

Greetings from ICICI Bank Canada!

Established in December 2003, ICICI Bank Canada is a full-service direct bank with an asset base of about C\$6.7 billion as at December 31, 2018. We offer a wide range of financial solutions to cater to personal, commercial, corporate, investment, treasury and trade requirements. We are a member of the Canada Deposit Insurance Corporation. Our head office is located at the Don Valley Business Park in Toronto, Ontario. We currently have eight branches in Canada: six in the GTA, Ontario; one in Delta, British Columbia; and one in Calgary, Alberta.

We are a wholly-owned subsidiary of ICICI Bank Limited, which is headquartered in Mumbai, India. ICICI Bank Limited (NYSE:IBN) is a leading private sector bank in India. The Bank's consolidated total assets stood at US\$168.8 billion as at December 31, 2018.

Our products and services can help the ICCC and its members to achieve their financial goals with high quality customer service, at competitive prices. We look forward to serving your banking needs.

Products and Services*

Corporate and Commercial Banking Services

- Working Capital & Term Loans
- Small Business Loans & Franchise Financing
- High Yield GICs & Business Savings Accounts
- FX & Treasury Products
- Commercial Mortgages & Real Estate Financing
- Customised Trade Finance Solutions
(specialising in Indian subcontinent)

Personal Banking Services

- Chequing & Savings Accounts, GICs
- International Money Transfers
- Residential Mortgages
- Credit Cards
- Student GIC Program
- RESP, RSP & TFSA
- Safety Deposit Boxes (for account holders)

**Special offers for ICCC members, please refer to annexure.*

For further information about our products and services, please feel free to contact:

Corporate & Commercial Banking:
Name: Vipin Gupta
Phone: 416-797-8942
Email: vipin.gupta@icicibank.com

Personal Banking:
Name: Kishore Kumar
Phone: 416-873-8964
Email: kishore.thazhathe@icicibank.com

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ICICI Bank Canada | 150 Ferrand Drive, Suite 1200 Toronto, ON M3C 3E5 Canada | Website: icicibank.ca

Annexure

All members of the ICCC who open an account with ICICI Bank Canada will enjoy a host of benefits including-

- **NRI:** NRI Referral Services.
- **Money Transfers to India:** No fees. Plus, get an extra 40 paise on top of our posted exchange rates.
- **Credit Cards:** Waiver of annual fee for the first year on our Rubyx credit card and earn cash back rewards of 2% on selected category (e.g. gas & grocery, entertainment etc.)
- **Guaranteed Investment Certificates (GICs):** Earn an extra 0.10% in addition to our posted interest rate for both Registered and Non-Registered GICs (including Non-redeemable and RSP/Tax-Free GICs).
- **Mortgages:** Enjoy our preferential interest rates.
- **Safety Deposit Boxes:** No annual fee for the first year.

The offers contained herein cannot be combined with any other offer and are not transferrable. The offers may be withdrawn or changed without prior notice at any time. ICICI Bank Canada may, at its sole discretion disqualify, limit or revoke the offers if it suspects misuse, suspicious or fraudulent activity.

For safety deposit box, annual fee will be waived for small or medium size box and will be allocated subject to availability in the branch. Money Transfers, investments, mortgages, credit cards, and any associated services and cashback rewards are subject to terms and conditions which can be found at icicibank.ca/legal or at any ICICI Bank Canada branch. The ICICI Bank, Rubyx names and logos are trademark of ICICI Bank Limited and used under license.