

Appropriateness Assessment for Mortgage

Dear Customer,

Thank you for considering ICICI Bank Canada for your mortgage needs. To better understand your needs, please fill in the following assessment* questionnaire:

Name: _____

1. I want to purchase a property or refinance/transfer a mortgage : Yes No
2. In the case of a purchase, I want to pay less than 20% down payment : Yes No
3. I prefer to have a fixed mortgage payment : Yes No
4. I have no intention to sell the property in the next _____ years

As per the above assessment, the Bank considers it appropriate to recommend the below mortgage product:

- Insured Mortgage Conventional Mortgage
- Fixed Rate Variable Rate
- 1-Year 2-Years 3-Years 4-Years 5-Years

We are running below promotional offers# for availing mortgage rate discount. Please answer below questions to understand which promotional offer suits you better:

1. **iPrime Mortgage Programme:** The iPrime Mortgage Programme comprises of tailored banking solutions that provide you access to preferred mortgage rates. It includes mortgage with pre-authorized mortgage payments set up from an eligible bank account¹, plus one other eligible banking product by ICICI Bank Canada.

Eligible banking products with ICICI Bank Canada

- Personal bank account with payroll or pension as a direct deposit
- GICs or Term Deposit of C\$5,000 or above
- Money2India App - Transfer of C\$1,000 or above (Use Referral code MOR30)
- Line of Credit against Deposit

Would you like to avail this offer? Yes No

2. **iGlobal Mortgage Programme:** The iGlobal Mortgage Programme consists of tailored banking solutions that give you exclusive access to privileged mortgage rates. The programme includes mortgage with pre-authorized mortgage payments set-up from an eligible bank account¹ with ICICI Bank Canada, plus one other eligible banking product by ICICI Group².

Eligible banking products with ICICI Group²

- Personal bank account with balance over C\$7,500 or equivalent in other countries
- Fixed Deposit of C\$10,000 or equivalent in other countries
- Investment Account with C\$10,000 or equivalent in other countries
- Home Loan in other countries

Would you like to avail this offer? Yes No

If you do not have any of the above relationship and wish to be assisted, please mention the name of the product:

Terms & Conditions:

*ICICI Bank Canada will provide the potential borrower a recommendation based on the above assessment; however, the potential borrower may choose a product at his or her own discretion

Rate quoted is based on the information provided by the client and may change based on the profile of the customer. The final offered rate is at the discretion of the bank

These offers are eligible for customers having good credit history and no previous bankruptcy/consumer proposal/mortgage arrears in the past

Customers with Beacon <700, GDS/TDS >42%/47%, or bankruptcy/consumer proposal/mortgage arrears in the past will incur a 1% setup fee

¹Eligible bank accounts include HiVALUE® Savings Account, Premium Savings Account, HiVALUE® Chequing Account and Basic Chequing Account.

²ICICI Group includes ICICI Bank Limited with its overseas branches and subsidiaries, ICICI Securities Limited and ICICI Home Finance Company Limited

Additional Terms & Conditions

- Interest Rates are subject to meeting ICICI Bank Canada's credit granting criteria. Interest rates, terms and products are subject to change at any time without notice.
- Mortgages are subject to meeting the lending criteria of ICICI Bank Canada. Other conditions and restrictions may apply.
- Insured rate is only available to customers with less than 20% down payment, purchasing a residential property valued at under CAD 1,000,000, who are eligible for the mortgage default insurance and purchase the same and also meet other conditions.
- Variable rate and scheduled payment will vary automatically if and when the ICICI Bank Canada Prime Rate varies.
- To know more about the ICICI Bank Canada Chequing and Savings Accounts, visit <https://www.icicibank.ca/en/personal/accounts>
- To know more about NRE/NRO accounts, visit <https://www.icicibank.ca/en/promo/two-homes-one-bank/index#>
- To know more about the ICICI Bank iDirect Account, visit <https://www.icicidirect.com/nri-openaccount/home>
- [To know more about ICICI Bank Home Loans, visit https://loans.icicibank.com/loans/home-loan/#/home-loan-application](https://loans.icicibank.com/loans/home-loan/#/home-loan-application)
- [To know more about ICICI Bank Deposit Accounts in CAD Currencies, visit https://www.icicibank.com/nri-banking/bankaccounts/fcncr-fixed-accounts](https://www.icicibank.com/nri-banking/bankaccounts/fcncr-fixed-accounts)

- To know more about ICICI Bank Group companies in other geographies that offer account opening services:
 - ICICI Bank UK
 - [High Interest Savings Account | High Interest Savings | HiSave | ICICI Bank UK](#)
 - [Current Account: Open HomeVantage Current Account Online - ICICI Bank UK](#)
 - [Fixed Rate Savings Account | Fixed Rate Account | HiSAVE Fixed Rate Account - ICICI Bank UK](#)
 - [Notice Savings Account \(icicibank.co.uk\)](#)
 - ICICI Bank Singapore (Only through Branches in Singapore)
 - [Savings Account | Savings Account Singapore | Open Savings Account - ICICI Bank Singapore](#)
 - [Current Account | Current Bank Account | Open Current Account - ICICI Bank Singapore](#)
 - ICICI Bank Germany
 - [Blocked Account: Open German Blocked Account for International Students \(icicibank.de\)](#)
 - ICICI Bank Hong Kong
 - [ICICI Bank Hong Kong Branch | Personal | Commercial | Corporate | Institutional | Money Transfer](#)
 - ICICI Bank Bahrain
 - [ICICI Bank Bahrain :: Personal Banking :: Savings Account :: Apply Now](#)
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