## **Terms and Conditions**

- 1. I/We agree and authorise ICICI Bank to fetch my personal details/images from existing bank account during application process for legitimate business purpose
- 2. I hereby state that I have no objection in authenticating myself/my business with API based authentication system and voluntarily consent to providing my Address proof/ ID proof/ Entity Proof(and/or any similar authentication mechanism) for the purpose of auto fetch of details in application
- 3. I understand that ICICI Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of API based authentication and auto fetch of details
- 4. I/We declare, confirm and agree;
- a. That all particulars and information given in this Application Form (and all documents referred to or provided therewith) are true, correct, complete and up-to-date in all respects;
- b. That I/We have not withheld any information from ICICI Bank;
- c. I/We agree and undertake to provide any further information that ICICI Bank/its affiliates may require from time to time;
- d. That I/We have had to insolvency initiated against me/us nor have I/We ever been adjudicated insolvent;
- e. That I/we have not been at any time defaulted under any loan taken by me/us from any other bank/institution, or been in non-compliance of the applicable rules/regulations/guidelines in force from time to time, as framed by the Reserve Bank of India (RBI);
- f. That I/We have read and agree to the charges applicable to current account/EEFC account/special current account and all the facilities to be availed by me/us and hereby agree to bear the charges as revised from time to time by ICICI Bank at its sole discretion
- 5. I/We hereby further confirm having read and understood
- i. the applicable rules/regulations/guidelines as framed by the RBI,
- ii. FEMA regulations 2000 governing EEFC accounts, and
- iii. the Foreign Exchange Management Act,1999, as amended from time to time and agree to abide by and to be bound by all such applicable laws, rules, regulations and guidelines in force from time to time.
  - 6. I/We (ICICI Bank Limited, its group companies, agents/representatives) would like to keep our customers updated on various products, services related information and special offers from ICICI Bank, its group companies and entities.
  - . I/we Consent to receive such information through Email alerts
- i. I/we Consent to receive such information through SMS alerts
- ii. I/we Consent to receive such information through Phone calls
- iii. I/we Consent to receive such information through Whatsapp
  - 7. I/we hereby consent to receive information from Central KYC Registry as required by Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) through SMS/Email on the registered mobile number/Email ID respectively