

## vaAdditional Terms and Conditions for Times Black ICICI Bank Credit Card

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Version No.: 1

The usage and features of the Times Black ICICI Bank Credit Card ("Credit Card") shall be governed by the terms and conditions governing the credit card facilities of ICICI Bank (the 'Primary Terms and Conditions'), as available at [www.icicibank.com](http://www.icicibank.com) and the application form submitted by the Primary Cardholder and Add-on Cardholder(s) along with these additional terms and conditions as available at <https://www.timesblack.com/> (the 'Additional Terms'). These Additional Terms shall be in addition to and not in derogation of the Primary Terms and Conditions and Most Important Terms and Conditions (MITC). It is hereby clarified that to the extent of any inconsistency between the Additional Terms and the Primary Terms and Conditions, these Additional Terms shall prevail. Capitalized terms used but not defined herein under, shall have the meaning ascribed to them under the Primary Terms and Conditions.

These Additional Terms govern the redemption and availability of the benefits listed hereunder.

### **A. DEFINITIONS:**

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

- a) "Add-on Cardholder" means the family member of the Primary Cardholder who becomes a Cardholder(s) by virtue of their relationship with the Primary Cardholder.
- b) "Anniversary Year" means the period of twelve months from the date of issue of a Credit Card and each twelve-month period thereafter.
- c) "Cardholder(s)" means both Primary Cardholder and Add-on Cardholder.
- d) "Eligible Cardholder" means the Primary Cardholder or Add-on Cardholder who can avail the benefits listed hereunder. In cases where both Primary Cardholder and an Add-on Cardholder exist, only one Cardholder (either the Primary Cardholder or the Add-on Cardholder) can be designated as the Eligible Cardholder to access or utilize the benefits. For e.g.: if an Eligible Cardholder has availed benefit once, then he is not eligible for the benefits until the next periodic cycle.

#### Benefits available on Credit Card:

- Joining Benefits - Exclusive benefits received by the Cardholder(s) as per the Customer Value Proposition (CVP) of Credit Card on the payment of the joining fee + GST, within first 2 Statement cycles from the time of Credit Card setup.
- Milestone Benefits - Benefits received by the Cardholder(s) as per the Customer Value Proposition (CVP) of Credit Card on achieving the threshold spends in an Anniversary Year.

- Annual Benefits- Benefits received by the Cardholder(s) as per the Customer Value Proposition (CVP) of 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 monthly statement(s) of account sent by ICICI Bank to Cardholder(s) setting out the financial liabilities for the relevant billing period, of such Cardholder(s) to ICICI Bank in respect of their Credit Card account.
  - g) “Times Black App” means the Android or iOS applications of Times Black ICICI Bank Credit Card.
  - h) “Times Black Mobility Wallet” means a wallet functionality 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 and is unlocked once the Eligible Cardholder achieves a spend of INR 5,00,000. Points in the wallet are debited corresponding to the value of the benefit availed by the Eligible Cardholder. Points in the wallet cannot be utilized for any other purpose.
  - i) “Times Black Visa Wallet” means a wallet functionality 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 and is unlocked when the Eligible Cardholder is notified by ICICI Bank regarding Joining Benefits activation. Points in the wallet are debited corresponding to the value of the benefit availed by the Eligible Cardholder. Points in the wallet cannot be utilised for any other purpose.

## **B. 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 conditions details herein:

### **1. Benefits offered by Atlys**

Offer - Waiver of processing fee for travel Visa application up to a maximum amount of INR 10,000.

- Waiver is applicable only on the processing fees charged by Atlys and can be availed only once by an Eligible Cardholder.
- Eligible Cardholder can avail processing fee waiver for travel visa multiple times, if sufficient balance is available in Times Black Visa Wallet.
- For multi-country visa applications, waiver is applicable only for the processing fees 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, 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 for visa application for all destinations and purpose 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 to only the appointment fees. The offer does not cover the visa fees paid to the embassy.
- ii. For countries where e-visas are applicable, the waiver is applicable only to the processing fees charged by Atlys. Any additional fees 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 back to the Eligible Cardholder, the waiver is applicable to the fees charged by Atlys and the courier fees.
- The offer does not cover any additional fees charged by the respective embassy. The offer and related services from Atlys shall be further subject to the terms and conditions hosted on the link < <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) upto a maximum of INR 10,000.

### a) Offer 1 -Visa at your doorstep (VAYD):

- This service covers collection of biometrics and any other document(s) required by OneVasco's representatives for the visa application.
- Only one (1) complimentary VAYD service can be availed by an Eligible Cardholder, provided sufficient balance is available in Times Black Travel Visa Wallet.
- 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, Eligible Cardholder will need to share passport details separately with OneVasco at timesblack@onevasco.com.
- OneVasco will confirm the booking availability and send a confirmation email 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 slot availability
- VAYD appointments cannot be scheduled on weekends and public holidays. To further clarify, weekends shall mean all Saturdays and Sundays. Eligible cardholder shall request for VAYD appointments at least 7 days later from the date when the request is being made through the Times Black App
- Additional family members will be charged as per applicable rates.
- Cardholder(s) will need to pay any additional fees associated with the service (Mission Fees, Visa Application Center VFS Service Fees, Logistics, Courier, Fees, etc.) as applicable independently of 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 or return of passports 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 an Eligible Cardholder wishes to avail Premium Lounge or Visa Concierge services in addition to this service, they will need to pay as per the applicable rate for users other than Eligible Cardholder.
- No refunds are available for cancellations made within 48 hours of the scheduled service.
- In case of visa rejection, no refund will be issued.
- Pricing for the service is subject to fluctuations.
- Eligible Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy provided by the visa application centre to OneVasco once they have submitted their visa application.
- For any issues or changes, please reach out via the dedicated email: timesblack@onevasco.com, and mention your service type and booking details.
- For any additional service requests, please reach out via the dedicated email: timesblack1@onevasco.com.

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

- The Eligible Cardholder will need to submit details on the Times Black App. These details will be forwarded to OneVasco.
- Once the above details are shared, Eligible Cardholder will need to share visa appointment date and time separately with OneVasco at timesblack@onevasco.com.
- OneVasco will make a note of the request and 1 (one) day prior to the visa appointment date, inform the respective visa application centre about the PL service request and accordingly send confirmation to the Eligible Cardholder.
- PL appointments cannot be scheduled on weekends and public holidays. To further clarify, weekends shall mean all Saturdays and Sundays. Eligible cardholder shall request for PL appointments at least 2 days later from the date when the request is being made through the Times Black App
- Additional family members will be charged as per applicable rates.
- Eligible Cardholder will need to pay the additional fees associated with the service (Mission Fees, Visa Application Center Service Fees, Logistics, Courier, Fees, etc.) as applicable independently of the Times Black App.
- 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, they will need to pay as per the applicable rate list independently of 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 fluctuations.
- Cardholder will be requested to provide the Invoice-cum-Receipt (ICR) copy to OneVasco once they have submitted their visa application.

- For any issues or changes, please reach out via the dedicated email: timesblack@onevasco.com, and mention your service type and booking details.
- For any additional service requests, please reach out via the dedicated email: timesblack1@onevasco.com.

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

- The Eligible Cardholder will need to submit details, excluding passport details, on the Times Black App. These details will be forwarded to OneVasco.
- Once the above details are shared, Eligible Cardholder will need to share passport details separately with OneVasco at timesblack@onevasco.com.
- OneVasco will reach out to the Eligible Cardholder for service fulfillment and support.
- These services cover only assistance with respect to visa application filling. Checklist with step-by-step guidance will be provided by OneVasco to the Eligible Cardholder.
- VC appointments cannot be scheduled on weekends and public holidays. To further clarify, weekends shall mean all Saturdays and Sundays. Eligible cardholder shall request for VC appointments at least 1 day later from the date when the request is being made through the Times Black App
- Additional family members will be charged as per applicable rates.
- Eligible Cardholder can avail more than 1 complimentary VC, provided sufficient balance is available in Times Black Travel Visa Wallet.
- In case a Cardholder wishes to avail Premium Lounge services in addition to this service, they will need to pay as per the applicable rate list independently of the Times Black App, if sufficient credits are not available in the Times Black Travel Visa Wallet.
- In case of visa rejection, no refund will be issued.
- Pricing for the service is subject to fluctuations.
- Cardholder(s) will be requested to provide the Invoice-cum-Receipt (ICR) copy to OneVasco once they have submitted their visa application.
- For any issues or changes, please reach out via the dedicated email: timesblack@onevasco.com, and mention your service type and booking details.
- For any additional service requests, please reach out via the dedicated email: timesblack1@onevasco.com.

3. Benefits offered by The Quorum

- a) Offer 1 - A flat 20% off on joining fees on the standard memberships of the Quorum Club and 15% off on joining fees on other categories of memberships at The Quorum Club.

- The offer is valid till 30 June 2025 only.
- The offer is applicable on new memberships only.
- For cancellation policy and refunds, please contact The Quorum directly.
- Cardholder(s) need to contact The Quorum in case of any service-related issues.

- Membership price list is decided by The Quorum Club and is subject to change. Eligible Cardholder(s) are advised to check the membership fee applicable at the time of enrolment
  - Payment of membership fee should be only done using Credit Card to avail the offer.
  - 18% GST will be applicable over and above the membership fee. Final fee has to be paid by the Cardholder.
  - This payment for the membership fees will be triggered once the Cardholder's membership procedure has been completed. The Cardholder will be notified via email 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 entitles full access to the Eligible Cardholder, and their partner. Partner means a legal spouse, or a partner residing at the same residence.
  - Cardholder(s) will have to adhere to The Quorum Club's membership approval process. The Quorum Club reserves the right to deny membership (without need for 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 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 member benefits package at the Quorum.
    - Access to all applicable reciprocal clubs around the world. For more details, refer to the following link: <https://thequorumclub.com/global-access-q/>
  - Joining fees is 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 our restaurants – Cafe Reed in Mumbai, Zila in Hyderabad, six80nine in Gurgaon
- Offer Valid in the following restaurants:

Restaurant Name	Location
Cafe Reed	The Quorum Mumbai 8th Floor, Tower 2A, One World Center, Lower Parel, Mumbai 400013
six80nine	The Quorum Gurgaon: Two Horizon Center, First Floor, Golf Course Rd, DLF Phase 5, Sector 43, Gurugram, Haryana 122002

Zila	The Quorum Hyderabad  District 150, Gate 6, Elixer Tower, 4 <sup>th</sup> Floor, Knowledge City Rd, Madhapur, Hyderabad, Telangana 500081
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- This offer cannot be availed in conjunction with any other offer or discount program and is not valid on Happy Hours.
- Prior reservation is mandatory to avail the offer. It is the Eligible Cardholder's responsibility to inform the staff about their 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 Cardholder(s).
- A table reservation has to be done 48 hours in advance.
- Alcoholic beverage will not be served to anyone below 21 years of age.
- This offer is applicable on a table reservation of up to 10 people only.
- Blackout dates: The offer is not applicable on special promotions, if there is an event or private booking at the restaurant or festive dates. 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.
- In order to avail the offer, Eligible Cardholder needs to call out the offer before order is placed/bill is generated. It is the Eligible Cardholder's responsibility to inform the staff that 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 offer end date.
- 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 will be temporarily out of service due to an accidental fire at the location.**

- Complimentary access to the co-working spaces and meeting room bookings are subject to availability.
- Eligible Cardholder needs to show proof of identification along with the physical Credit Card at the venue to avail the offer.
- Prior reservation is mandatory to avail the offer and is not applicable on walk-ins.

- For meeting room bookings, Eligible Cardholder needs to pay an advance using their 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 30<sup>th</sup> June 2025 only.
- The offer can be used multiple times during the offer period.
- The offer cannot be combined with any other offer or discount program.

#### 4. Benefits offered by EaseMyTrip

Offer - Luxury stay gift voucher worth INR 10,000/-

- These vouchers are valid for booking of hotels only on Easemytrip.com.
- Cardholder(s) has to 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.
- These vouchers cannot be clubbed with any other ongoing offer, discount/cashback/bank offers or promotion.
- If a purchase is less than the value of the voucher, then the Eligible Cardholder can avail the discount maximum up to the value of the purchase only. Balance voucher amount will be forfeited.
- If a purchase is more than the value of the voucher, then the balance amount can be paid through Net Banking, card (debit/credit cards), 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 date of redemption request placement and date of using voucher at the time of booking.
- No change or cash can be taken in exchange of this voucher.
- In case of cancellations, voucher amount will not be refunded back to the customer.

#### 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 Zomato Gold membership.
- This voucher code can only be used once.
- Voucher code is only applicable in Zomato Gold active cities.

- Voucher code cannot be clubbed with any other ongoing offer.
- Voucher code once issued, will not be extended beyond expiry date.
- Renewal of membership will be available as per standard Zomato Gold usage & user based pricing as applicable otherwise on Zomato.
- FAQs can be checked on the Zomato app for further details on Zomato Gold membership.
- 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 3000/-

- Voucher cannot be used to purchase memberships, packages or loyalty points scheme.
- Voucher value is inclusive of all taxes.
- Prior appointment must be taken by the Eligible Cardholder or related person(s).
- 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).

#### 7. Benefits offered by Interflora

Offer – Gift voucher worth INR 1000/-

- The voucher is valid only for Eligible Cardholders.
- The voucher can be availed only on Inteflora app, by being applied on the checkout page.
- The voucher can be availed across all Interflora products.
- Voucher codes are 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.

### C. 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 minimum 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.
- Offer is valid only on a selected list of activities and attractions from across the globe
- This offer is valid from the date of issuance of the voucher until fully redeemed.
- This offer is valid only for bookings made via 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, including flights, Klook Gift Cards etc, unless otherwise stated.
- 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 validity period.
- Discount will be applied on the final price and displayed on the payment page, if any of the Promotions are successfully applied. No discount will be given, if any of the Promotions fail to apply.
- Coupons featured on the page are valid only for Indian Cardholder(s) with an Indian phone number only.
- Prices listed may be subject to service charge 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.
- You shall pay all applicable fees or charges, as described on Klook’s website and mobile app in connection with such services selected by you.
- Klook reserves the right to change its price list for fees or charges at any time, upon notice to you, which may be sent to you by email or posted on Klook’s website and mobile app.
- Your use (or continued use) of the services offered by Klook following such notification constitutes your acceptance of any new or revised fees or charges.
- Klook supports payment in different currencies and rates can be converted into different currencies for your 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 time of payment. Depending on your payment method and bank, you may incur

foreign transaction fees when making purchases in different currencies. Please contact your 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 additional terms and conditions as specified by Klook in its sole discretion from time to time.
- By participating in the Promotions, you hereby expressly acknowledge 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 Transfer via Sedan on Spends of minimum 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 - Bangalore / Hyderabad / Noida / Greater Noida / Faridabad / Ghaziabad / Ahmedabad / Pune / Mumbai / Delhi / Gurgaon / Baroda / Chandigarh / Bhubaneshwar / Cochin / Jaipur / Udaipur / Kolkata / Agra.
- Municipal City Limit: The distance from the customer's pick-up location to their destination is restricted to: Bangalore / Hyderabad: 50 km, Rest of the cities: 40 km.
- The standard car offered to Cardholder(s) will be Toyota Innova Hycross, subject to availability. If the Toyota Innova Hycross is not available, Toyota Innova Crysta will be provided.
- Detailed Terms & Conditions for Eligible Cardholders - <https://www.avis.co.in/avis-terms-and-conditions-chauffur-drive>. Cancellations are governed as per the cancellation policy of Avis. Points will be credited back in Times Black Mobility Wallet as per the cancellation policy.
- Call Center Contact - The Cardholder can send an email to [webreservations@avis.co.in](mailto:webreservations@avis.co.in) or dial +91 124 4724850 or +91 8826782828.

## 3. Benefits offered by Indian Travel House

Offer - Complimentary Luxury Airport Transfer via Sedan on Spends of minimum ₹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 is not responsible for the loss of any belongings left by the Cardholder(s) 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 Centralized Reservation Desk at [bookings@indiantravelhouse.com](mailto:bookings@indiantravelhouse.com), which operates 24x7x365. For assistance, contact +91 9773890483/ 9773890485.

#### 4. Benefits offered by BLADE India

Offer - Complimentary Luxury Airport Transfer via Air on Spends of minimum INR 5,00,000/-

- Eligible Cardholders will have to make the booking through the Times Black App. Fulfilment of the booking will be provided by Blade to the Eligible Cardholders.
- Only 1 (one) 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 ticket promptly upon confirmation of the request, subject to availability.
- Issued tickets cannot be cancelled.
- Eligible Cardholder can avail this benefit one time only.
- Additional passengers 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; Email: [kanchan@flyblade.in](mailto:kanchan@flyblade.in).
- For cancellations before ticket issuance, cardholders can reach out to Blade customer support: Ph no. 18001025233 Email 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 minimum INR 10,00,000/-.

- Pine labs or Tata CLiQ are 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 payment if a fraudulently obtained gift card is redeemed and/or used to make purchases on [www.tatacliq.com](http://www.tatacliq.com).
- It is mandatory to register as a user and register the gift card in order to avail the same. The registration process is mandated by the Reserve Bank of India for all users 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 user account as a pre-requisite to the redemption of the gift cards. The loading of the gift card onto the Tata CLiQ user account shall constitute registration of the user.
- Tata CLiQ shall honour and consider requests for blocking of gift cards only from users who have registered in accordance with the terms above.
- Please refer to the Customer Grievance policy for liability, dispute and unauthorized transactions related aspects at <https://www.qwiksilver.com/grievance-policy/>.

NEITHER PINE LABS NOR Tata CLiQ MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO GIFT CARDS, INCLUDING WITHOUT LIMITATION, ANY EXPRESS OR IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IN THE EVENT A GIFT CARD IS NON-FUNCTIONAL, YOUR SOLE REMEDY WILL BE THE REPLACEMENT OF SUCH GIFT CARD. IF 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 YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

- The conditions of use at <https://www.tatacliq.com/cliq-cash-tnc> apply to Gift Cards. Pine labs reserves the right to change these gift card terms and conditions from time to time in its discretion and without prior notice to the Cardholder(s). All terms and conditions are applicable to the extent permitted by law.  
PineLabs Contact Information.  
Website address: [www.qwiksilver.com](http://www.qwiksilver.com)

## 6. Benefits offered by Ayatana Resorts

Offer - Gift Voucher worth INR 20,000/- on Spends of minimum INR 20,00,000/-

- Cardholder(s) can redeem the voucher only once.
- The voucher is applicable only on Ayatana Coorg and Ayatana Ooty properties.

- Once booked, the dates of 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 - 20th December 2024 to 2nd January 2025
  - ii. Dusshera – 30th September 2025 to 4th October 2025
  - iii. Diwali – 20th October 2025 to 24th October 2025
- The giveaway will be on the breakfast plan (Continental Plan) only for 2 adults for one room night. All F&B besides breakfast for 2 adults (only once) will be charged on actuals.
- For any kind of customer support including cancellations, kindly write to us at [reservations@ayatanacoorg.com](mailto:reservations@ayatanacoorg.com) or call us at +91 9945502000.

General Terms and Conditions by ICICI Bank Limited governing 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(s) 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 out no warranty or makes no representation about the quality, delivery, usefulness or otherwise of the goods/services offered by any third party. Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services of ICICI Bank/third party.
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/offer availed by the Cardholder(s) 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(s) 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(s) 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(s) and their service providers. Neither ICICI Bank nor Times Internet Limited provide or host the underlying goods and services, and thus are not responsible for their quality, quantity, fitness, or merchantability. In case of any issues related to these services or products, please contact the respective partner or its service provider as applicable.

8. The Credit Card is issued for personal expenses and purposes only. The Cardholder(s) 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 (e.g. for working capital purposes).

#### Reward Points

a) Get 2% ICICI Reward Points spent at all eligible domestic transactions. Capping of 5000 ICICI Reward Points is present in each statement cycle for following categories:

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

b) Get 2.5% ICICI Reward Points spent at all eligible international transactions.

c) Value of 1 ICICI Reward Point is up to ₹1.

d) Redemption against statement of ICICI Reward Points: 1 RP = ₹ 0.4.

e) ICICI Reward points on transaction converted into EMI will be reversed.

f) Reward Points will not be accrued on fuel transactions and Rent Pay.

ICICI Reward Points can be tracked & redeemed through iMobile Pay Application and Internet Banking across categories, from movie and travel vouchers to lifestyle products, mobiles, appliances.

Steps to redeem your ICICI Bank Reward Points:

Internet Banking

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

iMobile Pay App

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

For redeeming Rewards against outstanding, you may call Customer Care at 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) Primary Card members and Add-on Card members can enjoy unlimited International Lounge access with Priority Pass Membership.

- b) Primary card members and add-on card members may utilize the refreshment and business centre facilities at Priority Pass lounge. Visit [www.prioritypass.com](http://www.prioritypass.com) for list of lounges.
- c) The access and usage at all Priority Pass lounges outside is 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 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 Card member or make a log entry. The Card member 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 Card member, where 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 where appropriate, make a voucher imprint/log entry of the Priority Pass card, and the Card member is responsible for ensuring the 'Record of Visit' voucher/receipt/log correctly reflects their own usage and that of any guests at the time of using the lounge. Where applicable, the Card member is responsible for retaining the 'Card member's' copy of the 'Record of Visit' voucher or receipt presented to them at the lounge. Priority Pass always reserves the right to make any changes to these Terms & Conditions subject to giving Cardmember 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 Card member can avail unlimited complimentary lounge access through Times Black ICICI Bank Credit Card. Please swipe your Times Black ICICI Bank Credit Card to avail the complimentary lounge access.
2. Click [here](#) for list of lounges.

#### iii. Zero Cancellation Charges on Flight and Hotel Bookings: Claim Process (card policy)

- a) Cardmember will Lodge a claim through:
  - a. Call Centre: - 1800-2666
  - b. E- Mail ( I Health Care)- [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com)
- b) Claim No. will be generated, and CRM will send a letter of requirement to process the claim to the claimant.
- c) ICICI LOMBARD will confirm from ICICI bank on the eligibility of the claims (card and purchase details).
- d) Cardmember will share all the documents.
- e) If there will be a further requirement of documents or details our claims team will be in touch with customer.
- f) ICICI Lombard will take further 14 days to process the claim (Including Payment), once all the document will be received.

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

- 1) Policy number:- 4049/258012671/00/000
- 2) Insured Name: - Cardmember's Name
- 3) DOL( Date of loss)
- 4) NOL (with description of accident with dates)( Nature of loss)
- 5) Nominee Address with pin code
- 6) Email ID and Mobile number

\*DOL: - Date when the Cardmember has cancelled the existing booking/s.

\*NOL: - Reason for cancellation.

#### Terms and Conditions:

- a) Feature is valid only for Primary Cardmember's tickets/bookings done using Primary Times Black ICICI Bank Credit Card for his/her tray/stay.
- b) Bookings done through ICICI Bank Credit Card "Times Black ICICI Bank Credit Card" shall be considered eligible for cancellation. Coverage applicable for all Times Black ICICI Bank Credit Card Cardmembers.
- c) Coverage is for Non – Refundable amount (excluding any Convenience).
- d) Charges or any other cost other than ticket cost when a booking is cancelled.
- e) Maximum Indemnification Limit per transaction: INR 12000.
- f) Maximum Indemnification Limit per card: INR 12000.
- g) Coverage applicable for first two cancellations (domestic flight/ Hotel/ Movie).
- h) Applicable for booking of tickets/stays in India only.
- i) Upon cancellation, the Credit Cardmember would receive refund only for his / her ticket or hotel booking.
- j) Coverage is provided till 24 hours before travel / stay date.
- k) Coverage applicable for 4 star / 5 star hotels.
- l) Claim Reporting Timelines for Cardmember - Intimation of claim to the Bank by Cardmember should be made within 60 days from the date of incidence. Claim Reporting Timelines for Bank-Intimation to ICICI Lombard should be made within 30 days from the date of intimation to the Bank by the Cardmember. Payment of domestic flight/ hotel/ movie ticket Booking should be done 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 Bodily 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 Supplementary Cards. Please ensure that the minimum amount due on your Credit Card is paid at all times to avail of insurance benefits.

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

**General Conditions:**

- a) The insurance cover is valid only up to the mentioned number of cards. Only Primary card holders are covered.
- b) Active Card Clause - Cover is applicable only to active cards. An Active Card is defined as the card with one transaction / activity on any ATM/POS/e-commerce terminal in last 90 days from date of loss.
- c) Warranted that all cards are having Chip and PIN technology built in.
- d) Claim documents are to be submitted by Bank/Card holder within 60 days from the date of intimation to the ICICI Lombard. The above coverage is provided by ICICI Lombard General Insurance Company Limited under group policies issued to ICICI bank for its cardholders.

**Claim Process:**

- 1) Customer will Lodge a claim through:
  - a) Call Centre
  - b) E- Mail ( iHealth Care)- [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com)
- 2) Claim No. will be generated, and CRM will send a letter of requirement to process the claim to the claimant.
- 3) ICICI LOMBARD will confirm from ICICI bank on the eligibility of the claims (card and purchase details).
- 4) Customer will share all the documents.

5) If there will be a further requirement of documents or details our claims team will be in touch with customer.

6) ICICI Lombard will take further 14 days to process the claim (Including Payment), once all the document will be received.

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

1) Policy number

2) Insured Name

3) DOL (Date of loss)

4) NOL (with description of accident with dates) (Nature of loss)

5) Nominee Address with pin code

6) Email ID and Mobile number  
Claim Intimation Clause: For any claims please - Notify us immediately on toll free number 18002666 or on our website ([www.icicilombard.com](http://www.icicilombard.com)) or drop a letter to the customer Support department at our registered office address along with the Policy No..

Disclaimer:

Insurance is the subject matter of solicitation.

The insurer for the cover as aforesaid is ICICI Lombard General Insurance Co. Ltd. The policy is governed by the terms and conditions laid down by ICICI Lombard General Insurance Co. Ltd.

ICICI Bank is not responsible for processing of claims and all claim related queries need to be taken up directly on ICICI Lombard General Insurance Co. Ltd. Toll-Free number: 1800-2666, Email ID: [ihealthcare@icicilombard.com](mailto:ihealthcare@icicilombard.com).

iv. Concierge Services

Our team of service professionals at i-Assist, our 24x7 concierge service takes care of your every need right from finding the right gift and making restaurant reservations to travel and hotel reservations, and even delivering movie tickets at your 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 should you need 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 you to the required hospital. i-Assist can also put you in touch with physicians, hospitals, clinics, dentists and dental clinics on request. You can also ask to set up appointments with local doctors.

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

### Terms and Conditions for Times Black ICICI Bank Credit Card Swipe Offers

Offer 1 - 10% discount upto INR 1000 on a minimum order value of INR 5000 on Klook Website and App

Validity - Till 31st March 2025

- Offer is applicable through code TBLACK10 and payment using Times Black ICICI Bank Credit Card only
- The code can be used multiple times
- 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.
- This offer is valid only for bookings made via 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, including flights, Klook Gift Cards etc, unless otherwise stated.
- 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 validity period.
- Discount will be applied on the final price and displayed on the payment page, if any of the Promotions are successfully applied. No discount will be given, if any of the Promotions fail to apply.
- Coupons featured on the page are valid only for Indian Cardholder(s) with an Indian phone number only.
- Prices listed may be subject to service charge 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.
- You shall pay all applicable fees or charges, as described on Klook's website and mobile app in connection with such services selected by you.
- Klook reserves the right to change its price list for fees or charges at any time, upon notice to you, which may be sent to you by email or posted on Klook's website and mobile app.
- Your use (or continued use) of the services offered by Klook following such notification constitutes your acceptance of any new or revised fees or charges.

- Klook supports payment in different currencies and rates can be converted into different currencies for your 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 time of payment. Depending on your payment method and bank, you may incur foreign transaction fees when making purchases in different currencies. Please contact your 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 additional terms and conditions as specified by Klook in its sole discretion from time to time.
- By participating in the Promotions, you hereby expressly acknowledge 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.

Offer 2 - INR 5000/- off on a minimum order value of INR 50000 on Tumi  
Validity - Till 31st March 2025

- The offer is valid only for Eligible Cardholder
- Offer is applicable through a unique coupon code provided through the Times Black App to each Times Black ICICI Bank credit card user
- Offer is applicable only once a year
- The maximum discount available per transaction is ₹5,000.
- The offer is valid on a minimum transaction amount of ₹10,000
- Offer Valid on TUMI.in and TUMI stores located in India only
- The coupon code must be presented at the time of purchase to avail the discount.
- This offer cannot be combined with any other ongoing promotions or discounts.
- Each coupon code is unique and can be used only once.
- Tumi reserves the right to withdraw the offer whenever required.
- Offer will not be transferable

Offer 3 - 20% discount upto INR 2000 on a minimum order of INR 4000 on Interflora  
Validity - Till 31st March 2025

- The offer is valid only for Eligible Cardholders
- Offer cannot be combined with any other offer
- Maximum discount that can be availed is Rs. 2,000
- Offer is applicable through the code - IFTB20 and payment using Times Black ICICI Bank Credit Card only
- Offer is applicable on Interflora App and <https://www.interflora.in>
- The code can be used multiple times
- Interflora & TIL reserves the right to cancel an order in case of any fraudulent activity including creating duplicate accounts, aliasing, placing multiple orders or violating the terms and conditions. Upon cancellation, the order will not be reinstated, and the amount paid will be forfeited.
- Interflora & TIL reserves the right, at any time, without prior notice and without assigning any reason whatsoever to add/modify/alter/change and/or withdraw the term offer at any time at its sole discretion.
- The offer value will under no circumstances be settled in cash.
- Any person availing this code shall be deemed to have accepted all the terms and conditions.
- Any query regarding the usage of the code will be entertained only till the validity of the code.
- Usage of code by the customer will be construed as acceptance of the Terms and Conditions of the offer
- In case of any disputes, the decision of Interflora will be final and binding.
- Offers are not applicable on gift cards, International Shipping and some branded products

Offer 4 - 15% discount upto INR 1000 on domestic & international flight bookings at ixigo  
Validity - Till 31st March 2025

- Offer is valid once per user per month per card
- There is no minimum order value for the offer
- Offer is applicable through the code - TBFLIGHT15 and payment using Times Black ICICI Bank Credit Card only
- Offer is applicable on <https://www.ixigo.com/> and ixigo app
- Ixigo terms of use as applicable at <https://www.ixigo.com/about/terms-of-use/apply>

Offer 5 - 15% discount upto INR 2500 on a minimum order value of INR 10000 on domestic & international hotel bookings at ixigo  
Validity - Till 31st March 2025

- Offer is valid once per user per month per card
- Offer is applicable through the code - TBHOTEL15 and payment using Times Black ICICI Bank Credit Card only
- Offer is valid only for "Pay Now" bookings
- Offer is applicable on <https://www.ixigo.com/> and ixigo app
- Ixigo terms of use as applicable at <https://www.ixigo.com/about/terms-of-use/> apply

Offer 6 - 20% discount on products and services at Kaya Clinic

Validity - Till 31st March 2025

- The offer is valid only for Eligible Cardholder
- Offer is applicable through a unique coupon code provided through the Times Black App to each Eligible Cardholder
- Offer can be availed only by presenting the code at a Kaya Clinic
- There is no minimum order value or maximum discount capping
- Code is applicable at any Kaya Clinic.
- Code will not be re-issued under any circumstances
- Each Eligible Cardholder can use the code only once.
- Offer cannot be clubbed with any other offer
- Redemption against part payment is not allowed
- Code cannot be encashed for cash.
- Code cannot be used by Kaya employees.
- Kaya reserves the right to withdraw the offer before the completion of the validity period without any notice or liability at its sole discretion
- Amount over & above code value shall be borne by the Eligible Cardholder.
- Kaya has the final authority on the interpretation of these T&Cs.
- In case of misuse of voucher service amount will be taken from the concerned person
- Any dispute shall be governed by Indian law and jurisdiction shall be Mumbai.
- Kaya makes full efforts to accept the Voucher, but on any account of any technical/ administrative reasons our clinic may refuse to accept the same
- For any queries/ issues related to the Voucher, you can write in to [care@kayaindia.net](mailto:care@kayaindia.net) or call 1800 209 5292
- Any dispute related to the voucher should be submitted in writing to [care@kayaindia.net](mailto:care@kayaindia.net), and Kaya's decision shall be considered final

Offer 7 - 25% off on chauffeur-driven cars (Category 1) and 35% off on chauffeur-driven cars (Category 2)

Validity - Till 31st March 2025

- Offer is applicable through code TBAVIS and payment using Times Black ICICI Bank Credit Card only
- Category 1 includes Toyota Camry, BMW 5 series, Mercedes E Class, and Mercedes S class
- Category 2 includes Maruti Dzire or similar, Honda City or similar, and Toyota Corolla
- Offers will be applicable on the published rates as per Avis website - [www.avis.co.in](http://www.avis.co.in)
- Offer is applicable in following cities - Delhi, Noida, Gurugram, Pune, Mumbai, Agra, Jaipur, Udaipur, Kolkata, Bhubaneshwar, Chandigarh, Bengaluru, Kochi, Chennai, Hyderabad, Vadodara and Ahmedabad
- Offer is subject to fleet availability
- Offer is applicable excluding GST, Parking and Toll Charges
- Offer is not applicable on Toyota Crysta category and Avis One Luxury Airport Transfers
- Offer is subject to change at any time
- Detailed terms and conditions as mentioned on Avis website at - <https://www.avis.co.in/terms-conditions> apply

Offer 8 - 20% off on all F&B spends at the Quorum for existing members

Validity - Till 31st March 2025

- Offer is applicable only to Quorum Members who are also Eligible Cardholders
- Offer is applicable if a Quorum Member is using the Times Black ICICI Bank Credit Card to pay for a Food & Beverage bill at The Quorum
- Offer is valid on Dine In, Delivery and Takeaway
- Offer is not valid on Private Events (i.e. any bookings of 11 & above)
- The offer cannot be combined with any other offer or discount program (Zomato Gold, EazyDiner, Dineout, etc.)
- The offer is applicable on the amount which is exclusive of taxes.
- Eligible Cardholder needs to call out the offer before the order is placed/bill is generated and inform the staff that he/she will be paying with a valid Times Black ICICI Bank Credit Card
- The offer can be availed multiple times during the offer period
- All disputes relating to billing, offer, services etc. shall be resolved at the outlet level only.
- The offer being made cannot be availed in conjunction with any other offer in force and is not valid on Happy Hours.

## Offer 9 - 6 Lifestyle Management Services in a year

Offer Validity - Till 30th September 2027

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 from 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; and

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

3.1. With the exception of Indian bank holidays and days on which the Company is closed, the Company's normal business hours are 9.00am to 9.00pm 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 in 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

4.1. The Company will provide the Services to the Member on condition that all requests are for lawful personal services, as determined in 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
- Personalized shopping, including limited-edition or ultra luxury items, antiques, home furnishings and more.

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

- 4.3. All services are subject to availability. In case any services are unavailable, the cardholder shall be informed of the unavailability.
- 4.4. 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 agreement duly signed by the Member.
- 4.5. Acting in 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.
- 4.6. 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.
- 4.7. 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.
- 4.8. 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.
- 4.9. Where tickets to an Event have been purchased pursuant to Clause 5.7 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 ticket price.
- 4.10. 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.
- 4.11. 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.

- 4.12. 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.
- 4.13. 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.
- 4.14. 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 to the Member (for example, when the Company has a trade account with a supplier or has sourced a 'sold out' item).
- 4.15. Where a Member request that the company represent the member to other third parties such as a PR, Consultants, Marketers for tasks and request made the company, the company will always confirm terms of engagement with the member
- 4.16. Where Members request for out of office meetings where travel is required the Member shall be billed the expense on actuals
- 4.17. The Company can only advice and recommend, all request are made by Members on the sole discretion of the Member. The Company shall not take responsibility of the outcome. The Company shall however endeavor 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, in 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 7.1, 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 8.1, 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 is 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 10.1 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 Member shall apply in the event such Claims arise out of the Company's gross negligence, willful misconduct, or material breach of the Company's material obligations under this Agreement.

6.8. Subject to clause 8.7, 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 8 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 8 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 (Rs1000) 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 Rs5Lac). 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 its 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 10 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 in 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, in 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 10 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 maximize 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 8 (Liability), 9

(Confidentiality), 10, 11 (Data Protection) and 12.

- 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 12.3, 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 on 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 on 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 email.

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 email, 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](mailto: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.