

Frequently Asked Questions (FAQ) –

I. General

1. What is ICICI Bank Limited, New York Branch's Corporate Internet Banking?

Corporate Internet Banking is an Internet-based service provided by the New York Branch to you for a safe and convenient way to do your business banking. With Internet Banking, you can view/access your account information/ balances, statement and transact as per your convenience.

2. What can I do with ICICI Bank Limited, New York Branch's Corporate Internet Banking?

- View account balances of Checking and Saving Account.
- View transaction details for deposit(s), checking account(s), and saving account(s) for up to the past 365 days.
- Transfer funds from your accounts through ACH, Wire Transfer and funds transfers within ICICI Bank, New York Branch.
- Communicate secure e-mail messages to the ICICI Bank Limited, New York Branch.

3. What accounts can I access online?

You will have access to information relating to your account, namely account balances and transaction(s) for the following type of account(s):

- Checking accounts / Saving accounts
- Loan accounts
- Jumbo CDs

4. How up to date is my account information on balances ?

You will be able to view your recent account balance.

5. How many days of account activity are available online?

You can retrieve your account activity for the past 365 days using the "get statement" feature.

6. Is there any fees associated with ICICI Bank Limited, New York Branch Corporate Internet Banking?

There are no charges for accessing Corporate Internet Banking, ICICI Bank Limited, New York Branch.

7. How long will my communication message to ICICI Bank be available under my account?

The Bank does not accept any responsibility for record keeping or storage for any items in the Inbox, Sent Mail, Trash or other folders in the Mail Box. Please print and retain for your records copies of any material that you wish to keep.

8. How do I contact ICICI Bank Limited, New York Branch?

You can contact ICICI Bank Limited, New York Branch at the below mentioned e-mail, phone or postal address:

Email: usaccountmanager@icicibank.com

Phone: +1 646-827-8450

Address: 500, Fifth Avenue, 28th Floor, New York, NY 10110

II. Authorization

1. Which business entities are authorized to access Corporate Internet Banking?

- If you have an existing Corporate ID and you have completed a Corporate Internet Banking Application Form.
- If you do not have an existing Corporate ID you will be eligible for one, once you have opened an Account and completed a Corporate Internet Banking Application form.

2. How many approvers can approve a transaction?

The system supports multi-level approvals. You can specify the number of approvals needed for effecting a transaction. The transaction will not take place unless the required number of authorized signatories has approved it.

III. Transaction

1. What accounts can I transfer from and to?

You can transfer funds from your account with ICICI Bank Limited, New York Branch to:

- Your or someone else's accounts in ICICI Bank Limited, New York Branch;
- Your or someone else's account at any bank in India (in USD/INR currency only).
- Your or someone else's account in any bank in the US, However at present you can not initiate 'ACH pull' type of transaction.
- Your or someone else's account in any overseas bank.

2. What are the daily Company limits?

You have the right to establish your own transaction limits subject to the following. In the absence of limits being defined by you, default limits on transactions have been set up by the Bank for Corporate Internet Banking. These limits will need to be approved in the same manner as the same multi-layer approval process you requested for in the account application form.

Daily limit for remittance to India are:

\$10,000.00 for corporate account holders (in local/INR or foreign currency)..

Default limits for transfers to countries other than India are:

\$50,000 per transaction

\$100,000 per day limit.

This can be increased to a maximum of \$500,000 per transaction upon receipt of a written request by the account holder, which the Branch will have discretion over.

The bank reserves the right to change the default limits without notice.

3. What types of transactions may require authorization?

If you have specified a number of approvals needed for effecting a transaction, all such transaction will require authorization.

4. Does ICICI Bank Limited, New York Branch offers Bill Pay services?

No. Bill payment services are not offered vide the Corporate Internet Banking Facility.

IV. Technology, Support and Services

1. How does my password provide security?

All possible measures to secure your information are in place. Each Corporate ID, User username and password are personal to that business entity and/or the User authorized to operate the Corporate Internet Banking service. To benefit from this protection, each User must ensure that their User ID and Passwords are kept secure and secret at all times.

There are two types of password(s), one is Login password and the other is Transaction password. Password should be alpha-numeric and of 8 characters. You must change your Password every 90 days. Your new password should not be the same as the last 10 passwords. You have the option at any time to change your Password online and we recommend that you practice this on a regular basis.

2. What happens if I forget my Password?

In case you forget your password, you can send ICICI Bank Limited, New York Branch a written request which must be signed by authorized signatories

3. Why is it necessary to log off from Internet Banking?

Once you have logged on to the Service, you must not leave the terminal or other device from which the Service has been accessed at any time or let anyone else use it until the Service has been logged off. Each User will be responsible for ensuring that they have logged off the Service at the end of any session. The Bank will not be responsible for fraudulent and/or unauthorized transactions in or from your account in such circumstances.

4. What if the system is unavailable?

Internet Banking will be available 365 days. However, if the system is down for any reason a message will be shown on Internet banking site with the time duration for downtime.

5. Is there an online Help section?

No, as of now no helpline section is available.

V. Security

1. Is Corporate Internet Banking safe?

Bank has employed following security measures for safe access of the Corporate Internet Banking facility.

A) 128-Bit SSL

B) Website authentication through a Entrust certificate

C) Use of Filtering routers and Firewalls