CREDIT CARD STATEMENT

21012026_1

MR ARNAV BHATIA
B 6 5
VASANT VIHAR
NEW DELHI
B BLOCK
DELHI, DELHI 110057

STATEMENT DATE
January 21, 2026

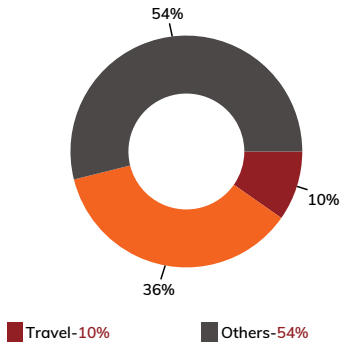
PAYMENT DUE DATE
February 8, 2026

Total Amount due
₹78,856.13

Minimum Amount due
₹4,480.00

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

SPENDS OVERVIEW



Enjoy benefits worth up to ₹70,000 with your MakeMyTrip ICICI Bank Signature Credit Card.

T&C apply.

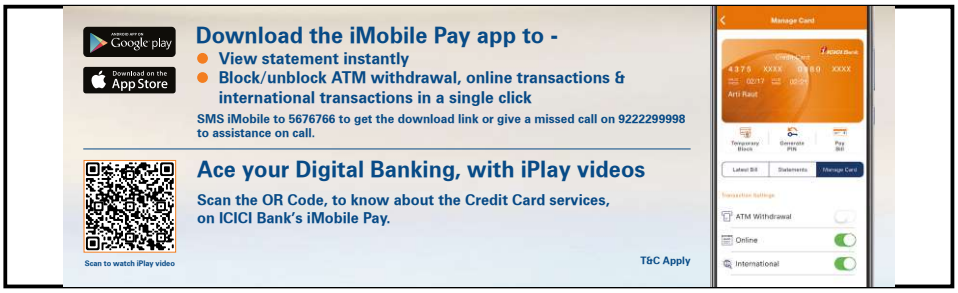
KNOW MORE

MakeMyTrip My Cash

My Cash earned	My Cash transferred to MakeMyTrip*
508	846

*My Cash earned on qualifying expenditure using MakeMyTrip ICICI Bank Credit Card will be added to your MakeMyTrip account within 45 Business Days of monthly credit card statement generation as per the existing cycle if your credit card account is not delinquent or cancelled at the time of such credit.

ICICI Bank Credit Card GST Number: 27AAACI1195H3ZK
HSN Code: 997113 Credit Granting Services including stand-by commitment, guarantees & securities
Statement period : December 22, 2025 to January 21, 2026
Place of supply: Delhi
State Code: 7



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 > Login > Customer Service > Service Requests > Credit Card > Request for address change or visit the nearest ICICI Bank branch
- To update mobile number, visit the nearest branch
- Click here to access your Credit Card One View Statement

Scan to Pay using any UPI Application

STATEMENT SUMMARY

Previous Balance	Purchases / Charges	Cash Advances	Payments / Credits
₹2,52,158.91	₹1,10,143.33	₹0.00	₹2,83,446.11

CREDIT SUMMARY

Credit Limit (Including cash)	Available Credit (Including cash)	Cash Limit	Available Cash
₹5,00,000.00	₹4,21,143.87	₹50,000.00	₹50,000.00

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
4073XXXXXXXX9003					
22/12/2025	12564392500	CURSOR, AI POWERED IDE CURSOR.COM US*	14	20 USD	1,880.80
27/12/2025	12590706912	WWW AIRTEL IN GURGAON IN	22		3,538.82
30/12/2025	12602352739	OPENAI *CHATGPT SUBSCR OPENAI.COM US	12		1,999.00
30/12/2025	12602420383	DCC Fee	0		19.99
30/12/2025	12602420387	IGST-CI@18%	0		3.60
02/01/2026	12628328109	AMAZON WEB SERVICES MUMBAI IN	136		21,718.89
02/01/2026	12628662338	AMAZON WEB SERVICES MUMBAI IN	130		20,862.02
03/01/2026	12633501491	CAS*Swiggy Bengaluru IN	24		3,792.00
03/01/2026	12634440965	GOOGLE WORKSPACE CYBS SI MUMBAI IN	7		1,054.01
03/01/2026	12635349680	1PMOBILE LONDON NW9 5A GB*	9	10 GBP	1,269.30
06/01/2026	12651249235	PAYPAL *ALO YOGA 4029357733 US	-193		30,922.23 CR
07/01/2026	12651313814	DCC Fee Rev	0		309.22 CR
07/01/2026	12651313819	IGST-Rev-CI@18%	0		55.66 CR
07/01/2026	90030701202601083 3	CHEQUE PAYMENT RECEIVED, THANK YOU.	0		2,52,159.00 CR
07/01/2026	12656942536	M S LIBERTARIO COFFEE R SOUTH DELHI IN	5		849.00

For further information, 'ask iPal' on our website and mobile app. You may also contact our Customer Care, your RM or visit any ICICI Bank Branch.

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
- Mark-up fee and corresponding GST levied is included in the transaction amount displayed.
- For RuPay/American Express/ Visa/Mastercard 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.

Date	SerNo.	Transaction Details	Reward Points	Intl.# amount	Amount (in₹)
07/01/2026	12657201541	EIH LTD THE OBEROI NEW SOUTH DELHI IN	59		9,440.00
06/01/2026	12658764119	PAYPAL *UBERTRIP 35314369001 GB	4		641.56
08/01/2026	12658810435	DCC Fee	0		6.42
08/01/2026	12658810440	IGST-CI@18%	0		1.16
07/01/2026	12663038346	BENNE NEW DELHI IN	6		880.00
08/01/2026	12664215388	PAYPAL *ARUK AC AMP APP 35314369001 GB	10		1,535.88
09/01/2026	12664298713	DCC Fee	0		15.36
09/01/2026	12664298717	IGST-CI@18%	0		2.77
09/01/2026	12668465271	TATA STARBUCKS PRIVATE NEW DELHI IN	2		310.00
10/01/2026	12672875065	ONE RULE ONLY New Delhi IN	26		4,140.00
09/01/2026	12672980355	BLACK GOLD CAFE PRIVATE SOUTH WEST DE IN	19		3,040.00
11/01/2026	12680151615	ANJEER GURUGRAM IN	58		9,357.00
12/01/2026	12688261045	PAYPAL *APPLE.COM/BILL 35314369001 GB	8		1,274.05
13/01/2026	12688290181	DCC Fee	0		12.74
13/01/2026	12688290185	IGST-CI@18%	0		2.29
13/01/2026	12692400793	KINFOLKMAGIC HOSPITALI DELHI IN	4		634.00
15/01/2026	12705312782	ZUMA CLUB LTD ABU DHABI AE*	59	318.93 AED	8,167.31
16/01/2026	12710746737	CASA PASTA BAR NEW DELHI IN	33		5,210.00
17/01/2026	12714481129	AWJ INVESTMENT LLC DUBAI AE*	10	52.36 AED	1,349.74
17/01/2026	12716156320	WWW AIRTEL IN GURGAON IN	22		3,538.82
17/01/2026	12726428959	PAYPAL *APPLE.COM/BILL 35314369001 GB	22		3,454.14
20/01/2026	12726467076	DCC Fee	0		120.90
20/01/2026	12726467083	IGST-CI@18%	0		21.76

International Spends

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

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

ICICI Bank Website>Products>Credit Cards>Terms and Conditions and FAQs>Most Important Terms and Conditions

Or visit the link: https://www.icicibank.com/managed-assets/docs/personal/cards/mitc_cc.pdf

Please ensure your email ID and mobile number are consistent across the Bank's account system and MMT wallet

GREAT OFFERS ON YOUR CARD













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 or (ii) calling at our Customer Care number or writing to Ms. Sharlet Malvankar, The Principal Nodal Officer, ICICI Bank Ltd Bandra Kurla Complex Mumbai 400051, (Postal Address), Telephone No.: 022-39337979 (Monday to Friday, 10:00 a.m. to 5:00 p.m. excluding Bank holidays), Email: pno@icicibank.com.

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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

Method of Payment : Payments towards the Credit Card Account to be made through any of the below modes:

1. Scan to Pay
2. UPI
3. National Electronic Funds Transfer (NEFT)
4. Cash
5. Internet Banking
6. Auto Debit
7. Click to Pay
8. iMobile Pay app
9. ICICI Bank ATMs

To keep your Credit Card Account secure and to receive important updates, please ensure that your mobile number and e-mail ID are correctly updated.

Benefits of updating mobile number and e-mail ID:

- Receive instant alerts of any suspicious or unauthorised transactions that are carried out using your Credit Card
- Get real-time updates for all your transactions
- Updates on personalised offers, upgrades etc.
- Receive alerts from the Bank whenever information regarding your existing account is reported by the Bank to the Credit Information Companies (CICs).

CICs will send alerts through SMS/ e-mail when your Credit Information Report (CIR) is accessed.

Interest calculation

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 and on all new transactions except Fees/charges and GST/Taxes (from the transaction date) till such time as the 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:

In the table given below, it has been assumed that the Total Amount Due of the previous month statement has been paid by the payment due date and there is no outstanding amount. The statement date is 8th of every month. Given these assumptions, interest will be calculated as below:

SL. No	Transaction	₹
1	Purchase on Sep 20, 2023	2,000.00
2	Total Amount Due on statement dated Oct 08, 2023	2,000.00
3	Minimum Amount Due on statement dated Oct 08, 2023	100.00
4	Payment due date - Oct 26, 2023	
5	Purchase on Oct 15, 2023, Rent Pay	2,000.00

6	Convenience Fee on Rent Pay on Oct 15, 2023	20.00
7	Tax on Convenience Fee	3.60
8	LPC charged on Oct 29, 2023	600.00
9	Tax on LPC	108.00
10	On statement dated Nov 08, 2023, following interest charges will be levied:	
	a) Interest on 20th Sep 2023 Transaction	123.29
	b) Interest on 15th Oct 2023 Transaction	61.65
11	Total Interest charged (a + b)	184.94
12	GST on Interest	33.29

GST will be applicable on interest charges.

** The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023

Minimum Amount Due Calculation

The Minimum Amount Due (MAD) shall be 5% of the outstanding amount or such other amount as may be determined by ICICI Bank at its sole discretion. The installment amount due during the statement period will be added to the Minimum Amount Due. If the total outstanding is more than the credit or cash limit, then the amount by which the credit or cash limit has been exceeded will also be included in the Minimum Amount Due. Any Fee charged in the statement over the credit limit will be considered twice in Minimum Amount Due calculation. Fee & GST on customer's statement will also be included in the Minimum Amount Due. Minimum Amount Due shall also include unpaid Minimum Amount Due of the previous statements, if any.

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

SL. No	Transaction	₹
1	Credit Limit	26,000.00
2	Purchase on Sep 20, 2023	24,000.00
3	Total Amount Due on statement dated Oct 08, 2023	24,000.00
4	Minimum Amount Due on statement dated Oct 08, 2023	1,200.00
5	Payment due date: Oct 26, 2023	
6	Purchase on Oct 15, 2023	2,000.00
7	EMI Conversion of Purchase on Oct 15, 2023	-2,000.00
8	EMI Principal	200.00
9	EMI Interest	20.00
10	Tax on EMI Interest	3.60
11	Processing Fee	20.00
12	Tax on Processing Fee	3.60
13	Late Payment Fee on Oct 30, 2023	900.00
14	Tax on Late Payment Fee	162.00
15	Purchase on Oct 30, 2023	1,000.00
16	Over limit Fee	550.00
17	Tax on Over-limit Fee	99.00
18	Closing Balance	26,958.20
19	On statement dated Nov 08, 2023, following Minimum Amount Due is calculated:	
	a) Overdue of previous statement	1,200.00
	b) EMI Instalment (Principal + Interest)	220.00
	c) GST on EMI Interest	3.60
	d) Amount above Credit Limit	958.20
	e) Late Payment Fee - Post deployment	900.00
	f) GST on Late Payment Fee - Post deployment	162.00
	g) Over limit Fee Transaction - Post deployment	550.00
	h) GST on Over limit Fee Transaction - Post deployment	99.00
	i) Processing Fee - Post deployment	20.00
	j) GST on Processing Fee - Post deployment	3.60
	k) 5% on remaining Balance	1,142.09
	l) Total Minimum Amount Due	5,258.49
20	Minimum Amount Due*	5,260.00

* Rounded-up to nearest tenth digit provided total amount due is not equal to minimum amount due

** The above illustration has been prepared assuming that customer is not delinquent prior to the statement generated on Oct 10, 2023 and interest charges are also applicable in Nov 08, 2023 statement.

Late payment Charges Calculation

The Late Payment charges on your card is be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

Outstanding = Total Amount due (as of previous statement) – Payment Received before payment due date

Outstanding Amount	Late Payment Charges
Less than ₹100	Nil
Between ₹100-₹500	₹ 100
Between ₹501- ₹1,000	₹ 500
Between ₹1001- ₹5,000	₹ 600
Between ₹5,001-₹10,000	₹ 750
Between ₹10,001-₹25,000	₹ 900
Between ₹25,001- ₹50,000	₹ 1,100
More than ₹50,000	₹ 1,300

The following illustration will indicate the method of calculating Late Payment charges:

SL. No	Transaction	₹
1	**Purchase on Sep 20, 2023**	**26,000**
2	**Total Amount Due on statement dated Oct 08, 2023 (1)**	**26,000**
3	**Minimum Amount Due on statement dated Oct 08, 2023 (5% of TAD)**	**1,300**
4	Payment due date - Oct 26, 2023	
5	Payment on Oct 28, 2023	1,100
6	Late Payment Fee on Oct 30, 2023 (based on 1 - 5)	900
7	GST on Late Payment Fee	162