

Upcoming Changes to your Credit Card Features, effective from November 15th, 2024

FEATURE/ CHARGES	DESCRIPTION	APPLICABLE FOR
Utility/Insurance Capping	You will continue to earn reward points for utility spends up to Rs. 80,000, insurance spends up to Rs. 80,000, at the current earn rate.	ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emerald Visa Credit Card , ICICI Bank Emerald Credit Card, ICICI Bank Emerald Private
	You will continue to earn reward points for utility spends up to Rs. 40,000, insurance spends up to Rs. 40,000, at the current earn rate.	ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card
Grocery Capping	You will continue to earn reward points for grocery & departmental store spends up to Rs.40,000 per month, at the current earn rate.	ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew

		Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emerald Visa Credit Card , ICICI Bank Emerald Credit Card, ICICI Bank Emerald Private Credit Card
	You will continue to earn reward points for grocery & departmental store spends up to Rs.20,000 per month, at the current earn rate.	ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card
No rewards on government transactions	You will continue to earn reward points on your ICICI Bank Emerald Private Metal Credit Card spends, excluding for government-related spends.	ICICI Bank Emerald Mastercard Metal Credit Card

<p style="text-align: center;">No fuel surcharge waiver beyond INR 50K</p>	<p>fuel surcharge waivers on fuel spends up to Rs. 50,000 only per month, surcharge waiver will not be applicable for spends beyond this limit</p>	<p>ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private, ICICI BANK DIAMANT WORLD MASTERCARD CHIP CREDIT CARD, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, Emirates ICICI Bank Emeralde Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card</p>
<p style="text-align: center;">No fuel surcharge waiver for spends beyond INR 100K</p>	<p>fuel surcharge waivers on fuel spends up to Rs. 1,00,000 per month, surcharge waiver will not be applicable for spends beyond this limit.</p>	<p>ICICI Bank Emeralde Mastercard Metal Credit Card</p>

<p align="center">Spa Discontinuation</p>	<p>the Spa access provided basis DreamFolks card is now being discontinued</p>	<p>ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private, ICICI BANK DIAMANT WORLD MASTERCARD CHIP CREDIT CARD, Emirates ICICI Bank Sapphiro Credit Card, Emirates ICICI Bank Emeralde Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card</p>
<p>Rent/government/education-exclusion in spend threshold</p>	<p>The spend threshold for annual fee reversal and milestone benefits will exclude rent, government, and education payments made via credit card.</p>	<p>ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private, ICICI Bank Emeralde Mastercard Metal Credit Card, ICICI BANK DIAMANT WORLD MASTERCARD CHIP CREDIT CARD, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, Emirates ICICI Bank Emeralde Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card</p>

<p>Spend threshold for Annual Fee reduction to 10L</p>	<p>The spend threshold for the reversal of the annual fee has been revised to Rs. 10 Lakh per annum, reduced from the current criteria of Rs. 15 lakh per annum.</p>	<p>ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private Credit Card</p>
<p>1% fee on education payment via third party</p>	<p>No fee will be charged for payments made directly to school or college including international education payments from your credit card. However, a fee of 1% of the transaction amount will be charged for education payments made through third-party apps.</p>	<p>ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx Master PLT Chip Card, ICICI Bank Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Bank Sapphiro Master PLT Chip Card, ICICI Bank Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private, ICICI BANK DIAMANT WORLD MASTERCARD CHIP CREDIT CARD, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, Emirates ICICI Bank Emeralde Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, ICICI Bank Emeralde Mastercard Metal Credit Card, Amazon Pay ICICI Bank Credit Card</p>

<p>1% fee on utility transaction >50K</p>	<p>A fee of 1% of the transaction amount will be charged for utility payment transactions exceeding Rs. 50,000</p>	<p>ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private, ICICI BANK DIAMANT WORLD MASTERCARD CHIP CREDIT CARD, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, Emirates ICICI Bank Emeralde Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, ICICI Bank Emeralde Mastercard Metal Credit Card, Amazon Pay ICICI Bank Credit Card</p>
---	--	---

<p>1% fee for fuel transaction>10K</p>	<p>A fee of 1% of the transaction amount will be charged for fuel transactions exceeding Rs. 10,000.</p>	<p>ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private, ICICI BANK DIAMANT WORLD MASTERCARD CHIP CREDIT CARD, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, Emirates ICICI Bank Emeralde Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, ICICI Bank Emeralde Mastercard Metal Credit Card, Amazon Pay ICICI Bank Credit Card</p>
--	--	---

<p>Add-on Fee INR 199</p>	<p>Supplementary cardholders will enjoy enhanced benefits with an annual fee of Rs. 199, which will be levied in the card anniversary month statement.</p>	<p>ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, ICICI Bank Emerald Mastercard Metal Credit Card</p>
--------------------------------------	--	--

<p>Late Payment Charges Change*</p>	<p>Late payment charges will be revised according to the new structure.</p>	<p>ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private, ICICI BANK DIAMANT WORLD MASTERCARD CHIP CREDIT CARD, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, Emirates ICICI Bank Emeralde Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, Amazon Pay ICICI Bank Credit Card</p>
--	---	---

<p>INR 75K quarter spend for domestic lounge access</p>	<p>You can enjoy complimentary airport lounge access by spending Rs. 75,000 in the preceding calendar quarter. Spends made in the preceding calendar quarter will unlock access for the subsequent calendar quarter. To be eligible for complimentary lounge access in Jan-Feb-Mar, 2025 quarter, you need to spend a minimum of Rs.75,000 in the Oct-Nov-Dec, 2024 quarter and similarly for the following quarters.</p>	<p>ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card</p>
<p>Revolving Rate @45%</p>	<p>Finance charges for the revolving credit facility on retail transactions and cash advances will be revised to 3.75% per month (45% per annum).</p>	<p>ICICI Bank Platinum Chip Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Indiabulls Platinum Card, Instant Platinum Credit Card, ICICI Bank JPMC Platinum Visa Credit Card, ICICI Bank Indian Platinum Credit Card, ICICI Bank MasterCard Platinum chip Credit Card, ICICI Bank Unifare MasterCard Platinum Chip Transit Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, HPCL GOLD CARD (SOLID GOLD), ICICI Bank HPCL Airtel Master Gold, ICICI Bank HPCL Platinum Credit Card, HPCL GOLD (SOLID GOLD), ICICI Bank HPCL Titanium Credit Card, MASTER CARD HPCL SILVER (STERLING SILVER), ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Visa Contactless Credit Card, ICICI Bank HPCL Coral American Express Credit Card, ICICI HPCL CARD (STERLING SILVER), HPCL SMART GOLD (SOLID GOLD), ICICI Bank HPCL Super Saver Visa Credit Card, ICICI Bank HPCL Super Saver Master Credit Card, ICICI Bank HPCL Super Saver RuPay Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank Secured NRI Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Coral RuPay Credit Card, ICICI Bank Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank MasterCard Coral Credit Card, ICICI Bank LeadtheNew Coral Credit Card, ICICI Bank Coral Contactless Credit Card, ICICI Bank Coral American Express Credit Card, Coral Unsecured Credit Card, Coral Secured Credit Card, ICICI Bank Secured Coral MasterCard Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Bank Rubyx RuPay Credit Card, ICICI Bank Rubyx Visa Credit Card, ICICI Rubyx Master PLT Chip Card, ICICI Rubyx PLT Credit Card (AMEX), ICICI Bank LeadtheNew Rubyx Credit Card, Rubyx Credit Card, ICICI Bank Secured Rubyx MasterCard Credit Card, Rubyx VISA expense card, ICICI Bank Sapphiro Visa Credit Card, ICICI Bank NRI Sapphiro Credit Card,</p>

		ICICI Bank Sapphiro RuPay Credit Card, ICICI Bank Sapphiro VISA Credit Card, ICICI Sapphiro Master PLT Chip Card, ICICI Sapphiro Card (Amex), ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank NRI Sapphiro Credit Card, ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private, ICICI BANK DIAMANT WORLD MASTERCARD CHIP CREDIT CARD, Manchester United Platinum Credit Card by ICICI Bank, Manchester United Signature Credit Card by ICICI Bank, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Expressions Secured Credit Card, Emirates ICICI Bank Rubyx Credit Card, Emirates ICICI Bank Sapphiro Credit Card, Emirates ICICI Bank Emeralde Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank Adani One Platinum Credit Card, MakeMyTrip ICICI Bank Platinum Credit Card, MakeMyTrip ICICI Bank Signature Credit Card, ICICI Bank Emeralde Mastercard Metal Credit Card, Amazon Pay ICICI Bank Credit Card
Mark up on Forex @2%	You can continue enjoying the convenience of using your Credit Card for international transactions with a revised mark-up fee of 2%.	ICICI Bank Emeralde Visa Credit Card , ICICI Bank Emeralde Credit Card, ICICI Bank Emeralde Private Credit Card

***Late payment charges - NEW STRUCTURE**

Outstanding Amount	Late Payment Charge (INR)
<= Rs. 100	Nil
Rs. 101 - Rs. 500	Rs. 100
Rs. 501 - Rs. 1,000	Rs. 500
Rs. 1,001 - Rs. 5,000	Rs. 600
Rs. 5,001 - Rs. 10,000	Rs. 750
Rs. 10,001 - Rs. 25,000	Rs. 900
Rs. 25,001 - Rs. 50,000	Rs. 1,100
> Rs. 50,000	Rs. 1,300

Transaction categories

Category	Merchant Category Code (MCC)
Utility	4899, 4900, 4901, 3887
Insurance	5960, 6300, 6381, 6399
Grocery & Department Store	3333, 5411, 5412, 5441, 9751, 5311, 5331, 5499
Rent	7014, 7407, 5271, 6513
Government	6760, 9222, 9211, 9399, 9402, 9405
Fuel	1361, 3851, 5172, 5541, 5542, 5983, 9752, 5555
Education	8211, 8220, 8241, 8244, 8249, 8299, 8493, 8494, 7911