



User Guide



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Know your ICICI Bank Indian Rupee Travel Card

It is important that you know your Card. This section will familiarise you with the features of your Card.



- 1. Card number:** This is your exclusive 16-digit Card number. Please quote this number in all communication with ICICI Bank, and at the time of transferring money from your registered UK current account to load your Card.
- 2. Validity period:** Your Card is valid for 170 days from the date of first credit to the Card. Note that the expiry date on the Card is different from the validity period.



- 3. VISA logo:** Any merchants displaying the VISA logo will accept your Card in India. Your Card is backed by the international reputation and extensive network of VISA, and is accepted at all merchants and all Bank ATMs in India.
- 4. Magnetic strip:** Important information about your Card is encoded here along with built-in security features.
- 5. Signature panel:** You must sign this panel immediately when you receive your Card. Your signature on the charge slips at merchants needs to be the same as the signature on your Card.
- 6. CVV2 Number:** The CVV 2 number is the three-digit number after the 16-digit Card number on the reverse of the Card and is an additional security feature.

Helpful Tips

Use your ICICI Bank Indian Rupee Travel Card ("Card") to pay merchants directly, withdraw cash from ATMs or shop online. It's more convenient than carrying cash and you can avoid incurring charges for converting foreign currency or using your UK Debit / Credit Card.

You can use this Card at any VISA enabled merchant and Bank ATMs across India.

Your Card

- Treat your Card in the same way you would treat cash. Keep it with you at all times and never leave it unattended.
- Your Card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank officer at an ICICI Bank branch and only after cutting it into several pieces through the magnetic strip.
- Upon expiry or termination of your Card, please cut your Card into several pieces through the magnetic strip.
- In case you need your Card to be terminated, please approach your nearest ICICI Bank branch or send an email to customer.care@icicibank.com or call 1800 22 4848 or +91 22 28307777 in India or 080 81 31 41 51 (freephone from UK landline).

How to use your Card for the first time

- After processing your application, we will send you a confirmation email within four working days.
- As soon as your application is approved, you can transfer funds to load your Card. Details on how to load the Card is available in the section 'Loading your Card' in the subsequent pages.
- The welcome pack handed over to you at the time of applying will include Primary and Secondary Cards and ATM PINs for both the Cards. The Primary and Secondary Card will be marked clearly.
- You must load your Primary Card first.
- The Primary Card would be automatically activated when you make your first transaction in India i.e. at any Bank ATM or merchant point of sale ("POS") after successful loading of Indian National Rupees ("INR") on the Card.
- If your Primary Card is lost or stolen, please use your Secondary Card. Contact the 24 hour Customer Care to report the Primary Card as lost or stolen and request activation of the Secondary Card.

Security features

- **ATM PIN:** Never disclose your four-digit ATM PIN to anyone. Do not write it on the Card or anywhere else. Simply memorise it. We recommend that you change the PIN to a number of your choice as soon as possible, and change it at regular intervals.
- **Signature panel:** Sign on the 'signature panel' on the reverse of the Card as soon as you receive it. This will protect your Card from any unauthorised use.
- **Loss of Card:** Contact the 24 hour Customer Care immediately. Do not wait to send an email or a letter.
- **Shopping at merchant establishments:**
 - In case of purchases, this Card can only be used at merchant outlets with a VISA enabled electronic POS swipe terminal. Please do not try and use your Card at merchants with "paper imprinters" or for mail / telephone order transactions.
 - Always ensure that the Card is used in your presence when transacting at merchants. Never sign an incomplete charge slip.
- **Magnetic strip:** Please protect your Card from scratching or exposure to magnets and magnetic fields as they can damage the strip.

Changing Contact Details

If your contact details change please inform ICICI Bank Ltd. by visiting a branch or by calling our 24 hour Customer Care.

Most convenient ways to reach us

- Call our 24 hour Customer Care at 1800 22 4848 or +91 22 28307777 (from India) or 080 81 31 41 51 (freephone from a UK landline).
- You may email us at customer.care@icicibank.com.

Do not

- Keep your Primary Card and Secondary Card together.

Key Benefits

Your Card is a convenient way to carry Indian Rupees (INR) to India.

- The Card is a re-loadable, non-personalized, INR, prepaid Card.
- The maximum balance allowed on the Card at any time is INR 50,000.
- **Card activation** - Your Card is inactive when the welcome pack is handed over to you. Your Card will be activated only on the first transaction i.e. at any Bank ATM or merchant POS transaction in India after successful loading of INR.
- **Easy load/reload** - Your Card can be loaded and reloaded by transferring funds in GBP to ICICI Bank UK PLC (Account number – 76172238, sort code 30-00-81) or in India at select ICICI Bank branches that offer forex services. The list of these branches is available at www.icicibank.com.
- **You can use the Card as follows:**
 - Withdraw money from any Bank ATM in India.
 - Use your Card to shop at any Visa enabled merchants across India.
 - Make online transactions.
- **Refund** - The available balance on your Card can be refunded within 170 days from the date of first credit through any of the below mentioned mode:
 - At ATMs –Use the Card at all Bank ATMs to withdraw the remaining balance.
 - At ICICI Bank branches – Approach any ICICI Bank branch to refund the remaining balance on your Card by transferring it to your nominated linked UK current account. Refunds at ICICI Bank branches would be subject to submission of the corresponding forms and documents.

If none of the above mentioned modes are used, ICICI Bank will close your Card on the 170th day from the date of first credit to your Card. The outstanding amount will be transferred to your linked UK current account provided in the application form within six working days from 170th day.

Loading your Card

Your Card may be loaded at any point of time subject to a maximum balance of INR 50,000. Any loading instruction that makes the total balance outstanding on the Card exceed INR 50,000 will be declined. The Card can be loaded with a cumulative amount of \$10,000 from the date of first upload.

- **Loading through online transfer:**

- Transfer the funds in GBP to ICICI Bank UK PLC (Account number – 76172238, sort code 30-00-81) from your nominated linked UK Current Account provided at the time of application. Please enter your 16-digit Card number in the payment remarks/payee's reference field while transferring the amount. Without this information, we will be unable to load your Card.
- The exchange rate applicable to the transfer will be the exchange rate prevailing on the day of successful receipt of funds. Please visit www.icicibank.co.uk for indicative exchange rates.
- The funds will be loaded in INR within two working days from the time of receipt of funds.

- **Loading in India through the ICICI Bank Ltd. branches:**

- Your Card may be reloaded only at select ICICI Bank branches in India that offer forex services. A list of these branches is available on www.icicibank.com.
- Your Card may be reloaded with INR funds on encashment of foreign currency notes or travelers cheques.
- You have to apply in person to reload the Card at ICICI Bank branches in India.
- Reloading would be subject to the submission of the corresponding forms and documents (copies of your passport, visa and immigration stamp).
- The funds will be loaded in INR within two working days from the time of request placed at the branch. You would receive an email to inform on successful loads.

Using your Card

● At ATMs

Your Card can be used for cash withdrawals, mini statements and balance enquiries at all Bank ATMs in India. Please refer to the Schedule of Charges.

At any ICICI Bank Ltd. ATM in India you can:

- Withdraw cash up to INR 50,000 per day, subject to available balance.
- Check your balance
- Obtain a mini statement
- Change your PIN

● At POS terminals

Your Card can be used to make purchases at all VISA enabled POS terminals in India. You will be able to use the Card for POS transactions up to a maximum daily limit of INR 50,000, subject to an available balance.

You can use your Card to shop at any VISA enabled merchant outlets in India. Just follow these simple steps:

- Look for a VISA sign at the merchant establishment. The merchant must have an electronic POS Card swiping terminal.
- The merchant will swipe the Card on an electronic data capture terminal for authorisation.
- After a successful authorisation, a hold for the transacted amount will first be placed on your Card account. Your Card balance will subsequently be debited for the transacted amount.
- A charge slip will be generated.
- Check the amount and sign the charge slip. Your signature must match the signature on the reverse side of your Card.
- Ensure that your Card is returned to you.
- Retain your copy of the charge slip for future reference.

● Online Usage

- **Internet Banking facility** – ICICI Bank internet Banking is offered to you free of charge. Through internet Banking, you can view your Card account statements and regenerate a duplicate PIN.

To use Internet Banking, just follow these easy steps:

Step 1: Log on to: <https://iprepaid.icicibank.com/icicisc/ WebPages/Login.jsp>

Step 2: Enter your User ID (your 16-digit Card number) and password

(First four letters of your first name in capitals and the last 4 digits of your Card number.)

You will need to change your password after you have logged in for the first time. If you forget your password you can contact the 24 hour Customer Care.

■ **Shopping / e – Commerce transactions**

- Your Card can also be used for online shopping on sites which are Verified by VISA (VBV) feature.
- You should register on www.icicibank.com to use this security feature.
- After registration, your Card may be used for shopping only with merchants in India which are authorised by VISA and registered with VBV.

To activate your Card for e-commerce transactions, please follow these easy steps:

Step 1: Log on to: <https://iprepaid.icicibank.com/icicisc/WebPages/Login.jsp>

Step 2: Enter your User ID (16-digit Card number) and password (The first four letters of your first name in capitals and the last four digits of your Card number).

Your Card can only be used on Verisign-secure websites. Such websites require you to enter CVV2 number (A CVV2 number is the three-digit number after the 16-digit Card number, on the reverse of your Card).

■ **Regenerate your ATM PIN on-line. Follow these easy steps:**

Step 1: Log on to: <https://iprepaid.icicibank.com/icicisc/WebPages/Login.jsp>

Step 2: Enter your User ID (16- digit Card number) and Password (The first four letters of your first name in capitals and the last four digits of your Card number).

Step 3: Click 'Re-Issue-ATM PIN'

Step 4: Click 'Submit'

■ **Account statements** – View your Card account statements online using your internet Banking login ID and password.

● **Email alerts**

You will receive free email alerts on your registered email address for the following:

- Card activation
- Reload
- POS transaction
- E-commerce transaction
- ATM transaction
- Closure of the Card
- Alert on approaching cumulative load limit

- **Text alerts**

There is a one time subscription charge of INR 250 plus applicable service tax for this service. You can receive text alerts on your registered mobile number for the following:

- Reload
- POS transaction
- E-commerce transaction
- ATM transaction
- Alert on approaching cumulative load limit

Subscription process: You can subscribe for the text alert service either at the time of application for the Card or anytime later by calling the 24 hour Customer Care.

Schedule of charges

Type	Amount
Card issuance	INR 350.00
Load / Reload / Refund	Free
Card replacement	INR 150
Duplicate ATM PIN/ Internet Banking password/ IVR PIN (per request)	Free
ATM Usage	
Cash withdrawal at ICICI Bank Ltd's ATMs	Free
Cash withdrawal at non-ICICI Bank (other Banks) ATMs	INR 25.00
Balance enquiry from ICICI Bank Ltd's ATMs	Free
Balance enquiry from non- ICICI Bank ATMs	INR 25.00
Email Alerts	
Text Alerts	
One time charges for subscribing to the service	INR 250.00

Indian National Rupees (INR)

Please note:

1. Applicable service tax will be levied on the aforementioned charges.
2. Charges mentioned above are subject to change. We will notify you either by post, email, or text. Please refer to our website www.icicibank.com for our latest charges.
3. ICICI Bank Ltd does not charge you any transaction fee at merchant establishments. There are certain merchants like Indian Railways and petrol pumps where there is a surcharge for using a Card. The surcharge at petrol pumps is 2.5% of the purchase bill or INR 10 whichever is greater and at Indian Railways it is an additional INR 30 per transaction. These will be debited from your Card balance and will appear as separate entries.

Frequently asked questions

• What is an ICICI Bank Indian Rupee Travel Card?

An ICICI Bank Indian Rupee Travel Card ("Card") is a prepaid Indian Rupee (INR) Card that makes your trip to India more convenient. You can load the Card with GBP and use it to withdraw cash in India in INR from any ATMs and pay at any merchants accepting VISA Cards.

The Card is available at ICICI Bank UK PLC's 11 branches. The Card also comes with a number of attractive features such as offers and discounts on food, entertainment and travel. You may refer to the website www.icicibank.com for the latest offers.

• In which currencies is the Card available?

It is only available in INR (Indian Rupees).

• What are the benefits of using the Card?

Instead of spending time encashing traveller's cheques or changing your local currency, the Card enables you to load INR directly onto the Card and use it anytime when in India. You will also receive attractive foreign exchange rates on converting your local currency into INR while loading and reloading your Card. Since it is a pre-paid Card, it also helps you budget and plan your expenses.

• Who is the issuer of the Card?

The ICICI Bank Indian Rupee Travel Card is offered by ICICI Bank Limited, India and distributed by ICICI Bank UK PLC to the Cardholder in the United Kingdom (UK).

ICICI Bank Limited is incorporated in India. ICICI Bank UK PLC is a 100% owned subsidiary of ICICI Bank Limited.

• What is the role played by ICICI Bank UK PLC?

ICICI Bank has appointed its wholly owned UK subsidiary, ICICI Bank UK PLC as a distributor for the Card to customers in UK and to assist in facilitating customer's documentation to initiate the relationship with ICICI Bank Limited.

• Is the Indian Rupee Travel Card covered by UK's Financial Service Compensation scheme?

ICICI Bank Limited, India is not regulated by the Financial Services Authority (FSA). Hence, the Card is not covered under the UK compensation regimes such as Financial Services Compensation Scheme.

• How does the Card work?

Your Card can be loaded with INR once your Card application is approved. Once loaded, you can use the Card for cash withdrawals, shopping at merchants or for online transactions on Indian websites only. With each transaction, the remaining value on the

Card decreases. You can continue to use your Card as long as funds remain on the Card account. You can reload the Card anytime.

• Can the Card be used outside India?

No, this Card can be used only in India.

• Why would I need to use the Secondary Card?

You may need to use the Secondary Card, if the Primary Card is lost, stolen or damaged. You can contact the 24 hour Customer Care to cancel the Primary Card and request activation of the Secondary Card.

• What are the steps to load or re-load the Card?

Please refer to section 'Loading the Card' under 'Key Benefits Section'.

• What is the minimum or maximum amount that one can load on the Card?

The minimum amount that you can load on the Card is INR 500 or equivalent. The maximum amount that you can load on the Card is INR 50,000 or equivalent.

• What are the charges for using the Card?

Please refer to section 'Schedule of charges'.

• Where do I call if I need assistance?

If you have a query or you are not satisfied about any aspect of ICICI Bank Indian Rupee Travel Card, please contact the 24 hour Customer Care at 1800 22 4848 or +91-22 28307777 (from India) 080 81 31 41 51 (freephone from UK landline) or email: customer.care@icicibank.com.

• Can the Card be used over the internet?

Yes the Card can be used over the internet but only on Indian websites.

• If the merchant says that the Card is not working, what can I do?

- Please ensure that the Card is only used at a merchant establishment which accepts VISA Cards.
- Ask the merchant to ensure that he has swiped your Card on a Debit / Credit Card terminal.
- If the Card is still declined, go to the nearest ATM to check the available balance on the Card. There will be a charge for using your Card in a Non ICICI Bank ATM.
- If the balance is available on the Card, you can withdraw the cash from the ATM and settle with the merchant. There will be a charge for using your Card in a Non ICICI Bank ATM.
- Report the matter to ICICI Bank 24 hour Customer Care.

- **What exchange rates are charged at the time of purchase?**

The funds will be loaded at the prevailing rate of that day offered by ICICI Bank UK PLC, when the funds are received from your nominated linked UK Current Account.

- **Can I transact in currencies other than INR using the Travel Card?**

No, the Card allows transactions (cash withdrawal, POS transactions and e-commerce transactions) only in INR.

- **Can I buy more than one Card?**

No, you can buy only one Card at a time.

- **Can I retain the foreign exchange (INR) on the Card after leaving India?**

You can withdraw money from an ATM or initiate the refund from one of the ICICI Bank branches in India before leaving India. The Card will be automatically closed on the 170th day from the date of first credit and ICICI Bank will credit any remaining balance to your nominated linked UK Current Account.

- **Will I receive any confirmation on load or re-load of the Card?**

On every successful / unsuccessful load / reload request, we will send you an email confirmation.

- **How can I check the amount of funds remaining on the Card?**

You can check the remaining balance on your Card by using internet Banking facility or at any ATM in India. Yes, most ATMs in India have the facility to check the balance on a Card in INR.

- **What are the limits of withdrawing cash from the ATMs?**

The minimum that you can withdraw from any ATM in India is INR 100. The maximum that you can withdraw from any ATM in a day is INR 50,000.

- **What if I forget the ATM PIN of the Card?**

You can call the 24 hour Customer Care and request for a new ATM PIN. The PIN will be generated after verification using the Interactive Voice Response (IVR). You can also regenerate the ATM PIN online. For details, please refer to the section 'Online usage'.

- **What happens if both the Primary and Secondary Card get lost/ stolen?**

You will need to call our 24 hour Customer Care and place a request for an additional set of Cards. You will be charged a nominal fee of INR 150 plus applicable service tax for this. Once you receive the additional set of Cards, you need to contact the 24 hour Customer Care to confirm receipt of the Cards. Your Card will be activated on first transaction in India at any Bank's ATM or merchant point of sale.

- **How fast can I get the additional set of Cards?**

The additional set of Cards would be dispatched to the India address provided by you to 24 hour Customer Care within four working days of placing the request.

- **Will my ATM PIN of the additional Card continue to be the same as the ATM PIN of the earlier Card?**

No, you will receive new ATM PINs along with the additional set of Cards. You will need to use the new Primary Card and the PIN for the Primary Card to transact at ATMs.

- **How can I terminate my Card when I am in India?**

You can either withdraw the remaining balance from an ATM in INR or visit one of the ICICI Bank Ltd branches with your identity proof or contact the 24-hour Customer Care to place a request for closure of your Card and transfer the unutilised balance to your nominated linked UK Current Account.

- **What exchange rate will apply when I terminate the Card?**

The funds would be credited to your nominated linked UK Current Account at the prevailing rate on the day when you place a request for termination of your Card. These rates will be available at www.icicibank.co.uk.

- **How the Card is secured against unauthorised cash withdrawals from ATMs?**

The Card comes with advanced security features. To withdraw cash from all Bank ATMs using the Card, you need the ATM PIN .

You should remember the 4-digit PIN number and destroy the document. Do not write it on your Card. The Card will be blocked after four unsuccessful PIN attempts.

- **How is the Card secured against unauthorised payments at merchant establishments?**

Transactions at merchant establishments are protected by a signature. The merchant has to match the signature on the charge slip (produced by the electronic data capture machine at the time of purchase) with the signature panel on the reverse of the Card. You must sign on the signature panel immediately once you receive the Card.

- **What should I do to prevent unauthorised usage in case I lose my Card?**

If your Card is lost or stolen you must report this. Immediately by contacting the 24-hour Customer Care. Your Primary Card would be terminated and you can activate your Secondary Card.

- **What security features are implemented to prevent unauthorised usage of additional Cards before it reaches me?**

The additional set of Primary and Secondary Cards will be dispatched along with the ATM PINs for both the Cards by courier. The Primary Card can be activated only when you

call our 24 hour Customer Care and confirm the receipt of the Card in proper condition. Without this verification, your Card would not be enabled for transactions.

• Are Mail Order- Telephone Order (MOTO) transactions allowed?

No, Mail Order- Telephone Order (MOTO) transactions are not allowed on the Card.

• What should I do if I want to terminate my Card?

In case you need your Card to be terminated, please approach the nearest ICICI Bank Branch or send an email to customer.care@icicibank.com or call our 24 hour Customer Care (1800 22 4848 in India or 080 81 31 41 51 (freephone from UK landline).

List of ICICI Bank ATM's near International Airports in India¹

International Airports in India	Address of nearest ICICI Bank ATM
Indira Gandhi International Airport, New Delhi	Indira Gandhi International Airport, Terminal-II, New Delhi
Chennai Anna International Airport, Kanchipuram, Tamil Nadu	Kamaraj domestic terminal airport ICICI Bank, Meenambakkam, Chennai.
Netaji Subhash Chandra Bose Airport, Kolkata	Netaji Subhash Chandra Bose Airport, Dumdum, Kolkata
Jaipur Airport, Jaipur	Jaipur Airport, Jaipur
Chatrapati Shivaji International Airport, Mumbai	ICICI Bank ATM, S M Centre, Jet Airways (I) LTD, S M Centre Annexe, Andheri-Kurla Rd, Andheri (E), Mumbai 400059
Bengaluru International Airport, Bengaluru	ICICI Bank , Shankar Building, Devanahalli, Bangalore
Rajiv Gandhi international airport, Hyderabad	ICICI Bank , 4-3-143/A, BPR Towers, Attapur, Rajendra Nagar, Hyderabad- 500048, Andhra Pradesh
Sardar Vallabhbhai Patel International Airport, Ahmedabad	ICICI Bank , G-3, Priya Apartment, Nr. Talavadi Bus Stop, Air Port Road, Near Tajhotel, Sardar Nagar Ahmedabad 382475
Kochi International Airport	ICICI Bank , Jolly Arcade, Aluva Road, Near Jayadeep Electronic, Ernakulam Dist, Angamaly
Kozhikode International Airport, Kerala (Calicut International Airport)	ICICI Bank , Hotel Calicut Gate, NH 17, Ramanattukara, Calicut
Lokpriya Gopinath Bordoloi International Airport	ICICI Bank , A. T. Road, Maligaon, Gate No. 01, Guwahati
Mangalore International Airport	ICICI Bank, MRPL ONGC, Mangalore
Pune International Airport	ICICI Bank, Shalimar Triumph, Plot #72, Viman Nagar, Pune
Dabolim Airport, Vasco, Goa	ICICI Bank, Shop No. S4, Titamaria Chambers, Mongor Hill, Vasco
Vir Savarkar Airport, Port Blair, Andaman & Nicobar Islands	ICICI Bank, Andaman and Nicobar State Co-Op Bank LTD, 98 Maulana Azad Road, Port Blair
Raja Sansi International Airport	ICICI Bank LTD, Sco 112 , Dist Shopping Complex, Ranjit Avenue ,Amritsar
Srinagar International Airport	ICICI Bank LTD, (Branch), Chinbar Complex, Residency Road, Srinagar, J & K
Nagpur International Airport	ICICI Bank ATM, Airforce Station, Sonegaon, Nagpur
Trivandrum International Airport	ICICI Bank ATM, Manamparambil, Pipe Line Road, Ambalamukku, Trivandrum

¹ List of ATM's can be changed

Secondary Card

To be used when the Primary Card is lost or misplaced.





ICICI Bank Ltd., ICICI Bank Towers, Bandra-Kurla Complex, Mumbai- 400 051