

Notice of Amendment to ICICI Bank Limited, Hong Kong Branch Internet Banking Terms & Conditions

Dear Customer,

With effect from 09th March 2026, the Internet Banking Terms & Conditions of ICICI bank Limited, Hong Kong Branch shall be amended as follows –

Section	Current Internet Banking Terms & Conditions	Proposed Internet Banking Terms & Conditions
20	-	<p>(viii) The Applicant shall be solely responsible for the liabilities of the Applicant, the User and/or other persons using the service arising from or in connection with the use of the internet banking service (the "Service")</p> <p>(ix) The Service is made available to the Applicant as an additional communication channel with the Bank. Accordingly, the terms and conditions and mandates applicable to each Account of the Applicant and other agreements and arrangements between the Bank and the Applicant in relation to the conduct of the Applicant's Accounts and/or any other transactions between the Bank and the Applicant will continue to apply;</p> <p>(x) The Applicant has read, understood and shall be bound by VII.16 (Use and Disclosure of data) of the General Terms and Conditions Governing Accounts and Secured Facilities (as amended from time to time) relating to the Personal Data (Privacy) Ordinance ("Ordinance");</p> <p>(xi) The Applicant acknowledges that the Bank's headquarters (i.e. ICICI Bank Limited ["ICICI Bank"]) is incorporated under the laws of India and is licensed to carry on banking activities in India. ICICI Bank has decided to integrate and centrally manage and process the back office operations of ICICI Bank's overseas branches, including the Bank in India. Such back office operations form an essential part of the banking services which the Bank provides to the Applicant. The processing from India is expected to achieve substantial advantages in terms of cost, time and resources. The Bank's other current business operations will remain unchanged.</p>

Section	Current Internet Banking Terms & Conditions	Proposed Internet Banking Terms & Conditions
		<p>(xii) By facilitating the outsourcing system, the Bank would deploy resources better to serving the Applicant and focusing more on its core banking business.</p> <p>(xiii) As part of the outsourcing process the personal data of the Applicant (under and in accordance with the terms of the Ordinance), being held by the Bank, for the purpose of providing the Service, will be transferred to India. The outsourcing is subject to an Outsourcing Service Level Agreement between the Bank and the relevant units of the ICICI Bank (the "Agreement" which includes all amendment and variations thereto from time to time). The Agreement clearly provides that your personal data will be used in compliance with the Ordinance and the common law obligations on confidentiality. It is possible that the Bank and/or ICICI Bank has to provide the customer information to related authorities as required by government, regulatory or other legal authorities pursuant to the laws of India. While performing the outsourcing service, the access to customer and confidential information shall only be given to those who have taken proper steps to obtain authorization and hold the information for legitimate purposes, and operational procedures shall be set up to protect customer data confidentiality;</p>
21	<p>You agree to indemnify us fully against all losses and damage incurred by us arising from your instructions.</p>	<p>You shall indemnify and save harmless us, our affiliates, service providers and our successors and assigns ("Indemnified Parties"), against any and all losses, costs, charges, damages, liabilities, claims, actions, penalties, fines, fees, expenses (including attorney's fees and court costs), out of pocket expenses, etc which the Indemnified Parties, may suffer as a result of any breach of these Terms and Conditions or due to any action / omission undertaken by us by relying upon your instructions.</p>

Section	Current Internet Banking Terms & Conditions	Proposed Internet Banking Terms & Conditions
22	You agree to indemnify us fully against all losses and damage incurred by us arising from your instructions.	From time to time, it will be necessary for Customers to supply the Bank with data in connection with the provision of the Service. Failure to supply such data may result in the Bank being unable to provide any of the Service. It is also the case that data are collected from customers in the ordinary course of the banking relationship. This includes information obtained from credit reference agencies. The use and disclosure of such data shall be in accordance with Clause 16 of Article VII of the General Terms and Conditions Governing Accounts and Secured Facilities
23	If we have made a major change or a lot of minor changes, we will give you a copy of the new Terms and Conditions or a summary of the changes.	Point has been removed

Apart from these changes in the Internet Banking Terms & Conditions, all other terms and conditions applicable remain the same. Please refer to our website <https://www.icicibank.hk/en/gtc> for the full revised version of the Internet Banking Terms & Conditions. The above amendments to the Internet Banking Terms & Conditions shall be binding on you if you continue to use or maintain the relevant account(s), product(s) and /or service(s) on or after 09th March 2026. You may refuse to accept the above amendments and thereby, have the right to terminate the account(s), product(s) and /or service(s) before the effective date in accordance with the relevant clause of the Internet Banking Terms & Conditions. If you wish to indicate refusal to accept the amendments and terminate any of the account(s), product(s) and /or service(s), or have any queries, please visit our branch or call us at +852 2234 2651.

ICICI Bank Limited, Hong Kong