

Customer Awareness: Managing Unsolicited Commercial Communications (UCC)

At ICICI HFC, your preferences and consent are at the heart of our communications. We connect with you through calls, emails, SMS, WhatsApp, or other digital and social media platforms to provide updates about ICICI HFC loans, services, and related offers. All our communications are initiated only after obtaining your consent, ensuring they are relevant and valuable to you.

Your consent overrides any National Do Not Call (NDNC) registration for communication related to ICICI HFC loans and services.

Managing and Reporting Unsolicited Communications

To ensure your communication preferences are respected, you may wish to take additional proactive measures:

1. Steps for addressing Unsolicited Commercial Communication (UCC):

- You can manage or block unwanted commercial communications by using Telecom Service Provider's app/website, the TRAI DND app, or by calling/SMSing '1909'. This allows you to block all or selectively manage categories of commercial communication.

2. Procedure of making a Complaint:

- If you receive unsolicited commercial communication after expiry of seven days from the date of registration in National Do Not Call/ Do Not Disturb (NDNC/DND), you may make a complaint to your service provider through voice call or SMS to toll free short code 1909 or through DND App within 3 days of receipt of such UCC. For registering the complaint through SMS, you should forward the SMS to 1909 in the following format: The UCC, XXXXXXXXXX, dd/mm/yy where XXXXXXXXXX is the telephone number or header of the UCC.

3. Ensure Prompt Reporting for Effective Action:

- Complaints made within 3 days of receiving unsolicited communication are prioritized for investigation by telecom service providers, which may lead to immediate action against the sender. Complaints made after 3 days shall be tagged as a report instead of a complaint, which shall remain valuable for proactive monitoring and preventive measures.

4. In case of Suspected Spam or Fraud:

- Report any suspicious calls, SMS, or WhatsApp messages received within the last 30 days to the Department of Telecommunications (DoT) through 'Chakshu' platform at <https://sancharsaathi.gov.in/sfc/>.

5. If you are a victim of Financial Fraud or Cybercrime:

- If you have already lost money due to financial fraud or are a victim of cybercrime, you can report it at the Cybercrime Helpline 1930 or through the government portal at <https://www.cybercrime.gov.in>.

6. Customize your Preferences:

- You can block all commercial communications (calls and SMSs both) or can selectively block UCCs from specified seven categories
 - 1) Banking/ insurance/ financial products/ credit cards
 - 2) Real Estate
 - 3) Education
 - 4) Health
 - 5) Consumer goods and automobiles
 - 6) Communication/ Broadcasting / Entertainment/IT
 - 7) Tourism and leisure] by registering his/her preference in National Customer Preference Register (NCPR) also known as DND Registry.

Your Preferences, Our Priority

At ICICI HFC, we prioritise your preferences and convenience in all our communications. By keeping your preferences updated and leveraging available tools, you can enjoy a secure and seamless communication experience tailored to your needs.