs bearing American Express/MasterCard logos up to the available cash limit. For the updated list of ICICI Bank ATM locations, please visit www.icicibank.com. 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.

*Cash withdrawal charges apply.



AT YOUR SERVICE

CUSTOMER CARE

As an ICICI Bank Sapphiro Credit Card Member, we acknowledge you as our highest priority. Our toll-free helpline number **1800-103-8181** is accessible from all cities.

SMS ASSIST

As an ICICI Bank Sapphiro Credit Card member, enjoy privileged access to our exclusive 24X7 Customer Care service. Just send us an SMS and we will call you back, ensuring that you receive a quick and informed response at all hours.

If you want ICICI Bank Customer Care to call you, just type ASSIST and send it to us on 5676766.

Each of these convenient modes of contact are serviced by trained professionals ensuring that you receive a quick and informed response at all times.



DISCLAIMER: The information provided herein regarding products, services, offers, benefits etc. of ICICI Bank/Merchants/third party are governed by their detailed Terms and Conditions, internal policy guidelines as specified by ICICI Bank/Merchants/third party from time to time and are subject to applicable laws and regulations. The information provided hereinabove does not amount to an offer or sponsor or advice as regards any product or services of ICICI Bank or any of its group companies or third parties and is not intended to create any rights or obligations. ICICI Bank does not undertake any liability or responsibility for the errors, details, accuracy, completeness or correct sequence of any content or information provided hereinabove or for any loss or damage incurred by anyone in reliance on anything set out herein. Any dispute or claim regarding the goods, services brought about by the Merchants/third party must be resolved by the customer with the Merchants/third party directly without any reference to ICICI Bank. Any reference to service levels in this document are only indicative and should not be construed to refer to any commitment by ICICI Bank or any other service provider. The use of any information set out herein is entirely at the recipient's own risk and discretion. The "ICICI Bank" and "I-man" logos are trademark and property of ICICI Bank Ltd. Misuse of any intellectual property, or any other content displayed herein is strictly prohibited. Images used herein are for purposes of illustration only.

T H E G E M S T O N E C O L L E C T I O N