

Additional Terms and Conditions for Times Black ICICI Bank Credit Card

Updated as on: <May 02, 2025>

Version No.: <3>

The usage and features of the Times Black ICICI Bank Credit Card shall be governed by the Terms and Conditions governing the Credit Card facilities of ICICI Bank ('Primary Terms and Conditions'), available on www.icicibank.com and the application form signed and submitted by the Primary Cardholder and the Add-on Cardholder along with these additional Terms and Conditions, available on <https://www.timesblack.com/>. These Additional Terms and Conditions shall be in addition to and not in derogation of the

Primary Terms and Conditions and Most Important Terms and Conditions (MITC). The

Cardholder hereby gives consent that to the extent of any inconsistency between these

Additional Terms and Conditions and the Primary Terms and Conditions, these Additional Terms and Conditions shall prevail. Terms used in the capitalised form, however not defined herein shall have the meanings ascribed to them under the Primary Terms and Conditions.

This co-brand agreement includes revenue sharing between two parties as part of the terms agreed to by Times Internet Limited and ICICI Bank.

These Additional Terms and Conditions govern the redemption and availability of the benefits listed below:

Definitions:

In the Terms, unless there is anything repugnant to the subject or context thereof, the following words/ expressions shall have the meanings as stated below:

- a) 'Add-on Cardholder' means the family member of the Primary Cardholder who becomes a Cardholder by his/her relationship with the Primary Cardholder.
- b) 'Anniversary Year' means 12 months from the date of issue of a Credit Card and each 12-month period thereafter.
- c) 'Cardholder' means collectively the Primary Cardholder and the Add-on Cardholder.
- d) 'Eligible Cardholder' means the Primary Cardholder or the Add-on Cardholder who can avail the benefits listed here. In cases where both the Primary

and Add-on Cardholders exist, only one Cardholder (either the Primary Cardholder or the Add-on Cardholder) can be designated as the Eligible Cardholder to access or utilise the benefits. An Eligible Cardholder who has availed the benefits once will not be eligible again until the next periodic cycle.

Benefits available on the Credit Card:

Joining Benefits: Exclusive benefits are offered to the Cardholder as per the Customer Value Proposition (CVP) of the Credit Card on the payment of the joining fee + GST within the first 2 statement cycles from the time the Credit Card is set up. **Milestone Benefits:** Benefits are offered to the Cardholder as per the Customer Value Proposition (CVP) of the Credit Card on achieving the threshold spends in an Anniversary Year.

Annual Benefits: Benefits are offered to the Cardholder as per the Customer Value Proposition (CVP) of the Credit Card on the payment of the annual fee + GST, applicable for the Anniversary Year.

- e) 'Primary Cardholder' means the person in whose name the Credit Card Account has been opened and to whom the Credit Card has been issued.
- f) 'Statement' means the monthly statement of account sent by ICICI Bank to the Cardholder setting out the financial liabilities for the relevant billing period, of such a Cardholder to ICICI Bank with respect to the Credit Card Account.
- g) 'Times Black App' means the Android application or iOS application of the Times Black ICICI Bank Credit Card.
- h) 'Times Black Mobility Wallet' means the wallet available in the Times Black App for availing the benefits provided by BLADE India, Avis and Indian Travel House. This wallet is loaded with 10,000 points equal to INR 10,000. Points will be unlocked once the Eligible Cardholder achieves a spend of INR 5,00,000. Points in the wallet are debited as per the value of the benefits availed by the Eligible Cardholder. These points cannot be utilised for any other purpose.
- i) 'Times Black Visa Wallet' means the wallet available in the Times Black App for availing the benefits provided by OneVasco and Atlys. This wallet is loaded with 10,000 points equal to INR 10,000. The points will be unlocked when the Eligible Cardholder is notified by ICICI Bank regarding activation of Joining Benefits. Points in the wallet are debited as per the value of the benefits availed by the Eligible Cardholder. These points cannot be utilised for any other purpose.

Joining/Annual Benefits

The Cardholder shall be eligible for the following joining benefits, benefits linked to the spends on the Credit Card and renewal benefits subject to the below conditions:

1. Benefits offered by Atlys

Offer: Waiver of the Processing Fee for Travel Visa application up to a maximum amount of INR 10,000.

- Waiver is applicable only on the Processing Fee charged by Atlys and can be availed only once by an Eligible Cardholder.
- Eligible Cardholder can avail the Processing Fee waiver for Travel Visa multiple times, if sufficient balance is available in the Times Black Visa Wallet.

For multi-country Visa applications, the Processing Fee waiver is applicable only for the primary country. To further clarify, 'primary country' shall mean only those countries where the Eligible Cardholder shall travel.

- In the event an Eligible Cardholder avails this offer, if such Eligible Cardholder shall not be able to Pay When on Time (PWON) i.e. in case any balance payment needs to be made after availing the waiver, the Eligible Cardholder will have to pay such amount in full at the time of application.
- The offer shall be available on Visa applications for all destinations and purposes of travel. The fee waiver is applicable to different categories as follows:
 - i. For countries where appointment-based Visas are applicable such as the UK and the USA, the waiver is applicable on the appointment fee only. The offer does not cover the Visa fee paid to the Embassy.
 - ii. For countries where e-Visas are applicable, the waiver is applicable only on the processing fee charged by Atlys. Additional fee charged by the respective governments will have to be paid by the Eligible Cardholder.
 - iii. For countries where sticker Visas i.e. the passport of the Eligible Cardholder will be picked up via courier, delivered to the Embassy for stamping and returned to the Eligible Cardholder, the waiver is applicable on the fee charged by Atlys and the courier fee.
- The offer does not cover additional fee charged by the respective Embassy. The offer and the related services from Atlys shall be further subject to the Terms and Conditions available on <<https://www.atlys.com/en-IN/terms>>.

2. Benefits offered by OneVasco

Offers: Complimentary Visa at your Doorstep (VAYD) or Complimentary Visa Application Centre Premium Lounge (PL) access and/or Complimentary Visa Concierge Services (VC) up to a maximum of INR <10,000>.

a) Offer 1: Visa at your Doorstep (VAYD):

- This service covers collection of biometrics and other documents required by OneVasco's representatives for the Visa application.
- Only one complimentary VAYD service can be availed by the Eligible Cardholder, provided sufficient balance is available in the Times Black Travel Visa Wallet.
- This offer waives only OneVasco's charges for providing these services. All other charges shall be borne by the Cardholder.
- The Cardholder shall pay the Visa / Mission fees, appointment charges, courier service charges, SMS service charges and fees for any other value-added services directly to OneVasco on their website.
The Eligible Cardholder will need to submit details, excluding passport details, on the Times Black App. These details shall be shared with OneVasco.
- Once the above details are shared by the Eligible Cardholder on the Times Black App, the Eligible Cardholder will need to share passport details separately with OneVasco at timesblack@onevasco.com. Failure by the Eligible Cardholder to promptly provide the required details to OneVasco or any delay in doing so, may result in significant delays in the processing of the Visa and OneVasco, Times Internet Limited or ICICI Bank shall not be held liable for any consequences arising from such delays.
- OneVasco will confirm the booking availability and send a confirmation e-mail to the Eligible Cardholder.
- In case of unavailability of the requested date, OneVasco will suggest the next available date. The Eligible Cardholder shall provide immediate confirmation to OneVasco due to limited availability of slots.
- Additional family members will be charged as per the applicable rates.
- The Cardholder will need to pay any additional fees associated with the service (Mission Fee, Visa Application Centre VFS Service Fee, Logistics/Courier Fee etc.) as applicable independently on the Times Black App.
- OneVasco does not cover Visa fees or any VAS1 or VAS2 charges on behalf of the Eligible Cardholder. To further clarify, VAS1 covers additional optional services provided to Visa applicants by the respective Visa application centre such as but not limited to courier service, return of passport service and SMS tracking. VAS2 covers additional optional services provided to Visa applicants by OneVasco such as but not limited to Insurance, SIM Card, Forex Card etc.

- In case the Eligible Cardholder wishes to avail the Premium Lounge or Visa Concierge Services in addition to this service, the additional charges will have to be paid as per the applicable rates.
- No refunds are available for cancellations made within 48 hours of the scheduled service.
- In case Visa application is declined, no refund will be issued.
- Pricing for the service is subject to change.
- The Eligible Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy provided by the Visa application centre to OneVasco once the Visa application is submitted.
- For any issues or changes, please write to: <timesblack@onevasco.com> and mention your service type and booking details.
- For any additional service requests, please write to: timesblack1@onevasco.com.
- For Switzerland, VAYD cannot be executed at a residential address and must be executed at office address only.
- For Germany, photos of the location or address where VAYD is requested must be submitted by the Eligible Cardholder to the Mission for approval. The VAYD will only

be executed after receiving the necessary approval. For UK, the Eligible Cardholder might need to submit the location or address photos to the Mission for approval.

- Prior appointments are mandatory for UK, Germany and Italy. OneVasco will guide the Eligible Cardholder for the appointment, as may be required.

b) Offer 2: Premium Lounge Service (PL):

- The Eligible Cardholder will need to submit the details on the Times Black App. These details will be forwarded to OneVasco.
- Once the above details are shared, the Eligible Cardholder will need to share the Visa appointment date and time separately with OneVasco at timesblack@onevasco.com.
- OneVasco will make a note of the request and will inform the respective Visa application centre about the PL service request one day prior to the Visa appointment date and accordingly send confirmation to the Eligible Cardholder.
- Additional family members will be charged as per applicable rates.
- The Eligible Cardholder will need to pay the additional fees associated with the service (Mission Fee, Visa Application Centre Service Fee, Logistics/Courier Fee etc.) as applicable independently on the Times Black App.
- The Eligible Cardholder can avail more than 1 complimentary PL service if sufficient balance is available in the Times Black Travel Visa Wallet.
- In case Cardholder wishes to avail Visa Concierge services in addition to this service, the charges for these services will need to be paid as per the applicable rates on the Times Black App, if sufficient credits are not available in the Times Black Travel Visa Wallet.
- No refunds are available for cancellations made within 48 hours of the scheduled service.
- Pricing for the service is subject to change.
- The Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy to OneVasco once the Visa application is submitted.
- For any issues or changes, please write to: [<timesblack@onevasco.com>](mailto:timesblack@onevasco.com) and mention your service type and booking details.
- For any additional service requests, please write to: [<timesblack1@onevasco.com>](mailto:timesblack1@onevasco.com)

c) Offer 3: Visa Concierge Services (VC):

The Eligible Cardholder will need to submit the details, excluding passport details, on the Times Black App. These details will be forwarded to OneVasco.

- Once the above details are shared, the Eligible Cardholder will need to share the passport details separately with OneVasco at <timesblack@onevasco.com>. Failure by the Eligible Cardholder to promptly provide the required details to OneVasco or any delay in doing so, may result in significant delays in the processing of the Visa and OneVasco, Times Internet Limited or ICICI Bank shall not be held liable for any consequences arising from such delays.
- OneVasco will reach out to the Eligible Cardholder for service fulfilment and support.
- These services cover only assistance with respect to Visa application filling. Checklist with step-by-step guide will be provided by OneVasco to the Eligible Cardholder.
- Additional family members will be charged as per the applicable rates.
- The Eligible Cardholder can avail more than 1 complimentary VC, provided sufficient balance is available in the Times Black Travel Visa Wallet.
- In case a Cardholder wishes to avail Premium Lounge services in addition to this service, the charges for these services will need to be paid as per the applicable rates on the Times Black App, if sufficient credits are not available in the Times Black Travel Visa Wallet.
- In case the Visa application is declined, no refund will be issued.
- Pricing for the service is subject to change.
- The Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy to OneVasco once the Visa application is submitted.
- For any issues or changes, please reach out via the dedicated e-mail ID: <timesblack@onevasco.com> and mention your service type and booking details.
- For any additional service requests, please reach out via the dedicated e-mail ID: <timesblack1@onevasco.com>

3. Benefits offered by The Quorum Club

- a) Offer 1: Flat <20>% off on joining fees on the standard memberships and <15>% off on joining fees on other categories of memberships at The Quorum

Club. Hyderabad location is temporarily out of service due to an accidental fire at the location.

- The offer is valid till <December 31, 2025> only.
- The offer is applicable on new memberships only.
- For cancellation policy and refunds, please contact The Quorum Club directly.
- The Cardholder needs to contact The Quorum Club in case of any service-related issues.
- Membership price list is decided by The Quorum Club and is subject to change. The Eligible Cardholder is advised to check the membership fee applicable at the time of enrolment.
- Payment of membership fee should be initiated using Credit Card only, to avail the offer.
- <18>% GST will be applicable over and above the membership fee. Final fee must be paid by the Cardholder.
- The payment of the membership fee will be triggered once the membership procedure of the Cardholder is completed. The Cardholder will be notified via e-mail or phone call.
- The offer will be applicable on the amount that is exclusive of taxes.
- This offer will be applicable only for the period mentioned above.
- Each membership provides full access to the Eligible Cardholder and the partner.

Partner means a legal spouse or a partner residing at the same residence.

- The Cardholder will have to adhere to The Quorum Club's membership approval process. The Quorum Club reserves the right to deny membership (without the need for an explanation) at the time of application.
- The payment will be processed only after the membership is accepted by The Quorum Club.
- Membership Details:
 - Full access to the Quorum Club facilities (Eligible Cardholder needs to reach out to The Quorum Club directly to know about the Quorum Club facilities).
 - Full access to The Quorum Club events.
 - Full access to The Quorum Club gym.
 - Full access to the member benefits package at The Quorum Club.

- Access to all the applicable reciprocal clubs around the world. For more details, refer to the following link:
<<https://thequorumclub.com/globalaccess-q/>>
 - Joining fee is a one-time fee, which is valid for a tenure of <5> years from the date of joining.
- b) Offer 2: <20>% discount and access to the restaurants of The Quorum Club – Cafe Reed in Mumbai, Zila in Hyderabad, Six80Nine in Gurgaon.
- Hyderabad location is temporarily out of service due to an accidental fire at the location.

The offer is valid at the following restaurants:

Restaurant Name	Location
Cafe Reed	The Quorum Mumbai 8th Floor, Tower 2A, One World Centre, Lower Parel, Mumbai 400013
Six80Nine	The Quorum Gurgaon
	Two Horizon Centre, First Floor, Golf Course Road, DLF Phase 5, Sector 43, Gurugram, Haryana 122002
Zila	The Quorum Hyderabad District 150, Gate 6, Elixir Tower, 4 th Floor, Knowledge City Road, Madhapur, Hyderabad, Telangana 500081

- This offer cannot be availed with any other offer or discount programme and is not valid on Happy Hours.
- Prior reservation is mandatory to avail the offer. It is the responsibility of the eligible Cardholder to inform the staff about the intention to avail the offer while making the reservation. In case of any dietary needs please check with the restaurant while making the reservation. The offer shall not be available to walk-in Cardholders.
- Table reservation must be done <48> hours in advance.
- Alcoholic beverages will not be served to anyone below 21 years of age.

- This offer is applicable on a table reservation for up to <10> people only.
- Blackout dates: The offer is not applicable on special promotions, if there is an event or a private booking at the restaurant or during festivals. Please contact the restaurant directly for blackout dates. For further clarification, blackout dates shall mean the dates when the offer is not applicable and the same is decided by the respective restaurant.
- All disputes relating to billing, offer, services etc. shall be resolved at the outlet-level only.
- The offer can be availed multiple times during the offer period.
- To avail the offer, the Eligible Cardholder needs to inform the staff about the offer before the order is placed/bill is generated. It is the responsibility of the Eligible Cardholder to inform the staff that the payment will be made via Credit Card.
- The offer cannot be exchanged for cash.
- The offer is applicable on the amount which is inclusive of taxes.
- The offer is only applicable on dine-in and not valid on deliveries and take-away orders.
- All queries should be raised within <15> days from the offer end date.
- The offer is not applicable on alcohol bottles.
- Discount is only applicable on alcohol by the glass/peg.

c) Offer 3: <30>% off on all meeting rooms at District 150 and complimentary access to paid co-working areas.

Hyderabad location is temporarily out of service due to an accidental fire at the location.

- Complimentary access to the co-working spaces and meeting rooms will be subject to availability.
- Eligible Cardholder needs to show a proof of identification along with a physical Credit Card at the venue, to avail the offer.
- Prior reservation is mandatory to avail the offer and is not available to walk-in Cardholders.
- For meeting room bookings, eligible Cardholder needs to pay an advance using the Credit Card to confirm the booking.
- All disputes relating to billing, offer, services etc. shall be resolved at the outlet level only.
- This offer is valid till <Mon DD, YYYY> only.
- The offer can be used multiple times during the offer period.
- The offer cannot be combined with any other offer or discount programme.

4. Benefits offered by EaseMyTrip

Offer: Luxury stay gift voucher worth INR <10,000>

- The voucher is valid for hotel bookings only on Easemytrip.com.
- The Cardholder must apply/quote the unique voucher number at the time of booking to avail the benefits.
- Any applicable convenience fee/processing fee/excess tour cost/Government taxes shall be payable at the time of booking (only if the package cost exceeds the voucher value).
- If a voucher is lost or stolen, EaseMyTrip will not be liable for replacement or compensation.
- The voucher cannot be clubbed with any other ongoing offer, discount/cashback/Bank offers or promotion.
- If the value of a purchase is less than the value of the voucher, then the eligible Cardholder can avail the discount up to the value of the purchase only. The balance voucher amount will be forfeited.
- If the value of a purchase is more than the value of the voucher then the balance amount can be paid through Internet Banking, Cards (Debit Cards/Credit Cards) and Mobile Wallet.
- Confirmation of any booking will be subject to availability at the time of booking and will be governed by the standard booking Terms & Conditions of Easemytrip.com.
- Easemytrip.com is not liable to pay for any difference in fare/tariff between the date of placing the redemption request and the date of using the voucher at the time of booking.
- No change or cash can be taken in exchange of this voucher.
- In case of cancellations, the voucher amount will not be refunded to the Cardholder.

5. Benefits offered by Zomato

Offer: Gift voucher for free annual membership - Zomato Gold

- The voucher will be valid for <3> months from the date of issuance of the voucher.

- Redemption of voucher code can only be done on the Zomato app for the purpose of activating the Zomato Gold membership.
- The voucher code can only be used once.
- The voucher code is only applicable in cities where Zomato Gold is active. The list of cities where Zomato Gold is active can be viewed here:
https://docs.google.com/spreadsheets/d/e/2PACX-1vSH3cNCCcYcVfl_sjYd2ArL3WVaQhlywiSEHkga_nZWd_zMwx2BBKdlmf1jr1mNIQ/pub?output=pdf
- The voucher code cannot be clubbed with any other ongoing offer.
- The voucher code once issued, will not be extended beyond expiry date.
- Renewal of membership will be available as per the standard Zomato Gold usage & user-based pricing as applicable otherwise on Zomato.
- For further details on Zomato Gold membership, visit the FAQs section on the Zomato app.
- Other Zomato Gold Terms and Conditions can be checked here:
<<https://www.zomato.com/policies/terms-of-service/>>

6. Benefits offered by Toni&Guy

Offer: Gift voucher worth INR <3,000>

- The voucher cannot be used to purchase memberships, packages or loyalty points.
- The voucher value is inclusive of all taxes.
- Prior appointment must be taken by the eligible Cardholder or related persons.
- The voucher can be availed at Toni&Guy outlets across North, Central, West and North-East regions of India.
- This voucher is applicable on all hair, beauty, makeup and nail services.
- The discount is applicable only on services (not products).
- The offer is applicable only at salons mentioned here:
<https://static.timesblack.com/static/toni-guy-stores.pdf>

7. Benefits offered by Interflora

Offer: Gift voucher worth INR <1000>

- The voucher is valid only for the Eligible Cardholder.

- The voucher can be availed only on the Interflora app, by applying it at the checkout page.
- The voucher can be availed across all Interflora products.
- The voucher code is valid for a period of one year from the date of issuance of the voucher.
- Any query regarding the usage of the voucher will be entertained only till the validity of the voucher. No query will be entertained after the expiry date.
- The voucher value will not be settled in cash under any circumstances.
- Any person availing this voucher shall be deemed to have accepted all the Terms and Conditions.
- In case of any disputes, the decision of Interflora will be final and binding.

A. Milestone Benefits

Milestone Benefits are accessible through the Times Black App to the Eligible Cardholder, for a period of six months from the date when the Eligible Cardholder is notified about the respective milestone by ICICI Bank.

1. Benefits offered by Klook

Offer - Gift voucher worth INR <10,000> on spends of a minimum of INR <2,00,000>.

- Klook will conduct promotions involving offers, coupons and deals (collectively 'Promotions'). The actual amount and conduct of the Promotions may differ for each country or city at Klook's sole discretion.
- The offer is applicable sitewide on <https://www.klook.com/> and the Klook App.
- This offer is valid from the date of issuance of the voucher until fully redeemed.
- This offer is valid only for bookings made through Klook's website and mobile app, excluding listings from and on third party platforms.
- This offer does not apply to activities in the non-applicable activity list (view list here: https://www.klook.com/en-SG/no_applicable_activities_list_new/?coupon_forbid_act_batch_ids=1) including flights, Klook Gift Cards etc., unless otherwise stated.

- If a purchase is less than the value of the voucher, then the Eligible Cardholder can avail the discount up to the value of the purchase only. The balance amount of the voucher will be forfeited.
- The Promotions are limited and may differ in each city or country. The Promotions may be subject to Additional Terms and Conditions including but not limited to the validity period.
- Discount will be applied on the final price and displayed on the payment page if any Promotion is applied. No discount will be given if a Promotion fails to apply.
- Coupons featured on the page are valid only for an Indian Cardholder with an Indian phone number.
- Prices listed may be subject to service charges and prevailing government taxes where applicable.
- The Promotions cannot be exchanged for cash or used in conjunction with other promotional programmes, offers, discount cards, vouchers or VIP privileges unless otherwise stated.
- Klook reserves the right to require payment of fees or charges for any services offered by Klook.
- The Cardholder will pay all applicable fees or charges as described on Klook's website and mobile app in connection with such services selected by the Cardholder.
- Klook reserves the right to change its price list for fees or charges at any time upon notice to the Cardholder, which may be sent by e-mail or posted on Klook's website and mobile app.
- The Cardholder's use (or continued use) of the services offered by Klook following such notification constitutes acceptance of any new or revised fees or charges.
- Klook supports payment in different currencies and rates can be converted into different currencies for the Cardholder's convenience.
- Activity rates indicated in a certain currency are at a rate determined by Klook, estimated using market spot rates. Payment currency will be clearly indicated at the time of payment. Depending on the method of payment and the Bank, the

Cardholder may incur foreign transaction fees when making purchases in different currencies. Please contact the Bank for more information.

- The Promotions are non-refundable and cannot be transferred or sold to third parties.
- Klook reserves the right to suspend, cancel or modify any part of the Promotions
(including but not limited to any amendment of these Additional Terms and Conditions) at any time without prior notice. All decisions by Klook in conjunction with the Promotions including but not limited to the offers, deals, terms of redemption and conduct are final and binding and no discussions will be entered into or correspondences entertained in this regard.
- The Promotions may be subject to the Additional Terms and Conditions as specified by Klook at its sole discretion from time to time.
- By participating in the Promotions, the Cardholder hereby expressly acknowledges to be bound by these Terms and Conditions, Klook's General Terms of Use (<https://www.klook.com/en-IN/conditions/>) and Klook's Privacy Policy (<https://www.klook.com/en-IN/policy/>) as may be amended or modified from time to time at Klook's sole discretion.

2. Benefits offered by Avis

Offer - Complimentary luxury airport transfers through Sedan on spends of a minimum of INR <5,00,000>.

- Each Eligible Cardholder will be entitled to a maximum of <2> free rides subject to fleet availability provided sufficient balance is available in the Times Black Mobility Wallet.
- Applicable cities for the offer - Bengaluru/ Hyderabad/ Noida/ Greater Noida/ Faridabad/ Ghaziabad/ Ahmedabad/ Pune/ Mumbai/ Delhi/ Gurgaon/ Vadodara/ Chandigarh/ Bhubaneswar/ Cochin/ Jaipur/ Udaipur/ Kolkata/ Agra.
- Municipal city limit: The distance from the customer's pick-up location to his/ her destination is restricted to: Bengaluru/ Hyderabad: <50> km, Rest of the cities: <40> km.

- The standard car offered to the Cardholder will be a Toyota Innova Hycross subject to availability. If the Toyota Innova Hycross is not available, Toyota Innova Crysta will be provided.
- Detailed Terms & Conditions for an Eligible Cardholder - <<https://www.avis.co.in/avisterms-and-conditions-chauffur-drive>>. Cancellations are governed as per the cancellation policy of Avis. Points will be credited back to the Times Black Mobility Wallet as per the cancellation policy.
- Call Centre contact details - The Cardholder can send an e-mail to webreservations@avis.co.in or dial <+91 124 4724850> or <+91 8826782828>.

3. Benefits offered by Indian Travel House

Offer - Complimentary luxury airport transfer through Sedan on spends of a minimum of INR <5,00,000>.

- Each Eligible Cardholder will be entitled to 1 free car ride subject to fleet availability provided sufficient balance is available in the Times Black Mobility Wallet.
- For airport transfers, no deviations or waiting times are allowed. The one-way airport transfer rate applies only within the municipal limits of the respective city (up to <40> km one way).
- All car bookings are subject to availability.
- Indian Travel House (ITH) is not responsible for the loss of any belongings left by the Cardholder in the vehicle.
- Cancellation Policy:
 - i. Before 24 hours of booking confirmation – No charge. Times Black Mobility Wallet points will be credited back for reuse in the Times Black App.
 - ii. Before 4 hours of reporting time – No charge. Times Black Mobility Wallet points will be credited back for reuse in the Times Black App.
 - iii. After the car is dispatched and before the reporting time – Times Black Mobility Wallet points will not be credited back for reuse in the Times Black App.
 - iv. After the car has been reported to the reporting address – Times Black Mobility Wallet points will not be credited back for reuse.
 - v. In case of 'No Show', Times Black Mobility Wallet points will not be credited back for reuse in the Times Black App.
 - vi. All bookings must be addressed only to the ITH Centralised Reservation Desk at bookings@indiantravelhouse.com which operates 24x7x365. For assistance, contact <+91 9773890483>/ <9773890485>.

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4. Benefits offered by BLADE India

Offer - Complimentary luxury airport transfer through air on spends of a minimum of INR <5,00,000>

Eligible Cardholder will have to make the booking through the Times Black App. Fulfilment of the booking will be provided by BLADE to the Eligible Cardholder.

- Only 1 complimentary airport transfer can be availed by the Eligible Cardholder provided sufficient balance is available in the Times Black Mobility Wallet.
- All bookings have to be made at least 48 hours prior to departure. BLADE India will issue tickets promptly on confirmation of the request subject to availability.
- Issued tickets cannot be cancelled.
- Eligible Cardholder can avail this benefit one time only.
- Additional passenger requests to be sent to BLADE India directly, which can be booked by the Eligible Cardholder at prevailing rates.
- Point of contact for reservations - Name: <Kanchan>, Designation: <Charter Manager>, Contact Number: <18001025233>, E-mail ID: kanchan@flyblade.in.
- For cancellations before ticket issuance, a Cardholder can connect with the Blade Customer Support: Phone no. <18001025233>, E-mail ID - [<customerservice@flyblade.in>](mailto:customerservice@flyblade.in).

5. Benefits offered by Tata CLiQ Luxury

Offer - Gift voucher worth INR <10,000> on spends of a minimum of INR <10,00,000>.

- Pine Labs or Tata CLiQ is not responsible if a Gift Card is lost, stolen, destroyed or used without permission. Tata UniStore Limited ('Tata CLiQ') will have the right to close customer accounts and take payment from alternative forms of payments if a fraudulently obtained Gift Card is redeemed and/ or used to make purchases on www.tatacliq.com.
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- It is mandatory to register as a customer and register the Gift Card to avail the same. The registration process is mandated by the Reserve Bank of India for all customers of Tata CLiQ Gift Cards prior to redemption of the same.
- Every holder of a Gift Card shall be required to add the value stored on such Gift Card into the Tata CLiQ customer account as a pre-requisite to the redemption of the Gift Card. The loading of the Gift Card onto the Tata CLiQ customer account shall constitute registration of the customer.
- Tata CLiQ shall honour and consider requests for blocking of Gift Cards only from the customers who have registered as per the terms above.

Please refer to the Customer Grievance policy for liability, dispute and unauthorised transaction related aspects on <https://www.qwiksilver.com/grievance-policy/>.

Neither Pine Labs nor Tata CLiQ makes any warranties, express or implied with respect to the Gift Card including without limitation any express or implied warranty of merchantability or fitness for a particular purpose. In the event a Gift Card is nonfunctional, the sole remedy will be the replacement of such Gift Card. If the applicable law does not allow limitations on implied warranties or the exclusion or limitation of certain damages, some or all of the above disclaimers, exclusions or limitations may not apply to the Cardholder and he/she may have additional rights.

- The conditions of use at <https://www.tatacliq.com/cliq-cash-tnc> apply to a Gift Card. Pine Labs reserves the right to change the Terms and Conditions of the Gift Card from time to time at its discretion and without prior notice to the Cardholder. All Terms and Conditions are applicable to the extent permitted by law.

Pine Labs contact information - www.qwiksilver.com

6. Benefits offered by Ayatana Resorts

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Offer - Gift voucher worth INR <20,000> on spends of a minimum of INR <20,00,000>

- Cardholder can redeem the voucher only once.
- The voucher is applicable only on Ayatana Coorg and Ayatana Ooty properties.
- Once booked, the dates of the stay can be postponed only once if the intimation reaches us up to at least 14 days prior to the booked check-in date.
- Cancellation is not applicable once the booking is made.
- Cottages/ chalets/ villas are subject to availability at the time of confirming the dates.
- The voucher is redeemable only on non-blackout dates. The blackout dates are:
 - i. Christmas & New Year - <Dec 20, 2024 to Jan 02, 2025>
 - ii. Dussehra – <Sep 30, 2025 to Oct 04, 2025>
 - iii. Diwali – <Oct 20, 2025 to Oct 24, 2025>
- The giveaway will be on the breakfast plan (Continental Plan) only for 2 adults for one room night. All Food and Beverages besides breakfast for 2 adults (only once) will be charged on actuals.

For any kind of customer support including cancellations, please write to us at reservations@ayatanacoorg.com or call us at <+91 9945502000>.

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General Terms and Conditions by ICICI Bank Limited governing the Credit Card:

1. All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the offers shall be borne solely by the Cardholder and ICICI Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
2. Terms and Conditions of ICICI Bank and third parties apply. ICICI Bank holds no warranty or makes no representation about the quality, delivery, usefulness or otherwise of the goods/ services offered by third parties. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of ICICI Bank/ third parties.
3. ICICI Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods/ services /offers availed by the Cardholder under the alliance offered by the third parties. Any dispute or claim regarding the goods, services and assured gifts/ prizes must be resolved by the Cardholder with the third parties directly without any reference to ICICI Bank.
4. ICICI Bank reserves the right to disqualify the third party alliance partners or Cardholder from the benefits of the alliance if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the alliance.
5. ICICI Bank shall not be held liable for any delay or loss that may be caused in delivery of the goods and services offered by third parties.
6. The offers/ benefits are not available wherever prohibited and/ or on products/ services for which such alliances cannot be offered for any reason whatsoever.
7. The benefits, offers, products and services are provided by the respective partner and partner's service providers. Neither ICICI Bank nor Times Internet Limited provides or hosts the underlying goods and services and either is not responsible for the quality, quantity, fitness or merchantability. In case of any issues related to these services or products, please contact the respective partner or service provider as applicable.
8. The Credit Card is issued for personal expenses and purposes only. The Cardholder must not use the Credit Card to purchase anything for resale, for commercial or business-related purposes in any manner whatsoever. The Credit Card should be used only for lawful, bona fide personal purposes and

must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (example for working capital purposes).

Reward points

a) Get <2>% ICICI Bank reward points on all eligible domestic transactions. Capping of <5000> ICICI Bank reward points is present in each statement cycle for the following categories:

1. Utilities payment
2. Insurance premium payment
3. Education payment
4. Government payments like house tax, advance tax, fines, court payments, postal payments etc.

b) Get <2.5>% ICICI Bank reward points on all eligible international transactions.

c) Value of 1 ICICI Bank reward point is up to ₹ 1.

d) Redemption against statement of ICICI Bank reward points: 1 Rupee = ₹ 0.4.

e) ICICI Bank reward points on transactions converted into EMIs will be reversed.

f) Reward points will not be earned on fuel transactions and rent payments.

ICICI Bank reward points can be tracked & redeemed through the iMobile application and Internet Banking across categories from movie and travel vouchers to lifestyle products, mobiles and appliances.

Steps to redeem ICICI Bank reward points:

Internet Banking

Log in to Internet Banking > Cards & Loans > Credit Card > Reward Points.

iMobile app

Log in to iMobile > Go to Cards & Forex > Select card number > Click on 'Redeem Now'

For redeeming reward points, call ICICI Bank Customer Care on 1800 1080.

Bank Benefits

i. Fuel transaction:

a) Fuel surcharge waiver of <1>% on all fuel transactions.

b) Maximum waiver of ₹ <1000> per statement cycle can be provided.

ii. Lounge access:

A. International Lounge Access with Priority Pass Membership

a) A Primary Cardholder and an Add-on Cardholder can enjoy unlimited international lounge access with Priority Pass Membership.

b) A Primary Cardholder and an Add-on Cardholder may utilise the refreshment and business centre facilities at the Priority Pass lounge. Visit www.prioritypass.com for the list of lounges.

c) The access and usage at all Priority Pass lounges outside are complimentary only for Primary and Add-on Priority Pass holders.

d) Presentation of the Priority Pass Card at the participating airport lounge is mandatory to avail access.

e) Guest visits using Priority pass will be charged at USD <29> + GST per visit per guest. **f)** [Click here](#) for the list of lounges.

g) When presenting the Priority Pass card on entering the lounge, lounge staff will either electronically scan or take an imprint of the card and issue a 'Record of Visit' voucher or receipt to the Cardholder or make a log entry. The Cardholder must sign the 'Record of Visit' voucher or receipt or sign the electronic reader (as applicable), which will also reflect the exact number of accompanying guests, if any but does not show any per person per visit charge. The charge per visit for the Cardholder wherever relevant and that for any guests will be based on the 'Record of Visit' voucher/ receipt/ log submitted by the lounge operator. **h)** The lounge staff will wherever appropriate, make a voucher imprint/ log entry of the Priority Pass card and the Cardholder will be responsible for ensuring the 'Record of Visit' voucher/ receipt/ log correctly reflects his/ her own usage and that of any guests at the time of using the lounge. Wherever applicable, the Cardholder is responsible for retaining the 'Cardholder's copy of the 'Record of Visit' voucher or receipt presented to him/ her at the lounge. Priority Pass always reserves the right to make any changes to these Terms & Conditions subject to giving the Cardholder reasonable notice as appropriate in the circumstances.

B. Times Black ICICI Bank Credit Card – Domestic Lounge Access

1. For lounge visits within India, Primary & Add-on Cardholders can avail unlimited complimentary lounge access through Times Black ICICI Bank Credit Card. Please swipe the Times Black ICICI Bank Credit Card to avail the complimentary lounge access.

2. [Click here](#) for the list of lounges.

iii. Zero cancellation charges on flight and hotel bookings:

Claim process (for flight and hotel cancellations)

a) Cardholder will raise a claim through:

a. Call Centre: - <1800-2666>

b. E-mail (ihealthcare)- <ihealthcare@icicilombard.com>

b) Claim number will be generated and the Bank executive will send a letter of requirement to process the claim to the claimant.

c) ICICI Lombard will confirm with ICICI Bank the eligibility of the claim (card and purchase details).

d) The Cardholder will share all the documents.

e) If there is a further requirement for documents or details, our claims team will contact the customer.

f) ICICI Lombard will take <14> days to process the claim (including payment) once all the documents are received.

Please find the necessary details the claimant is required to provide at the time of claim intimation through E-mail:

1) Policy number:- <4049/360034748/00/000>

2) Name of the insured: <Name of the Cardholder>

3) Date of Loss (DOL): <Mon DD, YYYY>

4) Nature of Loss (NOL): <Nature of Loss details>

5) Nominee's address with PIN Code

6) E-mail ID and mobile number

*DOL: - Date when the Cardholder has cancelled the existing bookings.

*NOL: - Reason for cancellation.

Terms and Conditions:

a) The lounge access is valid only for the Primary Cardholder's tickets/ bookings made using Primary Times Black ICICI Bank Credit Card for his/ her stay.

b) Bookings made through Times Black ICICI Bank Credit Card shall be considered eligible for cancellation. Coverage is applicable for all Times Black ICICI Bank Credit Cardholders. c) Coverage is for non-refundable amount (excluding any convenience).

d) Charges or any other costs other than the ticket cost when a booking is cancelled are not covered.

e) Maximum indemnification limit per transaction is INR <12000>.

f) Maximum indemnification limit per card is INR <12000>.

- g) Coverage is applicable for first two cancellations (domestic flight/ hotel/ movie).
- h) Applicable for booking of tickets/ stays in India only.
- i) Upon cancellation, the Credit Cardholder will receive refund only for his/ her ticket or hotel booking.
- j) Coverage is provided till 24 hours before the travel/ stay date.
- k) Coverage is applicable for 4 star/ 5 star hotels.
- l) Claim reporting timelines for a Cardholder - Intimation of claim to the Bank by the Cardholder should be made within 60 days from the date of the incident. Claim reporting timelines for the Bank to inform ICICI Lombard should be within <30> days from the date of intimation to the Bank by the Cardholder. Payment for domestic flight/ hotel/ movie ticket bookings should be made only through the Times Black ICICI Bank Credit Card.

Comprehensive Insurance Coverage

Coverage Sum Insured	Amount
Personal Accident due to Air (Death only)	₹ <3,00,00,000>
Purchase Protection	₹ <1,40,000>
Credit Shield	₹ <1,00,000>
Loss of Checked in Baggage	₹ <84,000>
Plane Hijacking	₹ <1,00,000>
Card Liability Cover (Lost Card Liability, Counterfeit/ Skimming/ Phishing and Online Fraud Protection).	₹ <50,000>
Medical Expenses for injury caused by and arising out of Rail/ Road accident	₹ <50,000>
Loss of Passport and travel related documents	₹ <35,000>
Baggage Insurance	₹ <25,000>
Delay of Checked in Baggage	₹ <21,000>
Missing of Connecting International Flight during transit	₹ <21,000>
Delay in Flight	₹ <17,500>

All insurance benefits will be applicable only in case the Times Black ICICI Bank Credit Card has been used at least once in the last <60> days prior to the event. All insurance benefits are available on the Primary Card only. There is no insurance cover on the Supplementary Cards. Please ensure that the minimum amount due on the Credit Card is paid at all times to avail insurance benefits.

*Applicable for international travel only and not for domestic travel and only when the tickets are purchased using the Times Black ICICI Bank Credit Card. Travel insurance covers international travel only.

General Conditions:

- a)** The insurance cover is valid only on the Primary Card. Only the Primary Cardholder is covered.
- b)** Active Card clause - Cover is applicable only on an active card. An active card is defined as a card with one transaction/ activity on any ATM/ POS/ E-commerce terminal in the last <90> days from the date of loss.
- c)** All cards should have Chip and PIN technology built in.
- d)** Claim documents have to be submitted by ICICI Bank/ Cardholder within <60> days from the date of intimation to ICICI Lombard. The coverage mentioned above is provided by ICICI Lombard General Insurance Company Limited under group policies issued to ICICI Bank for its Cardholders.

Claim process for insurance:

- a)** Cardholder will raise a claim through:
 - a.** Call Centre: - <1800-2666>
 - b.** E- mail (ihealthcare)- <ihealthcare@icicilombard.com>
- b)** Claim number will be generated and the Bank executive will send a letter of requirement to process the claim to the claimant.
- c)** ICICI Lombard will confirm with ICICI Bank the eligibility of the claims (card and purchase details).
- d)** The Cardholder will share all the documents.
- e)** If there is a further requirement for documents or details, our claims team will contact the customer.
- f)** ICICI Lombard will take <14> days to process the claim (Including payment) once all the documents are received.

Please find the necessary details the claimant is required to provide at the time of claim intimation through E-mail:

- 1)** Policy number:- <4049/370123140/00/000>
- 2)** Name of the insured: - <Name of the Cardholder>

- 3) Date of Loss (DOL): <Mon DD, YYYY>
- 4) Nature of Loss (NOL) (with description of the accident with dates): <Nature of Loss details>
- 5) Nominee's address with PIN Code
- 6) E-mail ID and mobile number

For any claims, please notify us immediately on the toll-free number 18002666 or on our website (www.icicilombard.com) or drop a letter to the Customer Support department at our registered office address along with the policy number.

Disclaimer: Insurance is the subject matter of solicitation. The insurer for the cover as mentioned above is ICICI Lombard General Insurance Company Ltd. The policy is governed by the Terms and Conditions laid down by ICICI Lombard General Insurance Company Ltd. ICICI Bank is not responsible for processing of claims and all claim related queries need to be taken up directly with ICICI Lombard General Insurance Company Ltd. by calling on the toll-Free number 1800 2666 or writing to ihealthcare@icicilombard.com.

iv. Concierge Services

Our team of service professionals at i-Assist, our 24x7 concierge service takes care of every need right from finding the right gift and making restaurant reservations to travel and hotel reservations and even delivering movie tickets at the Cardholder's doorstep.

The services include:

1. Restaurant referral and reservation
2. Flower & gift assistance
3. Flight referral and reservation
4. Hotel referral and reservation
5. Car rental & limousine service
6. Booking & delivery of movie tickets*
7. Medical concierge privileges **
8. Emergency auto assistance across India#

*This service is currently available in New Delhi, Mumbai, Bengaluru and Chennai. **In case of any unforeseen situation, if the Cardholder needs to be moved to a place where appropriate medical care is available, the i-Assist team can arrange for air and/or surface transportation and communication to move him/ her to the required

hospital. i-Assist can also connect him/ her with the physicians, hospitals, clinics, dentists and dental clinics on request. The Cardholder can also ask to set up appointments with local doctors.

#A range of emergency auto assistance services are available in New Delhi, Mumbai, Kolkata, Hyderabad, Bengaluru and Chennai including towing, repair and alternative travel assistance.

To contact the i-Assist team, please call on 1800 26 70731 (Toll-free for MTNL/ BSNL) or 022 6787 2016 (Standard call charges applicable).

CribLife

These terms and conditions should be read carefully by the Member (as defined below) as they provide the legal framework against which the Company (as defined below) agrees to provide Services (as defined below) to the Member and to which the Member agrees to be bound.

1. Definitions and Interpretation

1.1. In these terms and conditions (the 'Terms and Conditions') the following words and phrases shall have the following respective meanings unless the context requires otherwise:

- 1.1.1.** 'Affiliate' means, with respect to any person or entity, any person and / or entity controlling, controlled by or under common control, directly or indirectly, with such first person or entity
- 1.1.2.** 'Company' means CribLife Private Limited, a company registered and incorporated under the laws of India (company number U74999DL2107PTC312965) whose registered office is C1 Ansal Villas, Satbari, Chattapur, New Delhi, 110074
- 1.1.3.** 'Goods' means any goods purchased by or supplied to the Company on behalf of a Member and subsequently provided to the Member under the Terms and Conditions which goods shall be deemed to have been purchased by the Company as agent for the Member

- 1.1.4.** 'Member' means the Times Black ICICI Bank Credit Cardholder
- 1.1.5.** Payment Card means the Times Black ICICI Bank Credit Card
- 1.1.6.** Service Fee means the rate charged by the Company to the Member for the provision of its Services pursuant to the terms of clause 4 herein
- 1.1.7.** 'Services' means any services provided by the Company to the Member or sourced by the Company from a Supplier for the Member and subsequently provided to a Member under the Terms and Conditions including the purchase of Goods on behalf of the Member
- 1.1.8.** 'Supplier' means any third party supplier with whom the Company liaises in sourcing certain Services while acting as agent on behalf of the Member.

1.2. In these Terms and Conditions:

- 1.2.1.** Words denoting the singular shall include the plural and vice versa
- 1.2.2.** Words denoting one gender shall include all genders
- 1.2.3.** Any reference to a statutory provision shall include any amendment, replacement or re-enactment thereof and the headings of clauses are intended for convenience only and shall not affect the interpretation of the Terms and Conditions.

2. Membership

Membership is personal to the Member and cannot be transferred or assigned to any third party.

3. Opening hours

With the exception of Indian bank holidays and days on which the Company is closed, the Company's normal business hours are 9:00 a.m. to 9:00 p.m. Indian Standard Time, Monday to Saturday ('Normal Business Hours'). The Company may be available to provide Services to Members outside these hours. Normal

Business Hours may be lengthened or shortened at the absolute discretion of the Company. Members will be notified of any changes to the Normal Business Hours in writing no later than thirty (30) days prior to the intended implementation of the change.

4. Services

The Company will provide the Services to the Member on the condition that all requests are for lawful personal services, as determined at the sole and absolute discretion of the Company. The Services to be provided by the Company to the Members include without limitation, the following: -

- Sourcing tickets for events - concerts, sporting events, lifestyle events, comedy shows and more, across India as well as globally
- Restaurant bookings and recommendations globally
- Sourcing specific products per customer requirement
- Hotel, villa, yacht, private jet reservations
- Design, curate & provide corporate and personal gifting
- Vehicle leasing and hire
- Travel and Holiday design and bookings
- Advice on local knowledge through a set of highly experienced consultants
- Personalised shopping, including limited-edition or ultra luxury items, antiques, home furnishings and more.

4.1. Each Member is entitled to receive 6 Services in a year

4.2. All Services are subject to availability. In case any Services are unavailable, the Cardholder shall be informed of the unavailability

4.3. The terms and conditions governing the provision of certain Services, for example, party or event organisation, property searching or sourcing of staff members for Members, may be supplemented by additional agreements, which will be sent to Members upon requesting such Services. The provision of such Services will not commence until the Company receives such an agreement duly signed by the Member.

- 4.4. Acting at its sole and absolute discretion, the Company reserves the right, without liability hereunder, at any time and from time to time to:
- o refuse to provide any Service requested; and/or
 - o withdraw the continuation of any Service; provided that the Company informs the Member of any refusal or withdrawal as soon as reasonably practicable.
- 4.5. Except where Services are to be provided by the Company, the Company may subcontract with Suppliers in procuring the Services to be provided to the Members. The Company will communicate with Suppliers on a Member's behalf unless it considers that it is more appropriate under the circumstances for the Member to contact the Supplier directly, in which case the Company will advise the Member accordingly.
- 4.6. Suppliers may impose their own terms and conditions in providing the Services and Members are required to comply with such terms and conditions. Unless otherwise agreed by the applicable Supplier, a Member shall be financially liable and shall not be entitled to cancel any Service requested where, on a Member's instructions, performance has already begun.
- 4.7. Where the Company receives instructions from a Member to obtain tickets to a sold-out event ('the Event'), the Company will liaise with Suppliers to source and purchase such tickets. Members acknowledge and agree that such tickets may be purchased at a premium to their face value.
- 4.8. Where tickets to an Event have been purchased pursuant to Clause 4.7 and the Event is subsequently cancelled for any reason, the Company will work with the Supplier and / or the original vendor, as applicable, to seek a refund of the face value of the ticket(s). Reimbursement to the Member will be limited by and subject to the terms and conditions of such Supplier and / or the original vendor, as applicable and the Member will be reimbursed for the ticket purchase only to the extent and in the amount that the Supplier and / or the original vendor, as applicable, actually provides a refund of the ticket price. For the avoidance of doubt, in no event will the Company provide a refund of

the ticket price (or any premium) where the Supplier and / or the original vendor do not actually provide a refund of such a ticket price.

- 4.9.** Where a Member decides to cancel tickets arranged on the Member's behalf by the Company, the Company will not arrange refunds of: (1) the price paid for the tickets and any booking fee; or (2) the cost of any ancillary expenses involved in purchasing the tickets.
- 4.10.** Where the Company, as principal, supplies products, which are made to a Member's personal specification or are perishable in nature, such products will not be returnable by Members under any circumstances.
- 4.11.** Where a Member requests the Company to purchase Goods on his behalf, the Member agrees that such Goods will be purchased by the Company as agent for the Member and accordingly any contract of purchase will be entered into between the Member and the relevant Supplier.

 - 4.11.1.** Where a Member requests the Company to make Supplier recommendations, the Company shall provide independent and unbiased advice to the Member in relation to those Suppliers. The Company may receive commissions or referral fees from Suppliers as a result of a Member's decision to use that Supplier and the Member agrees that the Company may retain such commissions and referral fees.
- 4.12.** Where a Member requests that the Company purchases Goods on the Member's behalf, the Member agrees that the Company may charge mark-up fees, handling charges and any other reasonable fees incurred in the purchasing of such Goods for the Member (for example, when the Company has a trade account with a supplier or has sourced a 'sold out' item).
- 4.13.** Where a Member requests that the Company represent the Member to other third parties such as a PR Agency, Consultants, Marketers for tasks and requests made to the Company, the Company will always confirm terms of engagement with the Member

- 4.14.** Where Members request for out-of-office meetings where travel is required, the Member shall be billed the expense on actuals
- 4.15.** The Company can only advise and recommend; all requests are made by Members at the sole discretion of the Member. The Company shall not take responsibility of the outcome. The Company shall however endeavour to check and ensure the third party vendor deliverables agreed on behalf of the Member.

5. Cancellation and Suspension of Membership

Cancellation by the Company

- 5.1.** The Company reserves the right, at its sole and absolute discretion, to refuse giving any Services to the Member, at any time with immediate effect in the following circumstances:
- where a Member commits a material or repeated breach of these Terms and Conditions, other than non-payment; and the breach, if capable of remedy, is not remedied within seven (7) days of receipt of a written default notice
 - if a Member provides the Company with details which the Member knows to be false when applying for membership or fails or omits to disclose material information and the false declaration or material omission would have reasonably affected the Company's decision to grant membership.
- 5.2.** Where such Services are rejected by the Company, the Company cannot guarantee a former Member will be successfully re-admitted as a Member at any time following cancellation. If the Company terminates for any of the reasons in this clause, it reserves the right to retain a portion of the money paid under these Terms and Conditions to cover any reasonable costs incurred, including lawyers' fees and / or other legal expenses.
- 5.3.** In addition to the termination rights set forth in clause 5.1, the Company may refuse to provide Services to the Member for any other reason whatsoever, upon thirty (30) days' prior written notice of cancellation to the Member. Where the Company refuses to provide Services pursuant to this clause, it shall refund the balance of the Service Fee on a time apportionment basis in

respect of the unused period of Membership, together with any unused monies held in the Client Fund Account, provided that all amounts due and owing to the Company by the Member have been paid in full.

6. Liability

- 6.1. The Company warrants that it will, at all times, exercise reasonable care and skill in providing the Services and, as far as reasonably practicable, such provision will be in accordance with the Member's written requests and instructions.
- 6.2. Where the Company engages a Supplier to procure Services for a Member, it will use reasonable care and skill in selecting and engaging the
Supplier. Except as otherwise provided in clause 6.1, the Company does not provide any recommendations or representations or offer any warranties (express or implied), including, but not limited as to, the quality, merchantability or fitness for a particular purpose or otherwise of the Goods or the standard of Services supplied.
- 6.3. Members should note that the successful sourcing of Suppliers is always subject to availability and may change from time to time without notice. If any Supplier becomes unavailable, the Company will use reasonable efforts to locate a substitute Supplier. The Company shall not be responsible for any actions of its Suppliers.
- 6.4. Members must solely rely on their own judgment and discretion in selecting and using the Services offered by any such Supplier and in entering into any contracts with such Supplier. Any Goods or Services provided by the Supplier will be governed by the contract formed between the Member and the Supplier. The Company will not be responsible for any Goods or Services provided by the Supplier but will cooperate with Members in any subsequent dealings with Suppliers.
- 6.5. Any contracts which Members enter into with Suppliers, either directly or through the Company as agent, are independent of and not connected to or subject to these Terms and Conditions. The Company disclaims any and all liability for any act or omission of

any Supplier or any loss incurred by a Member as a result of any act or omission of a Supplier.

- 6.6.** On occasions, the Company may be asked to make recommendations to Members. However, the Company makes no warranties or representations (express or implied) as to such recommendations and specifically, without limiting the foregoing, does not warrant that such recommendations are or will be accurate or that they will be to the Member's satisfaction. Members must make and rely on their own enquiries in relation to such recommendations. The Company accepts no liability for any Goods or Services provided to a Member in the course of acting upon such a recommendation and the Member hereby waives any claim or right to assert a claim against the Company with respect thereto.
- 6.7.** To the fullest extent permitted by applicable law, the Member shall defend, indemnify and hold harmless the Company and its Affiliates and each of their respective officers, directors, employees, agents, successors and assigns from and against all losses, damages, liabilities, deficiencies, actions, judgments, interest, awards, penalties, fines, costs or expenses of whatever kind including reasonable legal fees and the cost of enforcing this indemnity ('Claims') arising out of or resulting from: (a) bodily injury; (b) death of any person; (c) any claim of any kind (actual or threatened) by an Employee (as defined in clause 8.1 below) which arises directly or indirectly as a result of any actions or inactions by any Member and / or as a result of the Company following any instructions or requests by any Member; or (d) damage to real or tangible, personal property, in each case to the extent such Claims arise out of or relate to this Agreement, the Services, the Member and / or the Member's property; provided, however, that no such indemnification by the Member shall apply in the event such Claims arise out of the Company's gross negligence, wilful misconduct or material breach of the Company's material obligations under this Agreement.
- 6.8.** Subject to clause 6.7, the Company will not have any liability to the Member for any claim to the extent that such claim arises out of, is in connection with a claim for (or arising from):

- loss of revenue or profits;
- loss of business opportunity or loss of contracts;
- loss of goodwill or injury to reputation;
- indirect, incidental, consequential, exemplary or special loss or damage; or
- anticipated savings.

6.9. The Company shall not be liable to the Member and will not be deemed to be in breach of these Terms and Conditions for any delay in performing or failure to perform the Services where such delay or failure is due to causes or events beyond the Company's reasonable control.

6.10. Applicable law may not allow the limitation of liability as set forth in clause 6 of these Terms and Conditions, so limitation of liability may not apply to the Member. If any part of this limitation of liability in clause 6 is found to be invalid, inapplicable or unenforceable for any reason, then the aggregate liability of the Company and its Affiliates in such circumstances for liabilities that otherwise would have been limited shall not exceed the greater of one hundred pounds (₹ 10000) or the amount in the aggregate paid by the Member to the Company with respect to the transaction for which such liability is claimed (provided such amount shall not be in excess of ₹ 5 lakh). Under any and all circumstances, Members are solely responsible for making their own arrangements for the payment or insurance of any excess loss.

6.11. The Member shall provide reasonable assistance to the Company, its Affiliates and their legal advisers with regard to any past, present or future legal or regulatory matters which arise out of or relate to this Agreement or the Services, and / or in respect of which the Member or their officers, directors, partners, employees has knowledge, including but not limited to (a) responding fully and promptly to all requests made by the Company, its Affiliates and/or its legal advisers at any time for information, documentation, witness evidence (oral and / or written) and / or other evidence required in connection with the defence or pursuit of legal or regulatory action brought by or against any third party and (b) informing the Company voluntarily and completely of all facts that constitute or might constitute material breaches by any person of any of the Company's ethical standards or legal obligations as soon as reasonably practicable after such facts come to the Member's attention.

7. Confidentiality

- 7.1.** The Company warrants that it will keep secret any confidential information that the Company possesses concerning the Member (the 'Confidential Information') using a degree of care equal to the degree of care that the Company uses in connection with the treatment of its own confidential information, but in no event less than reasonable care. The Company will not, during the term of this Agreement or for any time after the termination or expiration of this Agreement copy, publish, use or disclose a Member's Confidential Information except that such Confidential Information may be disclosed (i) to employees or Suppliers on a need to know basis and as may be reasonably required in connection with the performance of the Company's obligations under this Agreement; or (ii) in connection with the defence of any action; or (iii) as authorised by the Member or by this Agreement. If the Company is required (by oral questions, interrogatories, requests for information or documents, subpoena, civil investigation demand or similar process) to disclose any Confidential Information of the Member, the Company will reasonably cooperate with the Member and provide the Member with notice of such request(s) as soon as reasonably possible so that the Member may (at its expense) seek an appropriate protective order.
- 7.2.** The term 'Confidential Information' shall not include information that (i) at the time of disclosure is, or thereafter becomes, generally available to and known by the public other than as a result of, directly or indirectly, any breach of these Terms and Conditions by the Company, (ii) at the time of disclosure is, or thereafter becomes, available to the Company on a non-confidential basis from a third -party source, provided that such third party is not and was not prohibited from disclosing such Confidential Information to the Company by any contractual obligation, (iii) was known by or in the possession of the Company prior to being disclosed by or on behalf of the Member, or (iv) was or is independently developed by the Company without reference to or use of any of the Member's Confidential Information.

8. Employment, Engagement or Solicitation by Member of Employees of the Company

- 8.1.** For the purposes of this clause 10, an 'Employee' means any employee of the Company or its Affiliates or any person whose services are supplied to the Company or its Affiliates (whether directly or through some other entity). The provisions of this clause 8 shall apply where the Member directly or indirectly employs or engages, offers to employ or engage, or solicits or entices Employees away from the Company or any of its Affiliates.
- 8.2.** The Member shall promptly notify the Company in writing (and in any event prior to having any discussions with any Employee) in the event that it wishes to employ or engage or to solicit or offer to employ or engage, any Employee. The Member shall not employ or engage, or solicit or offer to employ or engage, any Employee without the prior written consent of the Company, to be given or withheld by the Company at its sole discretion. If the Member employs or engages or solicits or offers to employ or engage any Employee who provided Services to such Member within the period of twelve (12) months prior to the earlier of commencement of such employment or engagement or the date of such solicitation or offer, the Company, at its sole discretion, shall be entitled to:
- Charge a fee representing forty-five percent (45%) of the Employee's annual basic salary or Fee including for these purposes any guaranteed bonus (in each case, as in effect at the later of the date of such solicitation or offer or the date of termination of the Employee's employment or engagement with the Company or its Affiliates) plus Taxes; and / or
 - Refuse to give the Member the Services with immediate effect upon written notice to the Member and the Member will not be entitled to a reimbursement of the unexpired portion of the Service Fee; provided, however, the Company will reimburse any unused amount on Deposit in the Member's Client Fund Account within thirty (30) days of the effective date of such cancellation.
- 8.3.** The obligations in this clause 8 shall survive any termination of membership.

9. Data Protection

- 9.1.** The Company may periodically produce a newsletter or other publications which may be posted to Members at the Company's

discretion. If the Member does not wish to receive such publications by post, the Member should instruct the Company accordingly in writing.

9.2. To ensure that Members maximise their membership benefits, the Company may send Members information by post or email detailing forthcoming events and such other benefits, offers, products or services which they may be entitled to or interested in as a Member. If the Member does not wish to receive such information, the Member should instruct the Company accordingly in writing.

9.3. The Company may contact Members who have not used their membership recently to offer services or may contact Members to seek their opinion on how the Services offered may be improved. If the Member does not wish to be contacted in this way, the Member should instruct the Company accordingly in writing.

10. General

10.1. These Terms and Conditions are governed by and shall be construed by the laws of India. Any dispute arising out of or in connection with these Terms and Conditions shall be referred to and finally resolved by arbitration. The number of arbitrators shall be one. The seat, or legal place, of arbitration shall be India. The language to be used in the arbitral proceedings shall be English. The arbitrator(s) sitting in any dispute or controversy arising hereunder shall not have the authority or the power to modify or alter any express condition or provision of these Terms and Conditions to render an award which by its terms, has the affect of altering or modifying any express condition or provision of this agreement, and the arbitrators' failure to comply with this provision shall constitute grounds for vacating an award. Where an arbitral claim is brought under these Terms and Conditions in relation to a claim under an indemnity, the parties agree that the Tribunal should award costs to the successful party on an indemnity basis. Notwithstanding the foregoing, any party hereto may seek interim or provisional equitable relief in a court specified in India prior to the commencement of an arbitration proceeding without waiving his right to demand or proceed to arbitration herein, in order to enjoin the breach or threatened breach of any of the terms and provisions hereunder.

- 10.2.** The Company may vary the Terms and Conditions from time to time and will notify Members in advance at least thirty (30) days prior to any variation.
- 10.3.** Where Members wish to raise any queries, concerns or complaints with the Company, it should write to the Company at C1 Ansal Villas, Satbari, Chattapur, New Delhi, 110074
- 10.4.** If any court of competent jurisdiction, arbitrator or arbitration panel finds any provision (or part of any provision) of these Terms and Conditions to be unenforceable, the remaining provisions shall be unimpaired and the unenforceable provision or part- provision shall be reformed without further action by the parties and only to the extent necessary to make such provision valid and enforceable and to achieve the like fundamental benefits, effect and economic intent of such provision.
- 10.5.** No person, firm, corporation, partnership, business entity or business organisation, except as specifically provided for herein, shall be deemed a third party beneficiary under this Agreement.
- 10.6.** Except as expressly agreed otherwise by the Member and the Company in writing, the Terms and Conditions constitute the entire agreement between the parties with respect to the subject matter hereof, and supersedes any and all agreements or understandings, whether written or oral, between the parties with respect to such subject matter. Except as expressly agreed otherwise by the Member and the Company in writing, no other right exists between the parties and none shall be implied from conduct or otherwise.
- 10.7.** Any provision of these Terms and Conditions which, by its nature, would survive termination or expiration of this agreement will survive any such termination or expiration of this agreement, including, but not limited to clauses 6 (Liability), 7 (Confidentiality), 8, 9 (Data Protection) and 10.
- 10.8.** All notices required or permitted under these Terms and Conditions shall be made in writing and, if to the Member, at the address the Member may specifically indicate to the Company in writing that all notices are to be sent; if to the Company, at its principal office or to such other location that the Company may indicate in writing from time to time.

10.9. Except as otherwise provided in Clause 10.3, the Company shall not be bound by any amendment, supplement, cancellation or discharge of the Terms and Conditions except if the same is in writing and signed by an authorised officer of the Company.

10.10. All waivers of any of the Terms and Conditions by the Company or the Member must be in writing. Any delay or failure by the Company or the Member to exercise a right or privilege under the Terms and Conditions, or a partial or single exercise of that right or privilege shall not constitute a waiver of that or any other right or privilege.

PRIVACY POLICY

CribLife Private Limited is committed to protecting your privacy.

Please read the following information carefully to understand our views and practices regarding your personal data and how we will look after it.

1. INFORMATION COLLECTED

We may collect and process the following data about you:

- Information that you provide by filling in forms (both online and offline) including membership application forms, satisfaction surveys, sign-up forms to newsletters, bulletins etc.;
- Information collected over the telephone and through written correspondence (both online and offline) when you make enquiries and reservations, during member's satisfaction surveys, etc.;
- Information about your use of our services; and
- Details of purchases you arrange through us and the preferences you express to us.

Unfortunately, the transmission of information via the internet is not completely secure. Although we have strict procedures and security measures in place, we cannot guarantee the security of your data transmitted to us by e-mail.

Some of the data we collect and process may include sensitive data. Sensitive data is data which, for example, relates to your health or religion.

2. HOW WE STORE YOUR PERSONAL DATA

By submitting your data to us, you agree to the storage of the data in our databases and on our computers. Your data will also be stored on a secure server. We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy. Once we receive your information, we will use strict procedures and security features to try to prevent unauthorised access to the data.

3. HOW WE USE YOUR PERSONAL DATA

By submitting your data to us as part of your membership, you consent to our use of the information collected about you in the following ways:

- Transactional Purposes:
 - We may use your data in order to respond to your queries and requests, to personalise our services and to manage transactions such as Credit Card payments for our services, etc. We will need to use your data in order to carry out our obligations arising from any contracts entered into between you and us.
 - We may disclose your personal data to Suppliers, Affiliates, and other third parties who may assist us in providing services to you. Such third parties may be engaged in, amongst other things, the processing of your request for services, payment details etc. This could mean that the data we collect from you may be transferred to and stored at a destination outside India. In submitting your data and requesting our services as a member, you are consenting to your data being used in the manner set out herein in countries which may not have data protection laws.
- Marketing Communications:
 - We may use your data in order to communicate with you about our services and those of specially selected third parties. When we send marketing communications to you by e-mail, you will also be given an opportunity to unsubscribe from such communications. You may also opt out of receiving marketing communications from us at any time by informing us at the following email address: official@criblife.com

4. DISCLOSURE OF YOUR PERSONAL DATA

- Sale and Transfer

We may disclose your information to third parties (which third parties may be based in India or elsewhere including in various destinations outside) in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.

- Legal Purposes

We may collect, use or disclose your data if permitted by law or required to do so by law or where we believe such action is necessary in order to protect or defend us or other third parties against error, negligence, breach of contract, theft, fraud and other illegal or harmful activity and to comply with our audit and security requirements.

- Service Providers and Sub-Contractors

In addition to disclosures identified in the purposes above, from time to time we may disclose personal information to our service providers and sub-contractors retained to perform functions on our behalf or to provide services to us, such as data processing; software development; website hosting and management; market research; information technology and office services; legal, accounting, insurance, audit and other professional service providers.

5. PERSONAL DATA RELATING TO THIRD PARTIES

Please ensure that any data you supply to us which relates to third parties is provided to us with their consent and knowledge of our proposed use of their data.