

IndusInd Bank

INDUSIND BANK INDULGE CREDIT CARD

BENEFIT GUIDE



Welcome to a world where
your imagination is the only limit



Indulge

At IndusInd Bank, we believe that the world is divided into two - the leader of the pack and well, the pack. The leaders define their own boundaries, their own limits. And then go out and re-define their world again. And again. They lead. They guide. They tread the road less traveled, so the herd may follow. Your power stems from who you are. You are The King of all you survey. The purveyor of Limitless Possibilities.

Presenting to you, the IndusInd Bank Indulge Credit Card. A card that personifies you!

A card that radiates uniqueness

The IndusInd Bank Indulge Credit Card is literally worth its weight in Gold. This is the first Credit Card in the Indian sub-continent that comes with a pure 22K Gold inlay.

A card that illustrates power

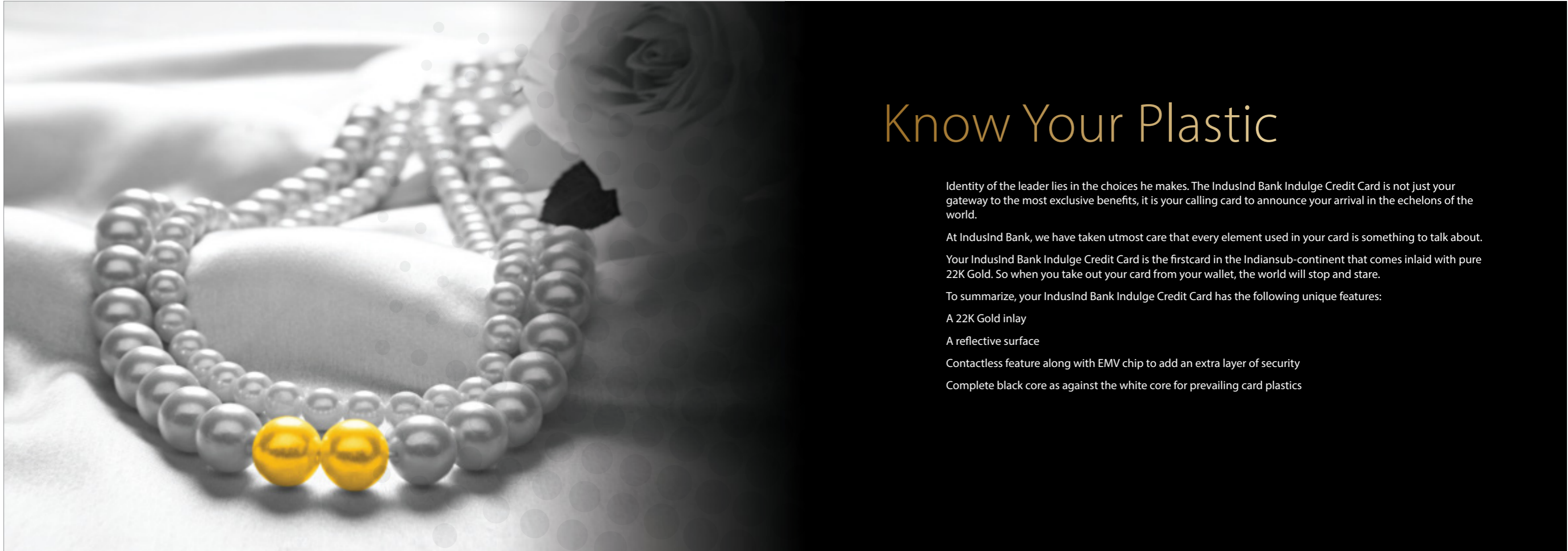
The IndusInd Bank Indulge Credit Card comes with a No Pre-set Spending Limit. Because, how do you put a limit on your imagination?

A card that re-defines prestige

The IndusInd Bank Indulge Credit Card comes with world-class offerings to match your opulence.

Come rediscover yourself with your IndusInd Bank Indulge Credit Card. Welcome aboard the elite club of Indulge.

Not everyone can be a part of this. And we would like to keep it that way.



Know Your Plastic

Identity of the leader lies in the choices he makes. The IndusInd Bank Indulge Credit Card is not just your gateway to the most exclusive benefits, it is your calling card to announce your arrival in the echelons of the world.

At IndusInd Bank, we have taken utmost care that every element used in your card is something to talk about.

Your IndusInd Bank Indulge Credit Card is the firstcard in the Indiasub-continent that comes inlaid with pure 22K Gold. So when you take out your card from your wallet, the world will stop and stare.

To summarize, your IndusInd Bank Indulge Credit Card has the following unique features:

A 22K Gold inlay

A reflective surface

Contactless feature along with EMV chip to add an extra layer of security

Complete black core as against the white core for prevailing card plastics



Indulge Golf

They say golf is like life. Golf gives you an insight into human nature. Your own as well as your opponent's. And no one knows that better than you.

At IndusInd Bank, we understand your passion for the game and offer comprehensive golfing benefits that combine privilege, power and prestige, thus making the IndusInd Bank Indulge Credit Card your ultimate golfing partner, both in India and abroad.

As an esteemed cardholder, you will enjoy privileges of unlimited complimentary golf games at the finest golf courses in India.

The specially designed golf program will also provide you with the opportunity to improve your golf game under the watchful eyes of highly qualified golf instructors. This benefit is available at select Golf clubs in India.

Please visit <https://indusindgolf.apexlynx.net> for bookings.

Please visit www.indusind.com for details and Terms & Conditions.



Indulge Life

They say life is what happens when you are busy making other plans. To help make your plans better, the IndusInd Bank Indulge Credit Card comes with a bouquet of features that will refresh and rejuvenate you.

Cinema is life. Art is therapy. And if you haven't seen enough movies, you haven't solved the riddle of life.

IndusInd Bank Indulge Credit Card does more than just help you solve the riddle of life.

With exciting offers on movies, plays and events, it will be your one-stop for getting the much needed break from the realities of the world.

So, sit back and enjoy the performance.

*Please visit www.indusind.com for details and Terms & Conditions.



Indulge Travel

Successful people are always on the move. Be it within the country or abroad, planning your travel is no easy task.

At IndusInd Bank, we make sure that you are pampered with style and care, making traveling a pleasure for you.

You can now enjoy lounge access in 1400+ lounges across globe with Priority Pass (which comes complimentary to you). Also, get unlimited complimentary international lounge access. Please use your Priority Pass to avail this offer.

*Please visit www.indusind.com for details and Terms & Conditions.



Indulge Reward

We have raised the bar to offer you the most powerful Credit Card, and we raise it further with a dynamic Reward Program. Sophisticated customers like you deserve superior recognition and status. It is specially designed to cater to your lifestyle, enabling you to enjoy the power and freedom of maximum flexibility.

Accrual of Reward Points

Watch your reward points grow by using your card for business or pleasure wherever and whenever you choose. For every 100 spent on your IndusInd Bank Indulge Credit Card, you get 1.5 Reward Points.

Redemption of Reward Points

With the IndusInd Bank Indulge Credit Card, you can redeem these points for cash credit on your Credit Card account, for Air miles with any of our partner airlines or avail exclusive offers on www.indusmoments.com

Please visit www.indusind.com for details and Terms & Conditions.



Indulge Freedom

As said earlier, being the best you will always receive the best from IndusInd Bank.

Apart from other privileges on your IndusInd Bank Indulge Credit Card, you can also enjoy freedom from fuel surcharge.

You will be entitled to get a waiver* of fuel surcharge at any petrol pump across India.

*Please visit www.indusind.com for details and Terms & Conditions.



Indulge Advantage

Being an extraordinary individual, the world of privileges will constantly expand for you at IndusInd Bank.

- Discounted Foreign Currency Mark-up of 1.8%
- Waiver of Add-On card fee
- Waiver of cash advance fee
- Low rate of Interest of 1.79% per month
- Unlimited complimentary International lounge access
- Unlimited complimentary Golf games and lessons

*Terms and Conditions apply.



Indulge Assurance

With your IndusInd Bank Indulge Credit Card, unforeseen events can never take you by surprise. When in an emergency, allow us to step in, so that you can leave your worries about fraudulent usage of your Card aside.

Contactless feature

IndusInd Bank Indulge Credit Card now comes with the contactless feature that enables you to make swift, convenient, and secure transactions for your daily purchases by simply tapping your credit card at merchant locations where standard card payments are accepted.

Personal Air Accident Insurance

In addition, you also get a complimentary Personal Air Accident insurance cover of 25 Lakhs. With IndusInd Bank around to lend you a helping hand, you have very little to worry about.

Total Protect

Total Protect is the first-of-its-kind security programme that covers you for unauthorised transactions on your Card at merchant establishments.

It also covers your Credit Card for a sum up to the credit limit on your Card. Total Protect is available on Add-on Cards as well. Following instances are covered:

- 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: It is possible that your Card or Card details are stolen and used unscrupulously by producing counterfeit plastic. We offer you insurance to protect yourself against such incidents.

Please visit www.indusind.com for applicable Terms & Conditions.



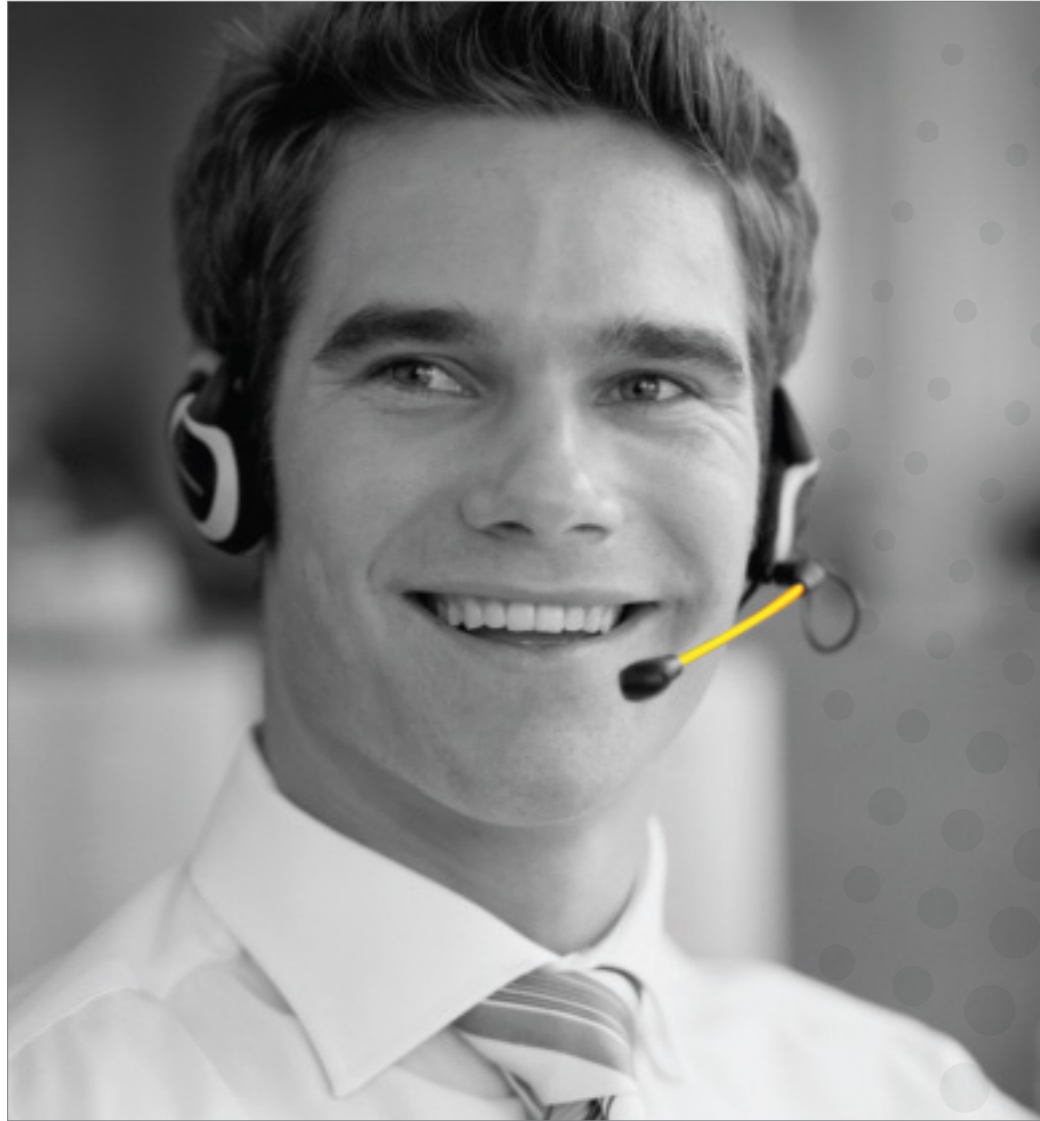
Visa Infinite Offers

We understand your lifestyle and every demand made by your life. From special moments with your loved ones to vacations to exotic locations, you don't settle for anything that is not distinct. To stand up to your expectations, we in association with VISA, bring you a reason to celebrate each day with special offers on your IndusInd Bank Indulge Credit Card.

With the IndusInd Bank Indulge Credit Card you gain access to Visa Infinite platform. Along with the access come a plethora of handpicked offers designed to suit your lifestyle.

Whatever you do, experience the best!

Please visit www.indusind.com for details and Terms & Conditions.



Indulge Connect

As our IndusInd Bank Indulge Credit Card holder, exemplary service should be the way of life for you.

Direct Connect

Recognizing the importance of your time, we bring to you the exclusive Direct Connect Service.

Call us from your registered mobile number on 1860 267 7777, we will instantly recognize you and connect you to a phone banking officer.

Indulge Care

You can email us all your queries and concerns at indulge.care@indusind.com. This is a dedicated email ID exclusive to Indulge Cardholders and it will help us connect with you and serve you better and faster.

Please visit www.indusind.com for details and Terms & Conditions.



24-Hour Concierge Service

At IndusInd Bank, we understand that life can demand so much from your busy schedule. Amidst your ever increasing work commitments, we understand that you are equally passionate about taking time out for family and friends.

Your IndusInd Bank Indulge Credit Card takes care of all your needs. If you wish, we can make reservations in London and reserve seats for a Broadway show in New York. Our team of experts can even track down that unique gift for someone special. A team of global experts will always make sure that your needs are well taken care of and that every wish of yours is fulfilled.

For further details please call the Concierge Desk at 18602677777.

Indusind Bank Concierge Service offers you:

Pre-trip Assistance

You won't have pre-trip worries any more. The Concierge will provide you with all the information you need about your travel destination; like weather, addresses and telephone numbers of consulate/embassy of your home country in the location that you are visiting, modes of transport etc.

Auto Assist

When on the road, there could be thousand things that could interrupt your journey. An unwanted flat tyre, an unforeseen vehicle breakdown or any other emergency can now be tackled with your Indulge Auto Assist.

Reservation

Making reservation is no easy task, allow us to handle it. Our concierge will 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 reach your desired destination.

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 sporting or entertainment event.

Exclusive Booking and Reservations

Our concierge shall assist you with information on special events like workshops and talks by eminent personalities. If requested by you and whenever possible, the concierge will also make reservations on your behalf.

Flower and Gift

Need help arranging that special gift or want to send flowers to that special someone, leave it to the concierge. Now, you can have a gift delivered to anyone, anywhere in the world. So whatever it is, Swiss watches or French wine, the concierge ensures your loved ones have it delivered to them.

Sourcing of Luxury Items, Gifts and Collectibles

With the assistance to procure unique luxury items, gifts and collectibles desired by you, you can let your imagination fly.

Property appraisals and valuations

Concierge will assist you with referrals of the consultants for investment opportunities in commercial premises, as well as property appraisals, valuations and various miscellaneous services relating to investments.

For further details please call the Concierge Desk at 1860267 7777.

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



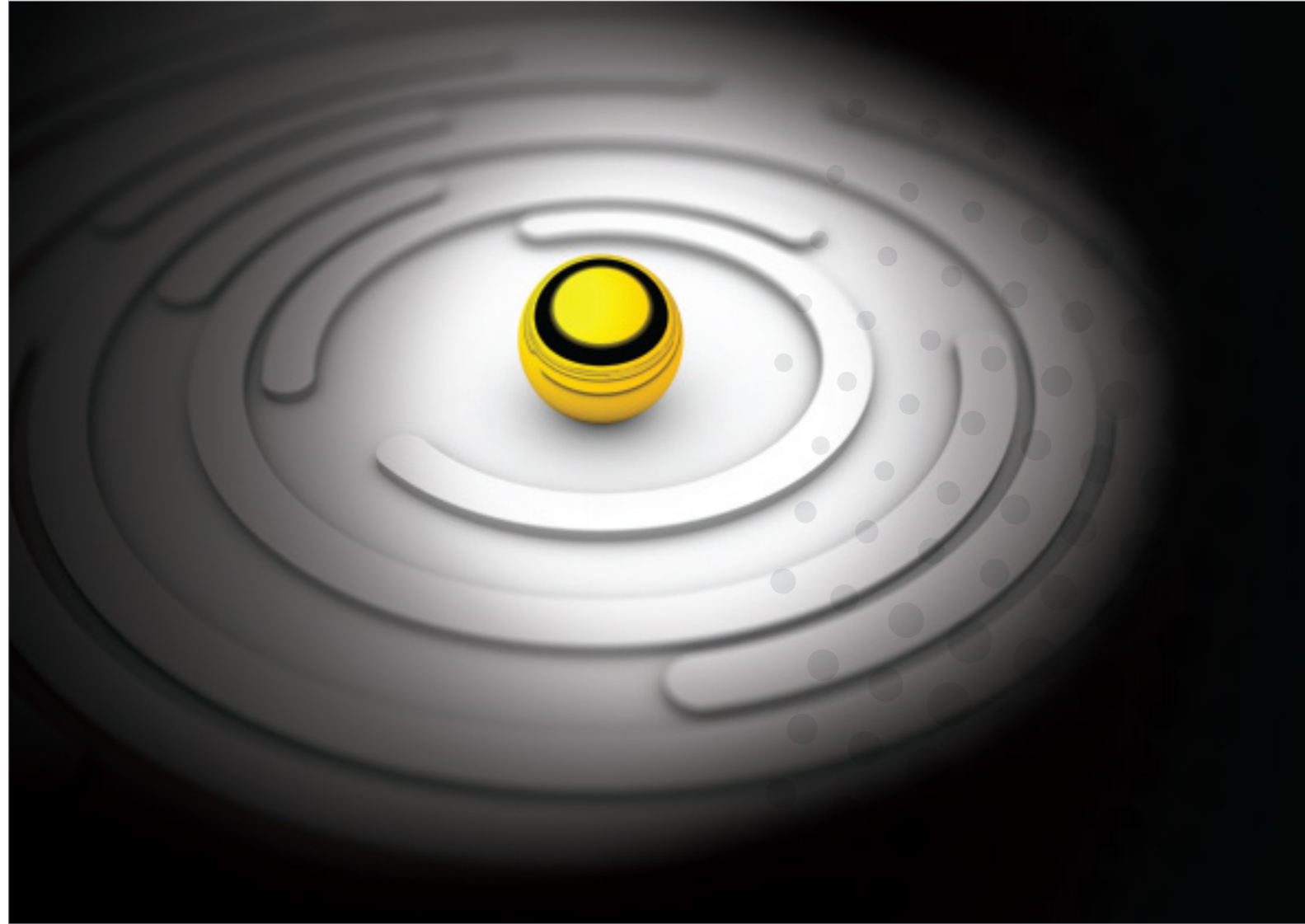
Indulge Delights

Good food choices are like good investments. And we ensure that with the IndusInd Bank Indulge Credit Card, we offer the best for your taste-buds.

Dig into 3000 off on your total bill amount and experience mouthwatering meals at 1200+ premium restaurants.

Visit <https://www.eazydiner.com/dining/indusind-dining-voucher> to avail the offer.

Terms and conditions apply



Indulge FAQs

In the prior pages, we have listed the features that form the experience called Indulge. You might have some more queries on how to avail these features and make the best use of the benefits that come with the IndusInd Bank indulge Credit Card.

We have listed down answers to some common queries and we hope that these FAQs help you extract the maximum out of your card.

Exclusive Indulge Benefits

How do I avail the benefits that come with the IndusInd Bank Indulge Credit Card?

Availing the following features is a very simple process. All you need to do is call us at 1860267 7777 and the Concierge Desk will help you with the bookings.

Concierge Services

What are the advantages of the concierge services?

The concierge service provides you with 24/7 assistance, round the year. For the IndusInd Bank concierge assistance service you will be calling a local number. In a way, this service is 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 at 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 child in any part of the world, you can call the IndusInd Bank Concierge Service.

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 pertaining to weather, important landmarks, modes of transport, etc. It makes planning your trip easy.

Hotel Bookings: You can stay at any hotel across the world. Call our concierge desk to take care of the bookings.

Fight Bookings: Your flight bookings, whether in India or abroad, will be arranged by the concierge desk. All you will need to do is call the concierge and the tickets will be delivered at your doorstep.

For the 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 will need to do is call the concierge and the rental 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, 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.

Sourcing of Luxury Items, Gifts and Collectibles: With the assistance to procure unique luxury items, gifts and collectibles desired by you, you can let your imagination fly.

Property appraisals and valuations: Concierge will assist you with referrals of the consultants for investment opportunities in commercial premises, as well as property appraisals, valuations and various miscellaneous services relating to investments.

Will I be charged extra for using the concierge?

No, 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 applicable delivery charges.

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

You can ask for the rarest of gift for your loved one through the concierge. The concierge will search for the enquired gift 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 your wish 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 Indulge Credit Card. All you will 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 you in arranging for the mechanic 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, we 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 co-ordinating necessary activities including: emergency message transmission, arranging for emergency medical assistance and 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 and Bangalore.

Rewards Program

What is the Rewards Program Credit Card? IndusInd Bank Indulge Credit Card?

This is a unique Rewards Program specially designed to cater to the lifestyle of discerning customers like you. Under this Program, you will earn Reward Points every time you use the IndusInd Bank Indulge Credit Card. Reward Points will be accumulated @ 1.5 Reward Points per 100 spent using the IndusInd Bank Indulge Credit Card.

How different is this from cash back promotions offered by other banks?

Difference is that the Reward Points on your IndusInd Bank Indulge Credit Card are valid throughout the lifetime and do not expire. There is no definite period or duration within which you have to avail this offer. Reward Points is a permanent feature on the IndusInd Bank Indulge Credit Card.

When do my Reward Points expire?

Every single Reward Points earned by you will remain IndusInd Bank Indulge Credit Card account exists.

What is the maximum number of Reward Points I can earn year?

There is no cap the Reward Points that you earn. Your earning is limited by your spend. So, go ahead and spend more on your IndusInd Bank Indulge Credit Card and earn rewards which you can redeem against various exciting options.

How do I redeem my Reward Points for direct cash credit?

You can redeem your Reward Points for direct credit into your Credit Card account. It's simple! Check your card statement every month to see if you have earned more 500 points the minimum points required for redemption. Call our Phone Banking Number 1860 267 7777 and request for your redemption.

Is there a cap to redeem my reward points?

There is a cap to redeem your reward points in each billing cycle. However, IndusInd Bank reserves the right to change the redemption cap for every billing cycle at its discretion. Refer www.indusind.com for updated details.

Fuel Surcharge

Is there a limit on the amount of fuel surcharge waiver I can avail?

There is a cap on the amount of fuel surcharge waiver you can avail month. However IndusInd Bank reserves the right to increase or decrease cap on maximum value or number transactions permitted in a month on the Credit Card without prior notice.

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

Please refer to www.indusind.com for waiver details. This is applicable across all petrol pumps in India

Visa Offers

You mentioned a comprehensive travel, dining and entertainment programme

What are Visa Offers?

The Visa Infinite offers are brought to you by Visa International and comprises of specific time bound travel, dining and entertainment privileges and discounts. These offers will be communicated to you from time-to-time through our website various other media vehicles.

If I have an IndusInd Bank Indulge Credit Card, will I get these discounts and privileges automatically?

As an IndusInd Bank Indulge Credit Cardholder, you are entitled to all the discounts and privileges offered by the Visa programme 'Infinite' platform. However, you need to specifically ask the Visa Programme Partner for the offers, or follow the program offer construct and guidelines communicated time to time to avail the same

If I already have a discount voucher for a particular Visa Programme Partner, can I use it in combination with offer?

No. The offers made Visa Infinite offers programme cannot be clubbed with any other offer/scheme or promotion that any of the Programme Partners may extend to its customers

General Queries

Can I claim the Welcome Gift without paying the joining fees?

No. You can claim the Welcome Gift, only after you pay the joining fees and applicable service taxes.

Why do I take the Indusind Bank Indulge Credit Card when I already have other super premium card?

The Indusind Bank Indulge Credit Card is one of the most premium cards being offered in the industry. Apart from being the only Credit Card with a 22 Karat Gold inlay, the card being on Visa Infinite platform promises to give the most superior service to the Cardholder. Indusind Bank Indulge Credit Card is a very exclusive card being selected for a few customers strictly by invite.

Privileges are abundant when it comes to Indusind Bank Indulge Credit Card. You can enjoy world-class benefits that no other card offers.

- You also get special complimentary Golf coaching sessions. You also get access to 1400+ international airport lounges through
- Apart from the complimentary Priority Pass, you are entitled for unlimited international complimentary lounge visits outside India. Guests will be charged a Lounge usage fee of upto USD 35 per person per visit within and outside India.
- 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.

- Apart from the complimentary Priority Pass, you are entitled for unlimited international complimentary lounge visits outside India. Guests will be charged a Lounge usage fee of upto USD 35 per person per visit within and outside India.
- 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.
- Your Reward Points on the Indusind Bank Indulge card are unique. Even for reward redemption, you get flexibility to select from two options: a) you can have a cash credit done on your Credit Card account or b) you can redeem them for airline miles with partner airlines.
- You also get an additional card for business expenses, which separates your business expenses from personal expenses, helping you for tax and audit purposes.
- As an esteemed customer, you also get an 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 Indulge Credit Card, you get 'Total Protect' which is the first-of-its-kind security programme 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 Lakh.

Total Protect

What is 'Total Protect'?

Total Protect is the first-of-its-kind card security programme that covers you for unauthorised transactions on your card at merchant establishments. It 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 Protection' safeguard me against?

Total Protection 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. We offer 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. It is provided absolutely free of cost to all Indusind Bank Indulge Credit Cardholders.

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

- Call Indusind Bank 24-Hour Phone Banking Assistance immediately and report the loss/theft of your card.
- File a Police Report (First Information Report - FIR) for the lost/ stolen Credit Card and send us a copy of the self-attested FIR.

- Send us a signed letter confirming the loss of your card along with a description of the incident.
- Statement highlighting the transaction.
- 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
- Self-attested FIR

EMV Chip & PIN

What is EMV Chip & PIN Credit Card?

An EMV Chip & PIN Credit Card is a Credit Card with an embedded microchip. This microchip stores the Card member information and the PIN in an encrypted format. This PIN is known only to the Cardholder thus providing enhanced security against possible misuse. The EMV Chip & PIN is a superior level of security on your Credit Card, in line with best global practices. It thus provides an additional layer of safety against counterfeit and skimming related fraud.

How will I use the Indusind Bank EMV Credit Card on a chip (POS-point of sale) terminal?

When you use an EMV Chip & PIN Credit Card at a POS terminal which is enabled for PIN Transactions, the POS machine will

prompt you to enter a 4 digit PIN. Once you enter the correct Credit Card PIN in the terminal, your transaction will be approved.

Please follow the below process for a successful transaction:

Step1: The merchant inserts your Credit Card in the Card slot at PIN enabled POS terminal and enters the transaction amount

Step 2: The POS machine prompts for a 4 digit PIN to be entered by the Cardholder.

Step 3: On entering the correct Credit Card PIN in the machine, the transaction is approved.

At POS terminals, which do not support the PIN authentication, your EMV Chip Credit Card needs to be inserted in the Chip slot and your transaction will be completed as it is done today.

At POS terminals, which do not support an EMV Chip Credit Card, the Card can be swiped at the merchant terminal and your transaction will be completed as it is done today.

Will I need to enter PIN at every POS terminal(s) be it Domestic or International?

If the POS terminal (Domestic or International) is enabled for PIN authentication, you will be asked to enter your PIN for successful completion of your transaction.

What if I enter an incorrect PIN?

You will be given 3 attempts to enter the correct PIN, post which your PIN will be blocked and your transaction will get declined. Please place a request to unblock your PIN or request for a new

PiNatour helpline number 1860267 7777. You can also reset your PIN instantly by logging on to the IndusInd Bank Netbanking portal

What if I have forgotten my PIN?

you have forgotten your RN, please logon to the IndusInd Bank Netbanking portal to generate instantly or request for a new IN at our helpline number 1880 287777

How will receive my PIN?

At the time of issue of your EMV Chip & PN Credit Card, your RN will be dispatched to you separately. Please use this IN POS terminals to complete your transactions and at the ATM to withdraw cash

Will I receive my Credit Card plastic and together?

No, the Credit Card and the PIN will be dispatched to you separately

Can use this for Cash withdrawals as well?

Yes, you can use the same PIN for cash withdrawals as well.

How can I change my PIN?

You have the following option to reset your PIN

Option 1: You can reset your PIN instantly using the IndusInd Bank Netbanking portal. Please logon to your Indus Net account and follow the process to reset your PIN

Option 2: You can also place a request to dispatch the PIN at your mailing address by calling our helpline number 1880 287 7777.

I have two Add-on Credit Card(s), will they also get EMV Chip & PIN Credit Card?

Yes, all linked active Add-On Cardholders will also be issued an EMV Chip & PIN Credit Card

Will the PIN be different for the Add-on Credit Card holders?

Yes the Add-on Credit Card(s) will have a different PIN.

If the Add-on Credit Card holder has forgotten or lost their PIN, can they use the Primary Credit Card holder PIN to complete the transaction?

No, the Add-on Card holder needs to enter their own PIN. The transaction will get declined if they use any other PIN.

Can I use the IndusInd Bank EMV Credit Card outside India?

Yes, IndusInd Bank EMV Credit Cards can be used at any merchants around the world where your Credit Card is accepted today.

How does chip technology work for online and mail order/IVR (Interactive Voice Response) transactions?

Online transactions will function the same way as they do today.

For online Credit Card transactions, a VBV (Verified by Visa) password will be required to complete the transaction; the process will remain as it exists today.

For Mail order and telephone transactions, effective 1st February 2011 a 6-digit OTP (One Time Password) is required and will be applicable for chip cards as well.

Can a Chip Card be compromised?

A compromise of your card means the card information has been copied and a fraudster is trying to access your account. As of now, we have not observed any compromise of a chip Credit Card as the security chip makes it difficult to copy the Credit Card details. This would be possible only if you continue to swipe the magnetic stripe of your IndusInd Bank EMV Credit Card at a merchant terminal instead of inserting the chip card to complete your transaction.

Which shopping outlets have chip-enabled terminals?

Most of the merchants have chip-enabled terminals. In case the merchant doesn't have chip enabled terminal, the card can be swiped for transactions.

Can the chip Credit Card be used to withdraw cash?

Yes, you will be able to use your EMV chip card at the ATM's as usual.

How do I make the payment for the chip Credit Card usage?

You can make chip card payment through online banking/ECS set up on your Bank Account, Cash, Cheque, Net Banking, etc. The process is the same as in case of other IndusInd Bank Credit Cards.

Is the IndusInd Bank EMV Credit Card durable?

The IndusInd Bank EMV Credit Card should withstand normal wear & tear and the chip should last as long as the card is valid. However, you should take steps to ensure your card is protected to ensure longevity

What if my Indusind Bank EMV Credit Card is lost or stolen?

Please report the loss to us immediately on 1860 267 7777

You have below options to block your credit card instantly :

1. SMS BLOCK <last 4 digits of credit card number> send to 5676757 from your registered mobile number.
2. IndusMobile App
3. IndusNet

Terms and Conditions

General Terms and Conditions for benefits on Indusind Bank Indulge Credit Cards:

- The benefits under the Indusind Bank Indulge Credit Card Programme ("Programme") are offered by Indusind Bank Limited ("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 Programme 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 Programme are applicable to such persons who hold an active Indusind Bank Indulge Credit Card ("Card") issued in India.
- The Indusind Bank Indulge 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 Programme must be addressed in writing by the customer directly to the associated service providers.
- 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 Programme 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 Programme are set out below

Travel Services

- The travel services are brought to you by a third party travel agent ("Service Provider) chosen by Indusind Bank.

- 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.
- 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 providers based on the instructions provided to them by the Cardholder. Indusind Bank does not underwrite or warrant the services of service providers/ goods of the vendors procured using the 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 non-use 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.

Visa Offers

- The Visa Offers are brought to you by Visa Inc. ("Visa") on a best efforts basis.
- Indusind Bank and Visa shall not be responsible for, nor do they guarantee the quality of goods and services provided by any of the partner merchant establishments ("Partners") in the Visa offers programme, nor are they liable 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 the Partners or by refusal by the Partners to honour the offer made under the Visa offers.
- The Programme is open for participation to all Cardholders, unless specified, who hold valid and current Visa Cards issued in India and who make a minimum purchase from the Partners using these cards during the period specified by Partner. Details pertaining to the minimum purchase and validity period of the offers are available in the individual offer details/terms & conditions of the Partners.
- Cardholders must exercise due diligence in understanding specific terms that may be applicable to such offers.
- Any participation/availing of the benefits by Cardholders shall be purely voluntary.
- Any disputes regarding delivery, service, quality or performance of Partners in the Programme must be addressed in writing by the customer directly to such Partners.

- All offers are subject to additional and separate terms & conditions of the Partners. Cardholders can also ascertain the applicable terms & conditions by corresponding directly with the Partners
- Indusind Bank and Visa reserve the absolute right and discretion to withdraw the Programme or any offer made there under by any Partner or alter any of the terms and conditions of the Programme at any time without prior notice.
- These terms and conditions shall be read in conjunction with Indusind Bank's terms and conditions governing the usage of the Credit Card including the Cardholders Agreement.
- Cardholders must specifically request the Partner for the offers under the Programme. Cardholders can also make transactions at Partner outlets without participating in the Programme and availing the offers.
- The offers made under the Programme cannot be clubbed with any other offer/scheme or promotion that any of the Partners may extend to its customers. Third party purchase/bookings will not be entertained for any of the offers provided by the Partners.
- Rates payable for goods and services purchased during the offer validity period are subject to service charges and applicable Government taxes.
- Offers may be subject to other restriction by law.
- Any dispute arising out of or in connection with this Programme

shall be subject to the exclusive jurisdiction of the courts in Bangalore only.

Concierge Service & Auto Assist

- The Concierge Services and Auto Assist are brought to you by a third party concierge service provider ("Service Provider") as chosen by Indusind Bank.
- 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 and 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 Cardholders 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 Cardholder. Indusind Bank does not underwrite or warrant the services of

service providers/goods of the vendors procured using the Indulge 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 non-use 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 fuel surcharge is applicable. The waiver is applicable across all petrol pumps in India.
 - The waiver can be availed only when payment is made through the Card.
- Please note that service tax levied on fuel surcharge (if any) will not be waived and will need to be borne by the cardholders.
- Indusind Bank reserves the right to impose a cap on the maximum value or number of fuel transactions permitted in a month on the Credit Card.

Rewards Programme

- For every 100 spent on the Card, Indusind Bank shall award 1.5 Reward Points.
- Indusind Bank reserves the right to change the rate of conversion of Reward Points to airline miles or cash credit at any time without prior notice. However, this change will be restricted to incremental points and there will be no impact on already converted Reward Points.

- Indusind Bank does not underwrite or warrant the services against which the reward points are redeemed including but not limited to any activities concerning air travel services and redemption of airline miles provided by airline partners and shall not have any liability for any loss, damage, defect, deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a Indusind Bank Credit Cardholder ("Cardholders") directly or indirectly by use or non-use of the services provided by the airline or any other service provider. Any disputes regarding delivery, service, quality or performance of products/services under the offer must be addressed in writing by the Cardholder directly to the airline or the service provider.
- Terms and Conditions of the respective airlines and other service providers shall apply.





Access to Airport Lounges with Priority Pass

- The Priority Pass Card will be delivered to the Cardholder at the registered mailing address. To get access to a Priority Pass lounge, the Cardholder will need to have the Priority Pass Card.
- For any disputes regarding the billing of this lounge usage fee, the Cardholder needs to contact Priority Pass directly. Priority Pass membership is complimentary for all Indusind Bank Indulge Credit Cardholders.
- Usage charges of USD 35 for visits of guests of Cardholders to any lounge within or outside India shall not be waived off.
- The usage charges for lounge access are subject to change as governed by Priority Pass.

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:

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

Note: The stated document is subject to change at the sole discretion of IndusInd Bank. For detailed terms and conditions, please logon to www.indusind.com Terms and conditions apply.