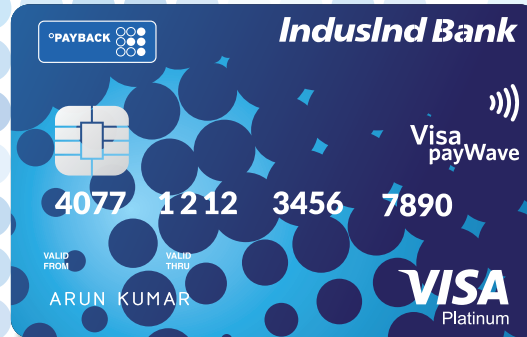


IndusInd Bank



INDUSIND BANK PAYBACK CREDIT CARD Benefit Guide





A Card that rewards you each time you pay
PAY. GET REWARDED. ENJOY.

Your IndusInd Bank PAYBACK Credit Card is specially designed to bring you the best of rewards from both IndusInd Bank and PAYBACK*. So, when you whip out your card to make a payment, you will earn whopping PAYBACK Points that you can redeem against a gamut of offers! We are happy to introduce you to a card that truly understands your lifestyle and lets you sample cool rewards and cooler privileges wherever you go.

So, what are you waiting for?

Get ready to PAY. GET REWARDED. ENJOY.

*Members will earn PAYBACK Points at participating PAYBACK Partner brands by quoting the Linked Mobile Number at the time of check-out. Members will also earn PAYBACK Points by using their IndusInd Bank PAYBACK Credit Card. The PAYBACK Points earned on your IndusInd Bank PAYBACK Credit Card will be credited to your PAYBACK account.





Rewards

A rewarding lifestyle begins with a Credit Card that is made to match your every need. With the IndusInd Bank PAYBACK Credit Card, you can enjoy exciting rewards on dining, shopping, entertainment, traveling and more!

- Enjoy Welcome Benefit of 1000 PAYBACK Points on payment of joining fees.
- Earn 500 Bonus PAYBACK Points every month on spending ₹20,000 or more, on your IndusInd Bank PAYBACK Credit Card.
- Get 4,000 PAYBACK Points every anniversary year, subject to meeting spends criteria of ₹2,00,000.

Please note: Only retail purchases using the Primary and Add-on Card(s) will be considered for crediting Bonus PAYBACK Points. Retail purchase will exclude all ATM Cash withdrawals, Loans, EMI conversion, Balance Transfer and other charges.





Privileges

Shopping Spree

Shop till your bags and carts overflow as now you can take home more than just your favourite goodies! Earn 5 PAYBACK Points on every ₹100 spent on your shopping sprees.

Dining Delights

Dig into all that your heart desires and more with your IndusInd Bank PAYBACK Credit Card! Simply relish 5 PAYBACK Points on every ₹100 spent on dining delights!

Movies & More

Catch the latest blockbuster with your loved ones and enjoy more than just entertainment. Use your IndusInd Bank PAYBACK Credit Card and take home 20 PAYBACK Points on every ₹100 spent on movies & more.

Miscellaneous PAYBACK Points Galore

Have a fabulous time using your Credit Card on all the things that you deserve, from paying for utilities to payment of insurance premium and other miscellaneous items (except fuel). Enjoy 2 PAYBACK Points on every ₹100 spent on utilities and other items! Also enjoy Surcharge Waiver on fuel at petrol pumps across India.





Redemption

Explore the world of Rewards every time you shop using your IndusInd Bank PAYBACK Credit Card. Redeem your PAYBACK Points with exciting options from PAYBACK.

Redeem your PAYBACK Points for a wide range of products from over 1000+ Brands available on the website. Visit rewards.payback.in and choose your choice of product from the PAYBACK Rewards e-Catalogue. You can also call PAYBACK to redeem your PAYBACK Points but don't forget to quote the item code of the product you have selected.

Redeem your PAYBACK Points to shop at in-store or online PAYBACK Partner brands. Simply quote your PAYBACK card/Linked mobile number at checkout.

Redeem your PAYBACK Points to purchase Vouchers from 100+ Brands with VoucherWorld. Choose from categories like Food, Apparel, Electronics, Beverages & more!

Note: For redemption value of PAYBACK Points, please contact PAYBACK Customer Care





PAYBACK PLUS Membership

With IndusInd Bank PAYBACK Credit Card get complimentary PAYBACK PLUS membership for a year with monthly benefits of up to ₹20,000*.

Transact at any of the Payback partner brands. For list of Partner brands visit www.payback.in

Enjoy membership benefits such as:

- a. 3,000 Bonus Points - Make 2 or more transactions and earn 250 Bonus Points every month, worth up to ₹750 per annum.
- b. Monthly Bonanza - Make 4 or more transactions in a month and stand a chance to earn 50,000 Points worth up to ₹12,500
- c. Extra value up to ₹6,500 on shopping and vouchers from leading brands like EazyDiner, 1mg, Gaana.com and more
- d. 10% Points Back on Redemption at PAYBACK Rewards Catalogue

*PAYBACK PLUS Terms & Conditions apply. Please visit <https://www.payback.in/payback-plus> for more details.





Assistance

Your personal preferences will take precedence with Assistance. From reservations to Concierge services, simply command away and get it done.

24-Hour Concierge Service

From making reservations in London to tracking down that unique gift for someone special, a team of global experts will make sure that your needs are well taken care of.

Pre-trip Assistance

No more pre-trip worries. The Concierge will provide you with all the information about your travel destination, like the weather, important landmarks, modes of transport etc.

Reservation

The Concierge shall make all the arrangements in the finest hotels across the world to ensure you have a pleasurable and comfortable stay.

Flight Booking

The Concierge will make all the necessary flight arrangements to help you get to your desired destination.

Personnel Sports and Entertainment Booking

Whether it's the FIFA finals or strawberry and cream at the Wimbledon, the Concierge will make sure you don't miss out on your favourite event.

Personnel Exclusive Booking

The Concierge shall assist you with information on special events like workshops and talks by eminent personalities.

Personnel Flowers and Gifts

Now, you can have a gift delivered to anyone, anywhere in the world. So, whatever it is, the Concierge ensures your loved ones have it delivered to them.

For further details, please call the Concierge Desk at 1860 267 7777
Conditions Apply. For further details, refer to the Terms & Conditions section of this booklet.





Privileges

Fuel Surcharge Waiver

Enjoy 1% fuel surcharge waiver* across all fuel stations in India. This waiver is applicable for all fuel transactions between ₹400 to ₹4,000 only.

*GST on fuel surcharge as per standard rate shall be applicable and borne by the Cardholder.

Conditions Apply. For further details, please refer to the Terms & Conditions section of this booklet.

Assurance

Total Protect

Are you afraid of your card falling into the wrong hands?

Relax! Fraudulent use of your card is not a threat anymore. 'Total Protect' is a first-of-its-kind program that covers you for an amount equal to the credit limit on your card and is available on Add-on cards as well.

So, you have no reason to worry about fraudulent transactions on your card.

Total Protect covers:

- Unauthorised transactions in case of loss/theft of card:

We provide an insurance cover up to 48 hours prior to you reporting the loss of your card to IndusInd Bank.

- Counterfeit fraud:

In case of card details being stolen and used unscrupulously with counterfeit plastic, we offer protection against such incidents as well.

Air Accident Cover

With the IndusInd Bank PAYBACK Credit Card, you also get a complimentary personal air accident insurance cover of up to ₹25 Lacs. With IndusInd Bank around to lend you a helping hand, you have very little to worry about!





Auto Assist

When on the road, there could be thousand things that could interrupt your journey. But not when you have IndusInd Bank assistance. Be it an unwanted flat tyre, an unforeseen vehicle breakdown or any other emergency, it can now be tackled with our Auto Assist.

You can now Call for help 24 hours, all 365 days.

- Roadside Repair - Be it mechanical or electrical, your vehicle's breakdown can now be fixed
- Emergency Fuel Supply - Get fuel at your stranded location
- Flat Tyre Services - In case of a flat tyre, the Auto Assist Service shall arrange for a mechanic to come and repair the flat tyre
- Keys Locked Inside - No more getting locked out and stranded all alone, on a lonely road. IndusInd Bank Auto Assist provides you with immediate help
- Battery Service - Replace your battery anywhere, anytime!
- Emergency Towing Assistance - Arrange for your car to be towed to your preferred workshop
- Accident Management and Medical Assistance

Be safe and worry-free, wherever you go.

For further details, please call the Concierge Desk at 1860 267 7777.

Auto Assist services are available in Mumbai, Delhi, Bangalore, Pune, Chennai and Kolkata.

For further details, please refer to www.indusind.com

Frequently Asked Questions

1. What is PAYBACK?

PAYBACK is a multi-brand loyalty program that lets you earn and redeem points on every shopping. With a wide range of in-store and online partners, you can earn points on groceries, fuel, entertainment, travel, apparel and more. Members can stack up points and redeem these points for free shopping.

Members earn PAYBACK Points by swiping the PAYBACK Card or by quoting the Linked Mobile Number at the time of check-out at Participating Partners.

Points earned can be redeemed for a host of reward options from the PAYBACK Infinity Rewards e-Catalogue or for free shopping across multiple in-store and online partner brands.

2. What are the benefits of PAYBACK?

Members earn and redeem PAYBACK Points at over 50+ in-store and offline partner brands. Points can be earned by booking movie tickets, fueling up vehicle, for shopping at a variety of online shopping websites, buying groceries, publishing reviews, shopping for apparel and a lot more. Earned points can further be redeemed for rewards at the PAYBACK Rewards e-Catalogue or VoucherWorld platform or for refueling the vehicle, booking travel and a lot more. For more details, visit www.payback.in

PAYBACK Points earned by a member at partner brands gets accumulated under the same PAYBACK membership account thus ensuring the member accumulates points at a faster pace.

3. Why do I take the IndusInd Bank PAYBACK Credit Card when I already have a PAYBACK Card that is free for life?

Privileges are abundant when it comes to an IndusInd Bank PAYBACK Credit Card. It is exclusive and comes loaded with benefits that no other Card offers.

It comes to you with a plethora of Card features ranging from fuel

surcharge waiver to offers galore on dining, shopping, etc.

You also get to enjoy Welcome Benefit of 1000 PAYBACK Points on payment of joining fee.

You also get Bonus Points on achievement of threshold spends monthly and annually.

You get India's first Auto Assist service and International Concierge Service that provides you with travel assistance and Concierge assistance, 24-hours a day. With the IndusInd Bank PAYBACK Credit Card, in addition to 5 Add-on cards, you also get an additional card for business expenses which shall show your expenses for business separate from personal expenses that shall help you for tax and audit purposes. As an esteemed IndusInd Bank Credit Cardholder, you also get a Year End Summary of Accounts giving you a snapshot of your spends by month, merchant category, spends on your Add-on Cards, etc. With the IndusInd Bank PAYBACK Credit Card, you get 'Total Protect' which is the first-of-its-kind security program that covers you for unauthorised transactions in case of loss/ theft of your card and counterfeit fraud for a sum up to the credit limit assigned to your Credit Card. You also get Personal Air Accident insurance of ₹25 Lacs with your IndusInd Bank PAYBACK Credit Card.

4. How do I earn PAYBACK points?

Get rewarded for all your spends on your IndusInd PAYBACK Credit Card. These Points will be automatically transferred to your PAYBACK membership account.

You can also multiply your PAYBACK Points by earning points from different partner brands by quoting your linked mobile number. For example, if you book your movie tickets through BookMyShow and pay using your IndusInd Bank PAYBACK Credit Card, you are eligible to earn points from both the partners on the same transaction.

5. How do I login to my new PAYBACK account?

Visit www.payback.in and enter your 16 digit PAYBACK Number or

Linked Mobile Number to activate your account online. To view your point balance or update your profile or to redeem PAYBACK Points, you need to enter your 4-digit PIN.

PIN is a 4 digit numeric value providing access to your PAYBACK Account. In case you do not have a PIN, click the 'Forgot PIN' link and you will be sent a PIN on your Linked Mobile Number and registered E-mail ID.

6. How can I redeem my PAYBACK Points?

Every day, thousands of members experience the thrill of free shopping when they redeem their PAYBACK Points. It works seamlessly for movie tickets on BookMyShow.com, for grocery from Big Bazaar, for a shopping voucher from VoucherWorld or for any product of their choice from the PAYBACK Rewards Catalogue and more.

Redeem your points and order from the website (Visit rewards.payback.in and choose the product from the PAYBACK Rewards e-Catalogue) or you can call our Contact Centre but don't forget to quote the item code of the product you wish to redeem.

Alternatively, you can also redeem your PAYBACK Points to shop at our partner brands in-store or online.

7. How can I keep a track of my PAYBACK Points?

You can manage your PAYBACK Points by registering on the website (www.payback.in) or by calling the PAYBACK Contact Centre or by sending SMS PBBAL < space >< last four digits of your PAYBACK Card Number > to 9212146468 from your Registered Mobile Number (National SMS charges apply)

8. I am an InterMiles member. Can I convert my PAYBACK Points to InterMiles?

Yes, you can. Please call PAYBACK Contact Centre to place the redemption order request or visit rewards.payback.in to convert the points online.

9. How can I change my existing PAYBACK PIN?

If you would like to change your existing PIN -

- a. Login to your PAYBACK Account.
- b. Go to My Account page.
- c. Click on Change PIN
- d. Alternatively, call the PAYBACK Contact Center to update the PIN.

If you have forgotten your PIN, you can call PAYBACK Contact Centre and request for a PIN reset.

Customers can also log into the PAYBACK website and click on 'FORGOT PIN' link.

10. When will my PAYBACK Points expire?

PAYBACK Points will expire in 3 years from the date of issuance.

Concierge Services

What are the advantages of the Concierge Services?

The Concierge Service provides you with 24 hours of assistance, all year through. IndusInd Bank uses the Concierge Service Provider for providing Concierge Services to IndusInd Bank PAYBACK Cardholders.

For the IndusInd Bank Concierge Assistance Service, you need to call a local number. The service can be thought of as your personal assistant, a friend, who you can call for any request either for organising birthday parties, finding a rare gift for that someone special or even for any emergency.

For example, if you need information about a country, Visa procedures, or you want hotel bookings, restaurant reservations, ticket for the Wimbledon or you want to send a special gift to your son in any part of the world, you can call the IndusInd Bank Concierge Service.

The Concierge shall be at your service 24 hours a day.

What number do I call for the Concierge Service?

You can call the Concierge Services on 1860 267 7777.

What are the various services that I can avail from the Concierge?

You can avail of the following services from the Concierge desk:

Pre-trip Assistance: With this service, you can get information about any destination in India or abroad, information like the weather, important landmarks, modes of transport, etc. You can plan your trip easily with this information.

Hotel Bookings: If you need to make a booking at any hotel across the world, you can call the Concierge desk and the Concierge desk shall take care of the bookings.

Flight Bookings: Your flight bookings whether in India or abroad can be handled by the Concierge desk. All you will need to do is call the Concierge and the Concierge will book the tickets and deliver them to you at your doorstep.

For IndusInd Bank International Travel offers, call the Concierge desk and the tickets will be charged on your card and delivered to you at your doorstep.

Car Rental & Limousine Service: If you want to rent a car while travelling in India or abroad, all you need to do is call the Concierge and the transport shall be arranged for you.

Restaurant Reservations: If you want to arrange a reservation at your favourite restaurant, just call the Concierge desk and they will arrange them for you.

Sports and Entertainment Bookings: If you want tickets for the finals of FIFA World Cup or cricket at the Wankhede Stadium, you can call the Concierge desk. They will try and arrange for the tickets and deliver them to your doorstep.

Event Bookings: You can call the Concierge desk for arranging for tickets to any special talks or events across the world.

Flower and Gift delivery: With the Concierge, you can arrange to send flowers or any special gift to anyone across the world. You can ask the Concierge for the rarest of things and they will be arranged and delivered to any place that you wish.

Will I be charged extra for using the Concierge?

You will not be charged for using the Concierge service. You will only be charged for the actual cost of the services, e.g. cost of the ticket if you book tickets and any delivery charges that are applicable.

Can I get whatever gift that I want to be delivered?

You can ask for the rarest of gift for your loved one through the Concierge. The Concierge will search for the gift that you have asked for across the world. However, they cannot guarantee that it would be available. The service is on a best effort basis and they would try their best to ensure that what you ask for is fulfilled.

How does the Concierge charge me for what I have asked for?

The cost of the service shall be charged to your IndusInd Bank PAYBACK Credit Card. All you need to do is fax an authorisation form to the Concierge desk to charge your Card for the requisite amount. In most cases, the Service Provider will charge your Card based on the authorisation form. However in some cases where the Service Provider is not available, your card shall be charged by our Concierge partner.

Auto Assist

What services do I get in the Auto Assist service?

Auto Assist provides you with the following services:

Roadside Repair Service: In the event that your vehicle breaks down on the road due to any Mechanical/ Electrical fault, Auto Assist

will help in arranging for the mechanic to repair your vehicle at the vehicle's breakdown location.

Emergency Fuel Supply: If your vehicle gets stranded on the road due to lack of fuel, the Auto Assist shall arrange to deliver the fuel (up to 5 litres) to the location where your vehicle is stranded.

Flat Tyre Services: In case of a flat tyre, the Auto Assist Service shall arrange for a mechanic to come and repair the flat tyre.

Keys Locked Inside: In the case of car keys getting locked inside the car or keys getting misplaced, Auto Assist can even arrange for a locksmith to come and either prepare a new car key or open your car for you at the time of need.

Battery Service: In case the battery is dead and not functioning, the Auto Assist shall arrange for a service provider to come for battery repair at the vehicle's breakdown location.

Emergency Towing Assistance: In case of a breakdown where the car needs to be towed, the Auto Assist service shall arrange for a towing service for taking your car to the appropriate repair shop.

Accident Management & Medical Assistance:

In the unfortunate event of an accident or emergency, the Auto Assist will assist you by coordinating necessary activities including: emergency message transmission, arranging for emergency medical assistance, towing of vehicles.

Do I need to pay when I use the Auto Assist?

You do not need to pay for arrangement of the mechanic, however all expenses including labour charges or any repair charges need to be paid to the mechanic.

How long does it normally take for the mechanic to come to me in the time of emergency?

The Auto Assist service is on a best efforts basis, and the time would depend on the location of the vehicle. However, normally it would

take about 30 to 45 minutes to reach you within city limits and about one to one and half hour to reach you if you are outside city limits for the mechanic to reach you in case of emergency.

What number do I call if I want to use the Auto Assist service?

You need to call the Concierge on 1860 267 7777 for Auto Assist.

What all cities is the Auto Assist service available?

The Auto Assist service is available in Delhi, Mumbai, Kolkata, Chennai, Pune and Bangalore.

Additional Card for Business Expenses

You said that I get an Additional Card for business expenses.

What do you mean?

IndusInd Bank offers you an Additional Card that shall be in your own name to be used for business expenses.

How can I apply for this Card?

You can apply for this card at the time of application or once you receive your IndusInd Bank PAYBACK Credit Card, you can apply for the additional card by calling our 24-Hour Phone Banking number at 1860 267 7777.

Is this Card free?

Yes, the Card comes complimentary for you.

Do I get a separate statement for this Card?

No, you do not get a separate statement for this Card. However, your statement will show the expenses on this Card in a separate section. This can help you to submit your statement for business expense management without having to segregate these transactions manually. As you receive the same statement, you can make one

payment for all your expenses.

How will I differentiate this Card from my Primary Card?

Your additional card will contain an embossing - 'Business'. Hence you will know which Card to use.

Year-End Summary of Accounts

There is something you have mentioned about "Year-end summary of accounts". What do you mean?

At the end of the financial year, your expenses for the financial year will be sent to you.

IndusInd Bank will send you an analysis of all your expenses by

- Month
- Merchant Category
- Your Business & Personal Cards
- Your Add-on Cards

This analysis can help you in your taxation and budgeting for the next year.

Will I automatically get this summary?

You will automatically receive this summary in the month of June every year on your registered E-mail address with us.

Fuel Surcharge

Is this waiver applicable on all my petrol purchases made on my IndusInd Bank PAYBACK Credit Card?

This waiver is applicable on all transactions between ₹400 - ₹4,000 only. This waiver is applicable across all petrol pumps in India.

Please note that GST levied on fuel surcharge (if any), will not be waived and will need to be borne by the Cardholders.

Total Protect

What is 'Total Protect'?

Total Protect is the first-of-its-kind card security program that covers you for unauthorised transactions on your Card at Merchant establishments. Total Protect covers you for a sum up to the credit limit on your Card and is available on Add-on Cards as well.

What does 'Total Protect' safeguard me against?

Total Protect covers you for a sum up to the limit assigned on your Credit Card for the following:

- Unauthorised Transactions in case of loss/ theft of Card - We provide an insurance cover up to 48 hours prior to your reporting the loss of your Card to IndusInd Bank.
- Counterfeit Fraud - It is possible that your Card or Card details are stolen and used unscrupulously by producing counterfeit plastic.

The IndusInd Bank PAYBACK Credit Card offers you insurance to protect yourself against such incidents.

Do I have to pay a fee to avail of 'Total Protect'?

No. This facility is complimentary. This facility is provided absolutely free of cost to all IndusInd Bank Credit Cardholders.

What steps do I need to follow if I lose my PAYBACK Credit Card?

- Immediately call IndusInd Bank 24-Hour Phone Banking Number and report the loss/theft of your Card. You can also block your Credit Card instantly through our Mobile Banking App - IndusMobile or Netbanking portal - IndusNet.

- File a Police Report (First Information Report - FIR) for the lost/stolen Credit Card and send us a copy of the attested FIR.
- Send the Bank a signed letter confirming the loss of your Card along with a description of the incident.
- Statement highlighting the transaction that you have not authorised, if any.
- Completed Customer Dispute Form.

What do I need to do to register an insurance claim for the lost Card?

You need to submit the following documents to IndusInd Bank:

- Duly filled All Risk claim form
- Customer dispute Form
- Billing Statement
- Attested FIR

Contactless Card Features

PAYBACK is a chip-based contactless Credit Card. This Card has a contactless feature that enables you to make fast, convenient and secure everyday purchases by simply waving your Credit Card at merchant locations where contactless payment is accepted. It can also be used at millions of Merchant locations where standard Card payments are accepted.


What is IndusInd Bank PAYBACK Credit Card?

It is the new generation Credit Card from IndusInd Bank which allows the users to make faster payments at merchant locations with just a Tap where contactless payment is accepted. It can also be used for standard shopping, online transactions and at ATMs.

What is Contactless Payment?

The Contactless Payment feature lets consumers make safe and secure payments with a simple tap of the card on the PoS machines at the Merchant outlets. These NFC enabled terminal transmits payment details and authenticate transactions without swiping the card.

Where can I use the IndusInd Bank PAYBACK Credit Card?

Anywhere that the Contactless payment PoS Machine is available, the Card can be used to tap and pay. If a Contactless PoS machine is not available, the Contactless Card can still be used for swipe or dip transactions. If the PoS machine has a Contactless symbol  displayed on it, then it is enabled for Contactless payments.

How do I use my IndusInd Bank PAYBACK Credit Card?

Look out for a retailer displaying the contactless symbol and Visa/Master Card logo at the Point of Sale (PoS). Hold your Card within 4 cm of the secure contactless reader. Four green lights will appear. This takes no more than half a second. You can then remove your Card and the transaction will be complete.

How close to the reader does the Card need to be?

You should hold your Contactless Card within 4 cm of the card reader.

Is there a limit on the value of goods you can purchase with Contactless Credit Card?

You can use your Contactless Card for any amount within the overall daily Point of Sales/Online Transaction Limit. For purchases done at the Contactless payment PoS Machine, the transaction amount will be limited to the per transaction limit set by the Bank in line with the regulatory guideline. Please visit www.indusind.com for further details.

Will I receive a charge slip for transactions I make?

A contactless payment is designed to let you make transactions easily and conveniently. The retailer will ask if you require a charge slip. If you do not require a charge slip, please advise the retailer and a charge slip will not be given.

How do I know when a payment has been made?

Your transaction is confirmed by illumination of four green indicator lights and a display message confirming that your transaction has been successful.

Could I unknowingly have made a purchase if I walk past the reader?

Your Card has to be tapped within 4 cm of the card reader for more than half a second and the retailer must have first entered the amount for you to approve. Terminals can only process one payment transaction at a time, therefore reducing transaction errors.

What are the features of the IndusInd Bank PAYBACK Contactless Credit Card?

IndusInd Bank PAYBACK Contactless Credit Card is a multi-purpose International Credit Card which can be used for the following purposes:

- a) Faster day-to-day payments at merchant locations accepting Contactless Payments.
- b) PoS shopping at over 10 Lacs merchant outlets in India and over 30 million worldwide, accepting Card Payments.
- c) Cash withdrawal from all IndusInd Bank and other ATMs.
- d) Safe online shopping and e-commerce transactions.
- e) Utility and other Bill Payments.

Will I receive a notification each time a Transaction is done on my IndusInd Bank PAYBACK Credit Card?

Yes, like a standard Credit Card, you will receive an SMS and an E-mail notification each time a transaction takes place.

Please ensure your Contact details are updated with the Bank at all times.

Is this a Chip Card?

Yes. This Credit Card is secured with a Contact & Contactless Chip along with Magstripe and NFC antenna. The NFC antenna is for enabling Contactless Payments at Merchant locations accepting contactless Payments. The Chip and the Magstripe portion is used for Credit transactions - such as purchases at PoS/online, where Contactless payments are not accepted.

What happens when the contactless transaction is declined?

In the rare event when the Contactless transaction on your Credit Card is declined due to any reason, the Cardholder can request the merchant to make the payment by swiping or dipping the Card in the traditional manner.

What happens when the transaction slip is not generated and Card holder's account is debited?

Generally, such situation does not arise. However, in any such stray cases, one may contact IndusInd Bank Customer Care Centre to enquire about the status of the transaction.

Terms & Conditions

General Terms and Conditions for benefits on IndusInd Bank PAYBACK Credit Cards.

- The benefits under the IndusInd Bank PAYBACK Credit Card program ("program") are offered by IndusInd Bank ("IndusInd Bank") or business associates of IndusInd Bank on a 'best efforts basis'. IndusInd Bank does not underwrite or warrant the services performed by the air carriers or other goods/services providers associated with the Program and shall not have any liability for any defect, deficiency, delay or imperfection in such goods/services or for any loss or damage that may be suffered, or for any personal injury to a Cardholder directly or indirectly by use or non-use of the products/services provided by such air carriers or service providers
 - The benefits under the Program are applicable to such persons who hold an active IndusInd Bank PAYBACK Credit Card ("Card") issued in India
 - The IndusInd Bank PAYBACK Credit Cardholders ("Cardholders") must exercise due diligence in understanding specific terms that may be applicable to such benefits
 - Any disputes regarding delivery, service, quality or performance of products/services under the Program must be addressed in writing by the customer directly to the associated Service Partner
 - Any participation / availing of the benefits by Cardholder shall be purely voluntary
 - IndusInd Bank and its respective business associates reserve the right to change the terms and conditions of the Program at any time without prior notice
 - These terms & conditions shall be read in conjunction with Cardholder's Agreement and IndusInd Bank's terms & conditions governing the usage of the Card and other terms and conditions as mentioned herein. The specific terms & conditions of various offers under the Program are set out below
- The Rewards Program on your IndusInd Bank PAYBACK Credit Card is brought to you by IndusInd Bank in collaboration with PAYBACK. This Rewards Program is governed by the standard terms and conditions laid out by PAYBACK and its associates. You may visit www.payback.in for detailed terms and conditions of the PAYBACK Rewards Program

Concierge Service &Auto Assist

- The Concierge Services & Auto Assist are brought to you by a third party Concierge Service Provider as decided by IndusInd Bank ("Service Provider")
- Both IndusInd Bank and the Service Provider shall be acting under instructions through specified media from the Cardholder under good faith. All services would be rendered on a best efforts basis and shall be subject to the availability and existence of the third party providers to render the service
- IndusInd Bank & the Service Provider shall not be responsible for delays or failures to provide services caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments, or radioactivity or any other event of force majeure or Act of God which prevents the Service Provider from rendering the services
- The services shall be available to the Cardholder only if the Cardholder's Credit Card is in 'live' status and the transactions ordered by the Cardholder is within the available credit limit on the Credit Card
- The Cardholder agrees that transaction charges and cost of the goods ordered shall be debited from his Card account
- The transaction will be carried out by the Service Provider based on the instructions provided to them by the Card holder

- IndusInd Bank does not underwrite or warrant the services of Service Providers/ goods of the vendors procured using the IndusInd Bank PAYBACK Credit Card and shall not be responsible for any defect, deficiency, delay or imperfection in such goods/services or for any loss or damage suffered or personal injury caused to the Cardholder directly or indirectly by the use or nonuse of the goods/ services provided by the respective vendors/Service Providers
- IndusInd Bank reserves the right to modify wholly or in part the scope of the services being offered under this facility.

Fuel Surcharge waiver





- Waiver of 1 % fuel surcharge is applicable on transaction between ₹400 to ₹4,000 only
- The waiver is applicable across all petrol pumps in India
- The waiver can be availed only when the payment is made through IndusInd Bank PAYBACK Credit Card
- IndusInd Bank reserves the right to impose a cap on the maximum value of fuel transaction permitted in a month on the Credit Card
- GST levied on fuel purchases, if any, will not be reversed and have to be borne by the Card holder



IndusInd Bank – your financial partner.

IndusInd Bank has successfully empowered millions of demanding customers by pursuing excellence, building long-term relationships, delivering innovative solutions & leveraging unique insights.

For more information:

-  Please visit our bank branches
-  Call our 24-hour Phone Banking at 1860 267 7777
-  Log on to www.indusind.com
-  E-mail us at premium.care@indusind.com