

## KEY FACT STATEMENT AND MOST IMPORTANT INFORMATION

I/ We refer to final application form No. .... dated..... submitted by me/ us to ICICI Bank Limited. I/ We have been provided the following information & have accordingly filled up the aforesaid.

Loan Details	Rates and Charges
Loan Amount : ₹ .....	Fixed ROI p.a (Monthly Reducing Balance):..... %
Tenure : ..... Months	* Processing Fees(Non Refundable).....% Amount ₹.....
Number of EMIs: .....	*Penalty for Delayed Repayment : 24% p.a.
**EMI Amount: ₹ .....	*Cheque Bounce Charges : ₹ 400
Salary Receipt Date:..... Day of each Month	*Repayment Mode Swap Charges: ₹ 500
EMI Start Date <u>DD / MM / YYYY</u>	* Loan Cancellation Charges : ₹ 3000
EMI Due Date.....Day of each Month	*Cheque Pick-up Charges: ₹ 150
No. of Advance Installments.....	*Charges for EMI paid in cash: ₹100
Pre EMI Amount : ₹ .....	* Prepayment Charges: 5% of Principal Outstanding
Pre EMI Cheque Number : .....	# If others, pls specify.....
Date on which Annual Outstanding Balance Statement will be issued: On Request	# The prepayment charges offer as specified shall only be applicable for closure of loan with own funds. In case of top-up loan or balance transfer, charges of 5% of Principal Outstanding shall be applicable
<b>Repayment Mode</b>	<input type="checkbox"/> Direct Debit Mandate
	<input type="checkbox"/> ECS/ NACH <sup>^</sup>
	<input type="checkbox"/> PDC (1 PDC for each month)
Name of Bank : .....	
Count of PDCs:..... <u>As per tenure</u> .....Cheque No. From.....To.....	
<b>1. *Plus Applicable Taxes and other Statutory Levies if any.</b> <b>2. The security mandate collected would be sent to your bank for registration. Please note that the security mandate shall be banked only in case of default in your loan repayment.</b> <b>3. ^ In case of ECS/NACH, one additional cheque required towards payment of first EMI.</b> <b>4. All cheques issued should be in favour of ICICI Bank Ltd. for Loan A/c of &lt;full name of first applicant&gt;.</b> <b>5. Instances wherein Disbursement is delayed the EMI amount may change accordingly as the EMI amount varies basis the gap between disbursement date and the first EMI date.</b> <b>6. Part Prepayment facility is not available in Personal Loan.</b> <b>7. Prepayment of the loan is possible any time during loan tenure after payment of 12 or more EMIs.</b>	

### I/We acknowledge that:

- I/We have applied for an insurance policy along with this facility [Tick if applicable]
- I/We have not made any payment in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application form
- I/ We have submitted cheques as per the details mentioned above
- The sanction under the Facility, if and when sanctioned, shall be governed by the terms and conditions applicable there to and it shall be my/our responsibility to obtain the copy and read the same
- ICICI Bank follows defined installment dates. Accounting reconciliation would be suitably depicted at the time of payment of last EMI and surplus amount, if any, would be refunded to the applicant
- I confirm to have read and understood the schedule of charges, and agree to be levied the applicable fees and charges for the credit card chosen by me
- I have not paid any cash or cheque for the credit card annual fee at the time of application
- In credit cards, cash withdrawals, interest will be charged from the day of the transaction and no free credit period will be provided.

### Please read carefully before signing

I hereby confirm that I have received a copy of duly filled Key Fact Statement & Most Important Information as above.

Name of Applicant(s) .....

Signature




Date DD / MM / YYYY

DSE/ DSA Name:..... Location:.....

Signature:..... Phone No..... Stamp.....



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Signature

Date DD / MM / YYYY

DSE/ DSA Name:..... Location:.....  
 Signature:..... Phone No..... Stamp.....



# 9 tips to remember before taking a Personal Loan.

- 1 Read the Terms and Conditions carefully before applying for any kind of loan.
- 2 Do not sign on any blank loan document / form. Always fill the loan application for yourself.
- 3 Do not handover your personal documents like PAN Card, passport, ration card, bank account statement, etc to strangers. Always ask for proper identification.
- 4 Do not sign on blank post dated cheques (PDCs) for equated monthly installments (EMI). Always issue crossed cheques.
- 5 Register for ECS or Standing Instructions in your bank account. It is a convenient and safe option for repayment of your loan.
- 6 Keep sufficient balance in your account before the EMI due date, to avoid cheque bounce charges or late payment fees.
- 7 Check the rate of interest at which your loan is sanctioned
- 8 Pay your EMIs regularly to avoid negative repayment record.
- 9 Do not send any payment via cash/cheque.