

## Website terms of use

The following terms and conditions ("Terms of Use") govern the relationship between you and ICICI Bank Canada ("ICICI Bank") (collectively, "ICICI Bank" or "we"). By using this web site, you are agreeing to comply with and be legally bound by the terms and conditions set out in these Terms of Use and our privacy policy located at <http://www.icicibank.ca/customerfeedback.html>. If these Terms of Use are not acceptable to you, please do not use this web site. We may update these Terms of Use from time to time and you are responsible for periodically reviewing the most current version. Your continued use of this web site will be deemed your conclusive acceptance of the updated Terms of Use.

### **Rights Granted and Restrictions on Use:**

ICICI Bank grants to you a limited non-exclusive, non-transferable license to view, copy and print the material on this web site (other than the design or layout of this web site) for your non-commercial or personal use only. All copies that you make must retain all copyright and other notices that are on this web site. Except as provided in the previous sentence, you may not use, distribute, sell, modify, transmit, revise, reverse engineer, republish, post or create derivative works (where applicable) of the trade-marks, trade names, logos, information, software or other material or content in these Terms of Use, referred to (collectively, as the "content") of this web site without ICICI Bank's prior written permission. You acknowledge and agree that this web site and its content are the property of ICICI Bank, its affiliates or their respective service providers, suppliers or licensors and you will not acquire any rights or licenses in any trade-marks, patents, copyright or other intellectual property on this web site or in its content. This web site and its content are protected by copyright, both individually and as a collective work or compilation and by trade-mark law, patent law and any other applicable laws.

### **Your Authority to Use this Web Site:**

By using this web site, you are representing to us that you have the power and authority to accept these Terms of Use and to enter into this agreement with us, that you are capable of assuming, and do assume, any risks related to the use of this web site and its content, and that you understand and accept the terms, conditions and risks relating to their use. If you are dissatisfied with this web site or its content, your sole and exclusive remedy is to stop using it.

### **Disclaimers:**

The content on this web site is for informational purposes only. ICICI Bank and each of its affiliates, licensors, service providers and suppliers assume no liability for any inaccurate, delayed or incomplete information, nor for any actions taken in reliance thereon. The information contained on this web site provided by any third party, including without limitation, the information obtained through any link, has been supplied without verification by us. Neither ICICI Bank nor any of its affiliates, licensors, service providers or suppliers makes or has made any recommendations regarding the securities or investment services of any person or entity with respect to the content of this web site, or of the advisability of investing in securities generally for any particular individual.

This Web Site Could Include Technical Or Other Inaccuracies Or Typographical Errors And It Is Provided To You On An "As Is" Basis Without Warranties Or Representations Of Any Kind. Icici Bank, Its Affiliates, Licensors, Service Providers And Suppliers Make No Representation And Disclaim All Express And Implied Warranties And Conditions Of Any Kind, Including Without Limitation, Representations, Warranties Or Conditions Regarding Accuracy, Timeliness, Completeness, Non-Infringement, Satisfactory Quality, Merchantability, Merchantable Quality Or Fitness For Any Particular Purpose Or Those Arising By Law, Statute, Usage Of Trade, Or Course Of Dealing. Icici Bank, Its Affiliates, Licensors, Service Providers And Suppliers Assume No Responsibility To You Or Any Third Party For The Consequences Of Any Errors Or Omissions. Icici Bank Reserves The Right, In Its Sole Discretion, To Correct Any Errors Or Omissions In Any Portion Of This Web Site. Icici Bank May Make Any Other Changes To This Web Site At Any Time Without Notice.

**No Damages:**

Icici Bank, Its Affiliates And Their Respective Directors, Officers, Employees, Or Agents Shall Not, Under Any Circumstances, Be Liable For Any Direct, Consequential, Incidental, Indirect Or Special Damages, Of Any Kind, Or Any Other Damages Whatsoever, Including Without Limitation, Those Arising From Any Decision Made Or Action Taken By You In Reliance Upon The Content Or Those Resulting From Loss Of Use, Data Or Profits, Whether Resulting From The Use Of Or Inability To Use Any Content On This Web Site (Or A Web Site Linked To This Web Site), Or Any Other Cause; And Even If Caused By Icici Bank's Or Its Affiliate's Or Either Of Their Respective Licensors', Service Providers' Or Suppliers' Negligence, And Even If Any Of Them Has Been Apprised Of The Likelihood Of Such Damages Occurring.

The Above Limitations And Exclusions Shall Apply To You To The Fullest Extent That Applicable Law Permits, In All Actions Of Any Kind, Whether Based On Contract, Tort (Including, Without Limitation, Negligence) Or Any Other Legal Or Equitable Theory. Any Clause Declared Invalid Shall Be Deemed Severable And Not Affect The Validity Or Enforceability Of The Remainder Of These Terms Of Use.

**Advertising and Links:**

ICICI Bank may, from time to time, accept advertising from certain entities and may receive a fee from their advertising on the ICICI Bank web site. No endorsement by ICICI Bank is intended or implied by the presence of such advertising. As a convenience to our visitors, the ICICI Bank web site currently contains links to a number of web sites. The privacy policies and procedures described here do not apply to those web sites. We suggest contacting these web sites directly for information on their data collection and distribution policies. Your linking to such web sites or pages is at your own risk. ICICI Bank is not responsible for the accuracy or reliability of any information, data, opinions, advice, or statements made on these sites. ICICI Bank provides these links merely as a convenience and the inclusion of such links does not imply that ICICI Bank endorses or accepts any responsibility for the content or uses of such web sites. Links do not imply that ICICI Bank or this web site is legally authorized to use any trademark, trade name, logo or copyright symbol displayed in or accessible through the links, or that any linked web site is authorized to use any trademark, trade name, logo or copyright symbol of ICICI Bank or any of its affiliates or subsidiaries.

**Trademarks:**

You are not permitted to use any of the trademarks displayed on this web site (including without limitation those listed above) without the prior written consent of ICICI Bank or the third party that owns the trademark.

**Hyperlinks:**

Unless you have a written agreement in effect with ICICI Bank which states otherwise, you may not provide a hypertext link to the ICICI Bank web site on another web site.

**Non-Confidential Use of Your Postings:**

Any non-personal communication, comments, ideas or material you post or transmit to ICICI Bank is, and will be treated as, non-confidential and non-proprietary. By transmitting or posting any communication or material to this web site you grant to ICICI Bank and all of its affiliates, an unrestricted, irrevocable license to use, reproduce, display, modify, transmit, distribute, publish, broadcast or post your communication for any purpose. You also agree that ICICI Bank is free to use any ideas, concepts, know-how or techniques that you send us for any purpose.

**Protecting Information:**

We have reasonable security measures in place to protect against the loss, misuse and interception by third parties of the information under our control. However, complete confidentiality and security is not yet possible over the Internet. We assume no liability for any damages you may suffer as a result of interception, alteration or misuse of information transmitted over the Internet.

**Changes to Terms of Use:**

ICICI Bank reserves the right to revise these Terms of Use at any time without notice to you. You are bound by such revisions so we encourage you to visit this page frequently to stay informed.

**Violations of Terms of Use:**

ICICI Bank reserves the right to seek all remedies available at law and in equity for violations of these Terms of Use, including the right to block access from a particular Internet address to our site.

**Other Countries:**

This web site can be accessed from countries around the world other than Canada and may contain references to ICICI Bank products, services, and programs that have not been announced in your country. These references do not imply that ICICI Bank intends to announce such products, services or programs in your country. ICICI Bank makes no representation that the content on this web site is appropriate or available for use in other locations, and accessing this web site from territories where its content is illegal is prohibited. Those who choose to access this web site from other locations do so on their own initiative and their own risk and are responsible for compliance with local laws.

**Laws:**

This web site (excluding linked sites) is controlled by ICICI Bank from its offices within the Province of Ontario, Canada. By accessing this web site, you and ICICI Bank agree that all matters relating to your access to, or use of, this web site shall be governed by the statutes and laws of the Province of Ontario or the federal laws of Canada, as applicable, without regard to the conflicts of laws principles thereof. You and ICICI Bank also agree and hereby submit to the exclusive personal jurisdiction and venue of the courts of the Province of Ontario or the federal courts of Canada, as applicable, with respect to any and all matters arising in connection with these Terms of Use.

**How to Contact Us:**

Any changes to our Privacy Policy and information handling practices shall be acknowledged in the Privacy Policy in a timely manner. We may add, modify or remove portions of the Privacy Policy when we feel it is appropriate to do so. You may determine when this policy was last updated by referring to the modification date found on our website.

**Address** : ICICI Bank Canada  
Don Valley Business Park  
150 Ferrand Drive, Suite 700  
Toronto, ON M3C 3E5

**Tel** : (416) 360 0909

**Fax** : (647) 436 1178

**E-mail** : [info.ca@icicibank.com](mailto:info.ca@icicibank.com)