

**TERMS AND CONDITIONS FOR INSTANT PERSONAL LOAN
THROUGH ATM CHANNEL**

Last Updated Date:7th September 2017

The following Terms and Conditions shall be read in conjunction with 'ICICI BANK LIMITED'S (ALL-INDIA) STANDARD TERMS AND CONDITIONS GOVERNING UNSECURED LOANS (REGULAR & PRE-QUALIFIED LOANS)' ('Standard Terms and Conditions').

The following definitions in the Standard Terms and Conditions shall stand amended to the extent as provided:

- (i) 'Application Form' means, as the context may permit or require, the Credit Facility Application Form submitted by the Borrower(s) to ICICI Bank Limited ("**ICICI Bank**") for applying for and availing of the Facility, together with the Preliminary Credit Appraisal/Facility Application form OR the application made by the Borrower/s in connection with the Facility through ICICI Bank ATM channel and all other information, particulars, clarifications and declarations, if any, furnished by the Borrower in connection with the Facility.
- (ii) 'Transaction Documents' shall include, as the context may permit or require, all documents in relation to the Loan Terms, whether in tangible or in electronic form, letters including any form of communication issued by ICICI Bank in relation to the Facility, all writings and other documents executed or entered into, or to be executed or entered into, by the Borrower/s or, as the case may be, any other person, in relation, or pertaining, to the Facility and each such Transaction Document as amended from time to time.

The following definition shall be added as Clause 1A(x) of the Standard Terms and Conditions:

'Loan Terms' shall mean the Terms and Conditions contained in the Application Form, Standard Terms and Conditions including the Most Important Terms and Conditions pertaining to the Facility and all other terms and conditions forming part of the Transaction Document as amended and modified from time to time.

The following Clause 46 shall be applicable and added after Clause 45:

46. In addition to the Loan Terms, the Terms and Conditions applicable to Debit Cards, ICICI Bank ATM cards and any other mode through which the Facility is availed, as published on the ICICI Bank website, shall also stand applicable to the Facility and be binding on the Borrower/s.