Upcoming changes in ICICI Bank Credit Card Feature & Charges

<table>
<tr><th>FEATURE/ CHARGES</th><th>EFFECTIVE FROM</th><th>DESCRIPTION</th><th>APPLICABLE FOR</th></tr>
<tr><td rowspan="3">Discontinuation of Insurance</td><td rowspan="3">December 15, 2026</td><td>The complimentary Air Accident and related Insurance Cover benefit linked to your Credit Card will be discontinued, Click here</td><td>ICICI Bank Emeralde Private Metal Credit Card, Times Black ICICI Bank Credit Card, ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private Credit Card, ICICI Bank Diamant Credit Card, ICICI Bank Sapphiro Credit Card, ICICI Bank Rubyx Credit Card</td></tr>
<tr><td>The complimentary Cancellation For Any Reason (CFAR) Cover benefit linked to your Credit Card will be discontinued, Click here</td><td>ICICI Bank Emeralde Private Metal Credit Card, Times Black ICICI Bank Credit Card, ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private Credit Card</td></tr>
<tr><td>The complimentary Personal and Air Accident Insurance Cover benefit linked to your Credit Card will be discontinued, Click here</td><td>ICICI Bank Parakram Select Credit Card, ICICI Bank Parakram Credit Card</td></tr>
<tr><td>Discontinuation of INOX</td><td>December 15, 2026</td><td>The complimentary INOX benefit linked to your Credit Card will be discontinued</td><td>ICICI Bank Rubyx Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Expressions Credit Card, Chennai Super Kings ICICI Bank Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, HPCL Super Saver ICICI Bank Credit Card, Emirates ICICI Bank Rubyx Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, MakeMyTrip ICICI Bank Credit Card</td></tr>
<tr><td>Card replacement fee</td><td>December 11, 2026</td><td>Starting December 11, 2026, a revised Replacement Fee of ₹300 + GST will be applicable for every Credit Card replacement.<table><tr><th>Existing Card Replacement Fee</th><th>Revised Card Replacement Fee</th></tr><tr><td>₹200 + GST</td><td>₹300 + GST</td></tr></table></td><td>All Credit Cards except ICICI Bank Emeralde Private Metal Credit Card, 1838 Reserve ICICI Bank Credit Card and Times Black ICICI Bank Credit Card</td></tr>
<tr><td>Priority Pass replacement fee</td><td>December 11, 2026</td><td>Starting December 11, 2026, a revised Replacement Fee of ₹300 + GST will be applicable for every Priority Pass replacement.</td><td>ICICI Bank Emeralde Private Metal Credit Card, ICICI Bank Emeralde Private Credit Card, ICICI Bank Emeralde Credit</td></tr>
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<tr><th>Existing Priority Pass Replacement Fee</th><th>Revised Priority Pass Replacement Fee</th></tr>
<tr><td>Nil</td><td>₹300 + GST</td></tr>
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</td>
<td>Card, ICICI Bank Sapphiro Credit Card, Times Black ICICI Bank Credit Card, MakeMyTrip ICICIC Bank Signature Credit Card, MakeMyTrip ICICI Bank Credit Card, Emirates Skywards ICICI Bank Emeralde Credit Card, Emirates Skywards ICICI Bank Sapphiro Credit Card, Adani One ICICI Bank Signature Credit Card, ICICI Bank Parakram Select Credit Card, ICICI Bank Diamant World Mastercard Credit Card</td>
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<tr>
<td>Revision of Dynamic Currency Conversion Fee</td>
<td>November 25, 2026</td>
<td>Revision of Dynamic Currency Conversion (DCC) Fee, effective November 25, 2026

DCC fee, applicable on every international transaction performed in Indian currency at international locations or transactions carried out in Indian currency with merchants located in India but registered in a foreign nation, will be revised in line with your Credit Card’s Forex Mark-up charges.

<table>
<tr><th>Present DCC Fee</th><th>Revised DCC Fee (same as Forex Mark-up Fee)</th></tr>
<tr><td>1% of the transaction amount</td><td>3.50% of the transaction amount</td></tr>
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<td>ICICI Bank Business Black Advantage Credit Card, ICICI Bank Business Blue Advantage Card, ICICI Bank Travel Agent Card (BCCL-V), ICICI Bank Business Platinum Card, ICICI Bank Platinum Card (BCCL-V), ICICI Gold Business Card (BCIL-V), ICICI Gold Business Card (BCCL-V), ICICI Gold Business Card (BCIL-M), ICICI Gold Business Card (BCCL-M), ICICI Business AMEX Essential Card, ICICI Business ASCENT AMEX Card, ICICI Bank Gold Card (BCCL-R), ICICI Bank Business Platinum Card (BCCL-R), ICICI Business ASCENT AMEX Card (BCIL), ICICI Business AMEX Essential Card (BCIL), ICICI Bank Business Purchase Card (15+7), ICICI Bank Business Purchase Card (21+7), ICICI Bank Business Purchase Card (30+7), ICICI Bank Business Purchase Card (30+15), ICICI Bank Corp Gold Card-Reliance RTL, Corporate Card Corporate Liability- Foreign National - VISA, Corporate Card Corporate Liability- VISA, CORPORATE GOLD (SOLID GOLD), INDIVIDUAL CORP GOLD (SOLID GOLD), 174 - ICICI Bank CTA Card (VISA), ICICI Corporate Credit Card(CCFN-M), ICICI Bank Staff Corporate Lead The</td>
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<tr><td></td><td></td><td></td><td>New, ICICI Bank Corporate Card-(CCCL), ICICI Bank Corporate Card-(CCIL), ICICI Bank Corp Platinum Card (CCIL), ICICI Bank Corp Platinum Card (CCCL), ICICI Bank Platinum Card (CCSL-V), ICICI Bank Gold Card (CCSL-V), ICICI Bank CTA Card (MasterCard), ICICI Business Card ICICI Bank Self-employed (BCIL), ICICI Bank Business Card-Dual Billing Cycle, Corporate Card Corporate Liability- Silver-VISA</td></tr>
<tr><td>Business / Corporate and Purchase Credit Card Replacement Fee</td><td>November 25, 2026</td><td>Starting November 25, 2026, a revised Replacement Fee of ₹300 + GST will be applicable for every Credit Card replacement.

<table><tr><th>Existing Card Replacement Fee</th><th>Revised Card Replacement Fee</th></tr><tr><td>₹200 + GST</td><td>₹300 + GST</td></tr></table></td><td>ICICI Bank Business Black Advantage Credit Card, ICICI Bank Business Blue Advantage Card, ICICI Bank Travel Agent Card (BCCL-V), ICICI Bank Business Platinum Card, ICICI Bank Platinum Card (BCCL-V), ICICI Gold Business Card (BCIL-V), ICICI Gold Business Card (BCCL-V), ICICI Gold Business Card (BCIL-M), ICICI Gold Business Card (BCCL-M), ICICI Business AMEX Essential Card, ICICI Business ASCENT AMEX Card, ICICI Bank Gold Card (BCCL-R), ICICI Bank Business Platinum Card (BCCL-R), ICICI Business ASCENT AMEX Card (BCIL), ICICI Business AMEX Essential Card (BCIL), ICICI Bank Business Purchase Card (15+7), ICICI Bank Business Purchase Card (21+7), ICICI Bank Business Purchase Card (30+7), ICICI Bank Business Purchase Card (30+15), ICICI Bank Corp Gold Card-Reliance RTL, Corporate Card Corporate Liability- Foreign National - VISA, Corporate Card Corporate Liability- VISA, CORPORATE GOLD (SOLID GOLD), INDIVIDUAL CORP GOLD (SOLID GOLD), 174 - ICICI Bank CTA Card (VISA), ICICI Corporate Credit Card (CCFN-M), ICICI Bank Staff Corporate Lead The New,</td></tr>
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			ICICI Bank Corporate Card-(CCCL), ICICI Bank Corporate Card-(CCIL), ICICI Bank Corp Platinum Card (CCIL), ICICI Bank Corp Platinum Card (CCCL), ICICI Bank Platinum Card (CCSL-V), ICICI Bank Gold Card (CCSL-V), ICICI Bank CTA Card (MasterCard), ICICI Bank Purchase Card-Dual Billing Cycle, ICICI Bank Purchase Card, ICICI Bank Purchase Fuel Card, ICICI Bank Purchase MasterCard, ICICI Dual Billing Purchase Card ICICI Bank HPCL 30 day statement, ICICI Bank HPCL 21 day statement, ICICI Bank ICCP Purchase Card, ICICI Bank Purchase Card - Dual Billing Cycle
Reward Points	January 15, 2026	You will continue to earn 6 ICICI Bank Reward Points for every ₹200 spent on retail transactions, excluding spends on Government Services, Fuel, Property Management, Rent, Tax Payments, Third Party Wallets	ICICI Bank Emeralde Metal Credit Card
	February 01, 2026	You will continue to earn Reward Points on the transactions carried out via the Transportation Merchant Category (MCC: 4111, 4112, 4784 and 4131), up to spends of ₹20,000 per month	ICICI Bank Rubyx Credit Card, ICICI Bank Secured Rubyx Credit Card, ICICI Bank LeadtheNew Rubyx Credit Card, ICICI Bank Sapphiro Credit Card, ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private Credit Card
	February 01, 2026	You will continue to earn Reward Points* on the transactions carried out through Merchant Category (MCC: 4111, 4112, 4784, 4131), up to spends of ₹10,000 per month. *Number of reward points earned will depend on the MCC	ICICI Bank Platinum Credit Card, ICICI Bank Platinum Chip Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Instant Platinum Credit Card, ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, ICICI Bank HPCL Coral Contactless Credit Card, ICICI Bank HPCL Super Saver Credit Card, ICICI Bank Coral Credit Card, ICICI Bank NRI Coral Credit Card,

			ICICI Bank Secured Coral Credit Card, ICICI Bank Lead the New Coral Credit Card, ICICI Bank Coral Pilot Contactless Credit Card, ICICI Bank Manchester United Platinum Contactless Credit Card, ICICI Bank Manchester United Signature Contactless Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card
	February 1, 2026	You will continue to earn Reward Points for insurance spends of up to ₹40,000 at the current earn rate (MCC: 5960, 6300, 6381, 6399)	ICICI Bank HPCL Super Saver Credit Card
BookMyShow Benefit	February 1, 2026	Your complimentary movie benefit via BookMyShow will be discontinued	ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank Instant Platinum Credit Card
	January 15, 2026	Continue to enjoy your favourite movies and events with BookMyShow offers on your Credit Card by spending ₹25,000 or more in the preceding quarter. For example: To enjoy the offer in April 2026, May 2026 and June 2026, spend ₹25,000 between Dec 26, 2025 and Mar 25, 2026. This cycle will repeat every quarter	ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, ICICI Bank HPCL Coral Contactless Credit Card, ICICI Bank HPCL Super Saver Credit Card, ICICI Bank Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank Lead the New Coral Credit Card, ICICI Bank Coral Pilot Contactless Credit Card, ICICI Bank Rubyx Credit Card, ICICI Bank Secured Rubyx Credit Card, ICICI Bank Lead the New Rubyx Credit Card, ICICI Bank Sapphiro Credit Card, ICICI Bank Lead the New Sapphiro Credit Card, ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private Credit Card, ICICI Bank Adani One Platinum Credit Card, ICICI Bank Adani One

			Signature Credit Card, MMT ICICI Bank Signature Credit Card, ICICI Bank MakeMyTrip Platinum Credit Card, ICICI Bank MakeMyTrip Travel Credit Card, ICICI Bank Manchester United Platinum Contactless Credit Card, ICICI Bank Manchester United Signature Contactless Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Secured Expressions Credit Card
Fee on Add-on Card	January 15, 2026	For all new Plus (Add-on) Card issued on or after Jan 15, 2026, a one-time fee of ₹3,500 will be applicable	ICICI Bank Emeralde Metal Credit Card
Revision of Dynamic Currency Conversion Fee	January 15, 2026	1.49%	Times Black ICICI Bank Credit Card
		2.00%	ICICI Bank Emeralde Metal Credit Card, ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private Credit Card
		0.99%	MakeMyTrip ICICI Bank Travel Credit Card
		1.99%	Amazon Pay ICICI Bank Credit Card
		3.50%	All other credit cards including MakeMyTrip ICICI Bank Signature Credit Card and MakeMyTrip ICICI Bank Platinum Credit Card,

Update on Transaction Fee effective January 15, 2026 for all Retail Credit Cards:

- 2% fee will be levied on transactions carried out on platforms such as (but not limited to) Dream11, Rummy Culture, Junglee Games and MPL. The fee will apply to transactions carried out through Merchant Category Code (MCC) 5816 or any other MCC introduced in the future for similar types of transactions.

- 1% fee will apply on transaction amounts of ₹5,000 or more when loading funds onto third party wallets such as (but not limited to) Amazon Pay, Paytm, MobiKwik, Freecharge and OlaMoney. The fee will apply to transactions carried out through Merchant Category Code (MCC) 6540 or any other MCC introduced in the future for similar types of transactions.

• A fee of 1% of the transaction amount will be charged for transactions carried out through Transportation Merchant Category Code (MCC: 4111, 4112, 4784, 4131) exceeding ₹50,000.

Revision of fees on cash payment at Branches, effective January 15, 2026 for all Retail Credit Cards:

Cash payment at Branches for clearing the Credit Card dues will be revised from ₹100 per payment transaction to ₹150 per payment transaction.

New UPI ID for Credit Card Payments for all Retail Credit Cards:

The current UPI ID has been replaced. Your new UPI ID will be in the following format:

ccpay.<10-digit mobile number><last 4 digits of card>@icici

For example, if your mobile number is <9999999999> and the last four digits of your card are <1234>, your new UPI ID will be: ccpay.99999999991234@icici

EMI Foreclosure Charges for all Retail Credit Cards:

Discontinuation/Cancellation of ongoing EMIs after opting for them at the time of purchase will now attract applicable foreclosure charges. For detailed Terms & Conditions, visit:

https://www.icicibank.com/personal-banking/cards/credit-card/low-interest-emi-products/instant-emi/terms-and-condition

Credit Card Usage Guidelines for all Retail Credit Cards:

Please note that your Credit Card is issued solely for personal expenses. Usage of Credit Card for commercial or resale purposes is prohibited. The card should not be used for speculative, anti-social, money laundering or working capital purposes. Ensure that your transactions are lawful and bona fide. For further details, please refer to Section- II (e) of Most Important Terms & Conditions.