

Upcoming changes in ICICI Bank Credit Card Feature & Charges

FEATURE/ CHARGES	EFFECTIVE FROM	DESCRIPTION	APPLICABLE FOR
Reward Points	January 15, 2026	You will continue to earn 6 ICICI Bank Reward Points for every ₹200 spent on retail transactions, excluding spends on Government Services, Fuel, Property Management, Rent, Tax Payments, Third Party Wallets	ICICI Bank Emerald Metal Credit Card
	February 01, 2026	You will continue to earn Reward Points on the transactions carried out via the Transportation Merchant Category (MCC: 4111, 4112, 4784 and 4131), up to spends of ₹20,000 per month	ICICI Bank Rubyx Credit Card, ICICI Bank Secured Rubyx Credit Card, ICICI Bank LeadtheNew Rubyx Credit Card, ICICI Bank Sapphiro Credit Card, ICICI Bank LeadtheNew Sapphiro Credit Card, ICICI Bank Emerald Credit Card, ICICI Bank Emerald Private Credit Card
	February 01, 2026	You will continue to earn Reward Points* on the transactions carried out through Merchant Category (MCC: 4111, 4112, 4784, 4131), up to spends of ₹10,000 per month. *Number of reward points earned will depend on the MCC	ICICI Bank Platinum Credit Card, ICICI Bank Platinum Chip Credit Card, ICICI Bank Instant Platinum Chip Credit Card, ICICI Instant Platinum Credit Card, ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, ICICI Bank HPCL Coral Contactless Credit Card, ICICI Bank HPCL Super Saver Credit Card, ICICI Bank Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank Lead the New Coral Credit Card, ICICI Bank Coral Pilot Contactless Credit Card, ICICI Bank Manchester United Platinum Contactless Credit Card, ICICI Bank Manchester United Signature

			Contactless Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Secured Expressions Credit Card, ICICI Bank Parakram Credit Card, ICICI Bank Parakram Select Credit Card
	February 1, 2026	You will continue to earn Reward Points for insurance spends of up to ₹40,000 at the current earn rate (MCC: 5960, 6300, 6381, 6399)	ICICI Bank HPCL Super Saver Credit Card
BookMyShow Benefit	February 1, 2026	Your complimentary movie benefit via BookMyShow will be discontinued	ICICI Bank Instant Platinum Chip Credit Card, ICICI Bank Instant Platinum Credit Card
	January 15, 2026	Continue to enjoy your favourite movies and events with BookMyShow offers on your Credit Card by spending ₹25,000 or more in the preceding quarter. For example: To enjoy the offer in April 2026, May 2026 and June 2026, spend ₹25,000 between Dec 26, 2025 and Mar 25, 2026. This cycle will repeat every quarter	ICICI Bank HPCL Platinum Chip Credit Card, ICICI Bank HPCL Coral Platinum Credit Card, ICICI Bank HPCL Coral Contactless Credit Card, ICICI Bank HPCL Super Saver Credit Card, ICICI Bank Coral Credit Card, ICICI Bank NRI Coral Credit Card, ICICI Bank Secured Coral Credit Card, ICICI Bank Lead the New Coral Credit Card, ICICI Bank Coral Pilot Contactless Credit Card, ICICI Bank Rubyx Credit Card, ICICI Bank Secured Rubyx Credit Card, ICICI Bank Lead the New Rubyx Credit Card, ICICI Bank Sapphire Credit Card, ICICI Bank Lead the New Sapphire Credit Card, ICICI Bank Emerald Credit Card, ICICI Bank Emerald Private Credit Card, ICICI Bank Adani One Platinum Credit Card, ICICI Bank Adani One Signature Credit Card, MMT ICICI Bank Signature Credit Card, ICICI Bank MakeMyTrip Platinum Credit Card, ICICI Bank MakeMyTrip Travel Credit Card, ICICI Bank Manchester United Platinum

			Contactless Credit Card, ICICI Bank Manchester United Signature Contactless Credit Card, Chennai Super Kings ICICI Bank Credit Card, ICICI Bank Expressions Credit Card, ICICI Bank Secured Expressions Credit Card
Fee on Add-on Card	January 15, 2026	For all new Plus (Add-on) Card issued on or after Jan 15, 2026, a one-time fee of ₹3,500 will be applicable	ICICI Bank Emerald Metal Credit Card
Revision of Dynamic Currency Conversion Fee	January 15, 2026	1.49%	Times Black ICICI Bank Credit Card
		2.00%	ICICI Bank Emerald Metal Credit Card, ICICI Bank Emerald Credit Card, ICICI Bank Emerald Private Credit Card
		0.99%	MakeMyTrip ICICI Bank Travel Credit Card
		1.99%	Amazon Pay ICICI Bank Credit Card
		3.50%	All other credit cards including MakeMyTrip ICICI Bank Signature Credit Card and MakeMyTrip ICICI Bank Platinum Credit Card

Update on Transaction Fee effective January 15, 2026 for all Retail Credit Cards:

- 2% fee will be levied on transactions carried out on platforms such as (but not limited to) Dream11, Rummy Culture, Junglee Games and MPL. The fee will apply to transactions carried out through Merchant Category Code (MCC) 5816 or any other MCC introduced in the future for similar types of transactions.
- 1% fee will apply on transaction amounts of ₹5,000 or more when loading funds onto third-party wallets such as (but not limited to) Amazon Pay, Paytm, MobiKwik, Freecharge and OlaMoney. The fee will apply to transactions carried out through Merchant Category Code (MCC) 6540 or any other MCC introduced in the future for similar types of transactions.
- A fee of 1% of the transaction amount will be charged for transactions carried out through Transportation Merchant Category Code (MCC: 4111, 4112, 4784, 4131) exceeding ₹50,000.

Revision of fees on cash payment at Branches, effective January 15, 2026 for all Retail Credit Cards:

Cash payment at Branches for clearing the Credit Card dues will be revised from ₹100 per payment transaction to ₹150 per payment transaction.

New UPI ID for Credit Card Payments for all Retail Credit Cards:

The current UPI ID has been replaced. Your new UPI ID will be in the following format:

ccpay.<10-digit mobile number><last 4 digits of card>@icici

For example, if your mobile number is <9999999999> and the last four digits of your card are <1234>, your new UPI ID will be: ccpay.99999999991234@icici

EMI Foreclosure Charges for all Retail Credit Cards:

Discontinuation/Cancellation of ongoing EMIs after opting for them at the time of purchase will now attract applicable foreclosure charges. For detailed Terms & Conditions, visit <https://www.icicibank.com/personal-banking/cards/credit-card/low-interest-emi-products/instant-emi/terms-and-condition>

Credit Card Usage Guidelines for all Retail Credit Cards:

Please note that your Credit Card is issued solely for personal expenses. Usage of Credit Card for commercial or resale purposes is prohibited. The card should not be used for speculative, anti-social, money laundering or working capital purposes. Ensure that your transactions are lawful and bona fide. For further details, please refer to Section- II (e) of [Most Important Terms & Conditions](#).