

CREDIT CARD STATEMENT



16042023\_5013

Mr. K C VARMA  
K C VARMA  
SREEVIHRA FORT  
TRIPUNITHURA  
-  
BEHIND BUS STAND  
KERALA, COCHIN 682301



**Download the iMobile Pay app to -**

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STATEMENT DATE

**April 16, 2023**

PAYMENT DUE DATE

**May 4, 2023**

**All communications are being sent to your registered e-mail ID and mobile number**

- To update email ID and registered mailing address, visit [www.icicibank.com](http://www.icicibank.com) > Login > Customer Service > Service Requests > Credit Card > Modification Related or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest ATM or branch

Scan to Pay using any UPI Application



**STATEMENT SUMMARY**

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹588.82	₹3,843.04	₹0.00	₹588.82

**CREDIT SUMMARY**

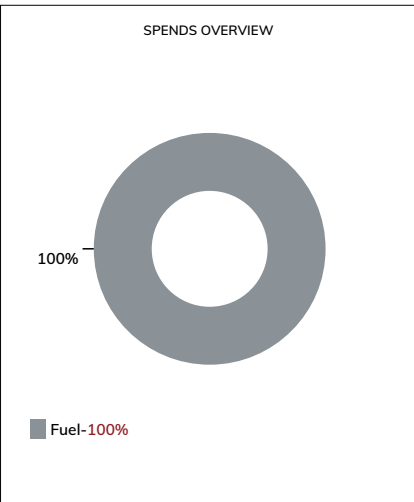
Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹1,57,000.00	₹1,53,156.96	₹15,700.00	₹15,700.00

**Total Amount due**  
**₹3,843.04**

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**Minimum Amount due**  
**₹200.00**

Interest will be charged if your total amount due is not paid



**OFFER ZONE**

For exclusive offers, visit [www.icicibank.com/offers](http://www.icicibank.com/offers)

T&C apply

**ICICI Bank Rewards**

Points Earned

0

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK  
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities  
Statement period : March 17, 2023 to April 16, 2023  
Place of supply: Kerala  
State Code: 32

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
<b>4375XXXXXXXXX9001</b>					
23/03/2023	7334480581	UPI Payment Received	0		588.82 CR
23/03/2023	7337079073	IOCL-UNITED FUELS ERNAKULAM IN	0		3,843.04

# International Spends

For any query, you may write to us on [customer.care@icicibank.com](mailto:customer.care@icicibank.com) or call us at 1800 1080.

**IMPORTANT MESSAGES**

- Safe Banking Tips -
- Our registered office address: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara, 390 007.
- Making only minimum payment every month can lead to repayment stretching over years with consequent interest payment on outstanding balance.
- Please pay your Credit Card outstanding before the payment due date to avoid penal fees and interest charges.
- For any clarification or more information, you may contact us through the 'Get in Touch' option at [www.icicibank.com](http://www.icicibank.com)
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For Visa Credit Cards: Fuel surcharge and corresponding Goods and Services Tax (GST) levied is included in the transaction amount displayed.
- Payment through UPI is subject to the limits set by respective payment service providers.

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

To get the complete version of Credit Cards – Most Important Terms and Conditions (MITC), please visit:

[https://www.icicibank.com/managed-assets/docs/personal/cards/MITC\\_cc.pdf](https://www.icicibank.com/managed-assets/docs/personal/cards/MITC_cc.pdf)

## GREAT OFFERS ON YOUR CARD



**Walk the trend on Wednesdays with 10% off at Flipkart**

Offer Valid till Jun 30, 2023

For more details, visit <https://www.icicibank.com/offers/trendy-wednesday-myntra-offer>

**Flipkart** 

\*T&Cs

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Apple iPhone 14

**Upgrade to iPhone 14 with EMIs starting at Rs 2497 per month.\***

Offer is valid on ICICI Bank Credit Card EMI transactions.

For more details, visit [www.icicibank.com/emioffers](http://www.icicibank.com/emioffers)



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Get an instant discount when sending a gift to your loved one with IGP.

Use your ICICI Bank Credit and Debit Cards.

Offer valid till Jul 31, 2023

For more details, visit <https://www.icicibank.com/offers/igp-instant-discount-offer>



\*T&C apply



Get cashback of up to Rs 1,200 on Delhi Duty Free shops with your ICICI Bank Credit Card

Offer valid till Sep 30, 2023

For more details, visit <https://www.icicibank.com/offers/delhi-duty-free-offer>



\*T&Cs

Build a brighter future with ICICI Bank Education Loan!



Loans up to ₹ 2 crore



Unsecured Loan up to ₹ 1 Crore\*



Income Tax savings U/S 80E.

\*T&Cs.

Apply Now



## IMPORTANT INFORMATION ON YOUR CREDIT CARD

If a No Cost EMI offer is communicated by the merchant during the purchase, the interest benefit pertaining to this offer will be passed on to the card holder through an instant discount mode or cashback mode, as per the offer details defined by the merchant. Bank charges interest on every EMI transaction.

Grievances Redressal/Complaints/ Escalations: In the event that you are not satisfied with our services, you may register your grievance by (i) visiting "Complaint Form" at [www.icicibank.com](http://www.icicibank.com) or (ii) calling at our Customer Care number or (iii) writing to Mr. Vinayak More, Nodal Officer, ICICI Bank Limited, ICICI Phone Banking Center, ICICI Bank Tower, 7th floor, Survey no: 115/27, Plot no. 12, Nanakramguda, Serilingampally, Hyderabad – 500032, India. In all your communications with us, please indicate your complete Credit Card number.

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement.

To report the loss, theft or unauthorised use of card or PIN of credit card, you can use any of the below mentioned three mediums to block the card

- Send SMS BLOCK space <last 4 digit of card number> to 9215676766 from your registered mobile number
- If you are within India, call on 18002662 and if you are outside India, call on 04071403333
- Go to mobile banking app to block the card (under manage card)

In case you require any further information, you may call our Customer Care (1800 1080) or write to us at customer.care@icicibank.com

#### Interest calculation

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged on the Total Amount Due or on the remaining amount incase Minimum Amount Due / Partial amount is paid. Interest will charge on all transactions (from the transaction date) and interest-free credit period benefits would not be available until previous outstanding amounts are paid in full. In addition, interest will be levied on all cash advances from the date of the transaction until the date of payment.

The following illustration will indicate the method of calculating interest charges:

SL. No	Particulars	Amount
1	Purchase on April 10, 2021	2,000.00
2	Cash withdrawal on April 11, 2021	1,000.00
3	On statement dated April 15, 2021, interest will be levied @ 40.80% per annum	
3.1	Interest on ₹1000 for 5 days (from April 11 to April 15)	5.59
3.2	GST on Interest	1.01
4	Total Amount Due (TAD) on statement dated April 15, 2021 (1+2+3.1+3.2)	3,006.60
5	Minimum Amount Due (MAD) on statement dated April 15, 2021 (5% of TAD)	150.33
6	Payment due date - May 3, 2021	
7	LPC on May 6, 2021	500.00
8	GST on LPC	90.00
9	Purchase on May 7, 2021	800.00
10	Payment on May 10, 2021	1,500.00
11	On statement dated May 15, 2021, interest will be levied @ 40.80% per annum	
11.1	Interest on ₹2000 for 30 days (from April 10 to May 9)	67.07
11.2	Interest on ₹1000 for 24 days (from April 16 to May 9)	26.83
11.3	Interest on ₹1506.60 for 6 days (from May 10 to May 15)	10.10
11.4	Interest on ₹800 for 9 days (from May 7 to May 15)	8.05
11.5	Interest on Previous statement Interest for 24 days (from April 16 to May 9)	0.18
11.6	Interest on LPC and LPC - GST for 10 days (from May 6 to May 15)	6.60
12	Total interest charged in the statement dated 15th May (11.1 to 11.6)	118.82
13	GST on Interest	21.39
14	Total Amount Due (TAD) on statement dated May 15, 2021 (4+7+8+9-10+12+13)	3,036.80
15	Minimum Amount Due (MAD) on statement dated May 15, 2021 (5% of TAD)	151.84

\* The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on April 15, 2021