

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



IndusInd Bank Platinum Aura Edge Credit Card
Benefit Guide



A card as versatile as you are

Here's a card that not only offers you the best of lifestyle but also the flexibility of rewards points. Introducing IndusInd Bank Platinum Aura Edge Credit Card that gives you the power and flexibility to make your choices. So, go ahead, and enjoy the lifestyle you've always dreamt of.

Wishing you a warm-hearted welcome to our world.



Aura Rewards

Sophisticated and loyal customers like you deserve superior recognition and status. The Rewards program on your IndusInd Bank Platinum Aura Edge Credit Card is exclusive. It is specially designed to cater to your lifestyle, enabling you to enjoy the power and freedom of maximum flexibility and no limitation as imposed by other programs.

To know more, refer to your individual plan section and learn how to maximize your savings from the chart below:

Save While You Spend: How It Works

Step 1 - SPEND: Pay with your IndusInd Bank Platinum Aura Edge Credit Card for purchases in the listed categories in your chosen Platinum Rewards Plan.

Step 2 - EARN: Get Reward Points for every ₹100 spent on the listed categories as per your chosen Platinum Savings Plan.

Step 3 - CALL: Dial our customer service number to redeem your accumulated Reward Points by crediting in your Credit Card account.

Step 4 - SAVE: Gain with every purchase you make, across all outlets.



The Platinum Aura Edge Shop Plan

Now enjoy being a big shopper

Shopping has never been such a wonderful experience. Now equipped with the Platinum Aura Edge Shop Plan you will get an exclusive tailor-made reward plan.

The Platinum Aura Edge Shop Plan helps you save more. Each time you spend on the listed spend categories with your IndusInd Bank Platinum Aura Edge Credit Card you earn Reward Points.

The Platinum Aura Edge Shop Plan highlights:

- **Shopping in Departmental Stores:** Enjoy 4 Reward Points and above all the promotional schemes at various stores and shop till you drop.

- **Purchase of Consumer Durables or Electronic Items:** Earn 2 Reward Points on purchase of Consumer Durables or Electronic Items
- **Restaurant Bills:** Earn 1.5 Reward Points on your entire bill including food, drinks and tax.
- **Books:** Earn 1.5 Reward Points on purchase of books.
- Any other spends on your Card apart from the above listed categories; you earn 0.5 Reward Points for every ₹100 spent.

The Platinum Aura Edge Home Plan

Splurge on what you cherish the most

With our Platinum Aura Edge Home Plan you get more control over your expenditure and you can manage your savings better.

Each time you spend on the listed spend categories with your IndusInd Bank Platinum Aura Edge Credit Card you earn Reward Points.

The Platinum Aura Edge Home Plan highlights:

- **Grocery:** Make buying groceries even more exciting with 4 Reward Points on your total grocery and supermarket expenses.
- **Cellphone Bills:** Pay cellphone bills through your card and earn 2.5 Reward Points on your total bill amount.

- **Electricity Bills:** Pay electricity bills through your card and earn 2.5 Savings Points on your total bill amount.
- **Insurance Premium:** Pay your insurance premium with your card and earn up to 1.5 Reward Points.
- **Medical Spends:** Enjoy 1.5 Reward Points on medical expenses.
- Any other spends on Your Card apart from the above listed categories; you earn 0.5 Reward Points for every ₹100 spent.



The Platinum Aura Edge Travel Plan

Being on the go was never so easy

The Platinum Aura Edge Travel Plan is the ideal plan for your frequent travelling needs.

With your Platinum Aura Edge Travel Plan the world is your backyard. It helps you travel the smart way by offering wide range of Reward Points earning.

Each time you spend on the listed spend categories with your IndusInd Bank Platinum Aura Edge Credit Card you earn Reward Points.

The Platinum Aura Edge Travel Plan highlights:

- **Hotel Expenditure:** Enjoy up to 4 Reward Points with your card every time you check out of a hotel.

- **Airline Ticket:** Earn up to 2.5 Reward Points on the air ticket prices each time you use your card to make the payment.
- **Car Rental Expenses:** Earn 1.5 Reward Points on your car rental expenses.
- **Railway Tickets:** Travellers rejoice, you can earn 1.5 Reward Points on your railway ticket for bookings done through IRCTC.
- Any other spends on Your Card apart from the above listed categories; you earn 0.5 Reward Points for every ₹100 spent.

The Platinum Aura Edge Party Plan

Paint the town red

With our Platinum Aura Edge Party Plan you can indulge in all the partying and socializing that your lifestyle demands.

Each time you spend on the listed spend categories with your IndusInd Bank Platinum Aura Edge Credit Card you earn Reward Points.

The Platinum Aura Edge Party Plan highlight:

- **Restaurant Bills:** Earn 4 Reward Points on your entire bill including food, drinks and tax.
- **Shopping in Departmental Store:** Enjoy 2 Reward Points over and above all the promotional schemes at various stores, and

shop till you drop.

- **Parties in Bars and Pubs:** Whether you decide to let your hair down at the trendiest discotheque in the city or just chill out with your pals at a popular pub, you will earn up to 2 Reward Points on your bill amount.
- **Movies Tickets:** Going for a movie? Get a total of 1.5 Reward Points when you buy movie tickets.
- Any other spends on Your Card apart from the above listed categories; you earn 0.5 Reward Points for every ₹100 spent.

Value Chart for all Aura Edge Savings Plans

Our tailor-made Plan	Spend Category	Reward Points (on ₹100 spent)	Estimated Annual Expenses (in ₹)*	Your Annual Savings Points*
 Platinum Aura Edge Shop Plan	Shopping in Departmental Stores	4	40,000	1,600
	Purchase of Consumer Durables or Electronic Items	2	35,000	700
	Restaurant Bills	1.5	24,000	360
	Books	1.5	4,000	60
	All other spends	0.5	15,000	75
	Total Savings Points			
 Platinum Aura Edge Home Plan	Grocery Shopping	4	36,000	1,440
	Cellphone Bills	2.5	18,000	450
	Electricity Bills	2.5	12,000	300
	Insurance Premium	1.5	10,000	150
	Medical Spends	1.5	5,000	75
	All other spends	0.5	18,000	90
	Total Savings Points			
 Platinum Aura Edge Travel Plan	Hotel Expenses	4	35,000	1,400
	Airline tickets	2.5	45,000	1,125
	Car Rental	1.5	8,000	120
	Railway tickets (on IRCTC)	1.5	4,000	60
	All other spends	0.5	15,000	75
	Total Savings Points			
 Platinum Aura Edge Party Plan	Restaurant Bills	4	36,000	1,440
	Shopping in Departmental Stores	2	40,000	800
	Payments in Bars and Pubs	2	20,000	400
	Movie Tickets	1.5	5,000	75
	All other spends	0.5	15,000	75
	Total Savings Points			

#The above illustrations are based on hypothetical estimates of periodic expenses.

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

Change Your Platinum Aura Edge Savings Plan

If you want to choose a different Platinum Aura Edge savings Plan, then you need to call up IndusInd Bank Phone Banking Number 1860 267 7777 and request for the same. Please note that this is possible only after 6 months of card booking and that you will be charged a fee of ₹250 for this reconfiguration. Also, you will start accruing Savings Points as per your new Platinum Aura Edge savings Plan from your next statement cycle.



Redemption of Rewards

We understand your need for choice and have tailored our redemption options to provide you with the following:

- Cash credit in the ratio of 1 Reward Point = 0.4 of cash value (effective 15th March, 2022)
- Airline miles on partner airlines in the ratio of 1 Reward Point = 0.5 airline mile
- Online Shopping portal

Please visit www.indusmoments.com for more details.



Aura Edge Organiser

Allow us to play a part in taking your business forward professionally. IndusInd Bank Platinum Aura Edge Credit Card provides you with a 360 degree approach to your finances.

Additional card for Business Expenses

Mixing pleasure and business was never a good idea. IndusInd Bank offers you double the power that you expect. Track your business expenses separately and have a record segregating your business and personal expenses.

You can now apply for an additional card for your business expenses and your statement will show these expenses separately.

For your additional card, please call the 24- Hour Phone Banking Number at 1860 267 7777.

Year-End Summary of Accounts

We ensure that a record of your expenses is maintained. Your card provides you with a year end summary to give you an overview of your card spending for a financial year.

Once you view your summary, you can use this benefit to help simplify your budgeting and tax preparation. Your online year-end summary contains your transactions for the financial year and an analysis of your spending by Month, Merchant Name, Charge Amounts, Merchant Category, your own charges, the charges for your business card or additional cards.

Exclusive Platinum Platform Offers

IndusInd Bank in association with its partner Network* gives you a reason to celebrate each day with special offers on your IndusInd Bank Platinum Aura Edge Credit Card. Indulge yourself with the comprehensive travel, dining and entertainment program.

Get great offers and discounts when you travel to your dream destination or dine at an exclusive restaurant with that special someone or simply catch up with your buddies for a movie.

Whatever you do, experience the best!

Please visit www.indusind.com for details.

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

*Network partner can be MasterCard or Visa basis your chosen/preferred partner at the time of application/upgrade.



Aura Edge Freedom

With your IndusInd Bank Platinum Aura Edge Credit Card, you get a waiver of 1% surcharge at any petrol pump across India.

This waiver is applicable for all transactions between ₹400 to ₹4,000 only.

At last, freedom from fuel surcharge.

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

Aura Edge Assurance

Unforeseen events often take you by surprise. When in an emergency, allow us to step in. With the IndusInd Bank Platinum Aura Edge Credit Card, you can leave your worries about fraudulent usage of your Credit Card aside.

'Total Protect' is the first-of-its-kind security program that covers you for unauthorised transactions on your IndusInd Bank Platinum Aura Edge Credit Card at merchant establishments. 'Total Protect' covers you for a sum up to the credit limit on your credit card and is available on add-on cards as well. 'Total Protect' covers the following

- 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. The IndusInd Bank Platinum Aura Edge Credit Card offers you insurance to protect yourself against such incidents.

With the IndusInd Bank Platinum Aura Edge 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.

Please refer to the terms & conditions of the applicable insurance policy or visit www.indusind.com.



Contactless Card Features

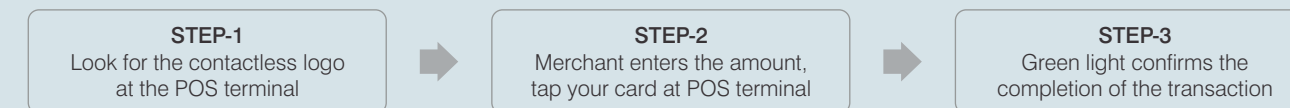
IndusInd Bank Platinum Aura Edge is a chip based contactless Credit Card. This Card has a contactless feature that enables you to make fast, convenient and secure everyday purchases by simply tapping your Credit Card at merchant locations where contactless payment is accepted. It can also be used at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

With your IndusInd Bank Platinum Aura Edge Credit Card purchase goods at merchant establishments, for travel, for making payments online/ e-commerce websites and withdraw cash in India as well as across the globe.

Use of IndusInd Bank Platinum Aura Edge Credit Card:

- Faster day-to-day payments at merchant locations accepting Contactless Payments.
- Shopping at 1 million merchant outlets in India and over 30 million worldwide accepting Card Payments.
- For booking movie tickets, utility bill payments, travel, other online purchases.
- Safe online shopping and e-commerce transactions.

How it works:)))



SMS Alert for Better Tracking

Get instant SMS alerts on Purchases and online transactions made on your IndusInd Bank Platinum Aura Edge Credit Card.

Frequently Asked Questions (FAQs)

Why do I take the IndusInd Bank Platinum Aura Edge Credit Card when I already have a Platinum card that is free for life?

Privileges are abundant when it comes to a IndusInd Bank Platinum Aura Edge Credit Card. The IndusInd Bank Platinum Aura Edge Credit Card is exclusive and comes loaded with benefits that no other card offers.

- Your reward points on the IndusInd Bank Platinum Aura Edge card are unique. You get flexibility to select from four different Platinum savings Plans for reward accumulation based on your expenses. You can redeem these points for various exciting options.
- With the IndusInd Bank Platinum Aura Edge 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 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 Platinum Aura Edge 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 Platinum Aura Edge Credit Card.

Rewards Program

What is the Rewards program on the IndusInd Bank Platinum Aura Edge Credit Card?

The Rewards program is a unique rewards program specially designed to cater to the lifestyle of discerning customers like you.

Savings Points are reward points that you earn when you use the IndusInd Bank Platinum Aura Edge Credit Card. Based on the Plan you choose at the time of filling the application, you would earn different Savings Points for various types of purchases. The value of each Saving Point is Re.0.5 when you redeem them against outstandings in your account.

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

The difference is that these Reward Points are valid across the year. There are no promotional periods or duration within which you have to avail the offer—this is a permanent feature on the IndusInd Bank Platinum Aura Edge Credit Card.

When do my Reward Points expire?

All Reward Points earned are live till the IndusInd Bank Platinum Aura Edge Credit Card account is live.

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

There is no cap on the Reward Points that a cardholder can earn. Your earning is limited by your spend. So go ahead and spend more on your IndusInd Bank Platinum Aura Edge Credit Card and earn Rewards which you can redeem against various exciting options.

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.

What are the four kinds of Platinum savings Plan? What benefits does each of them provide?

The four Platinum savings Plans have been designed keeping the

spend preferences and habits of cardholders in mind. Based upon your lifestyle, you would get higher Savings Points in categories that matter most to you.

The following are the four plans:

The Platinum Aura Edge Shop Plan

This is a plan tailor-made for those who love shopping. It offers you savings and deals at numerous departmental stores and malls for purchases of apparel, consumer durables, electronics, etc.

The Platinum Aura Edge Travel Plan

With this plan the world is your oyster. It helps you travel smart by offering unbelievably great deals and savings at various hotels and airlines.

The Platinum Aura Edge Home Plan

Every efficient homemaker should know how to manage money in the best way possible. This plan offers you the best deals and benefits when it comes to running a household.

The Platinum Aura Edge Party Plan

This plan is exclusively for party lovers. So, if you have a hyperactive nightlife and exploring new hangouts is a necessity for you, then we suggest you should go for it.

How will I get savings based on my Platinum Savings Plan?

With your IndusInd Bank Platinum Aura Edge Credit Card you earn Savings Points each time you spend on the categories listed under your selected Platinum savings Plan. Each Savings Point = Re.0.5 of value. Thus, you get savings on your purchases when you redeem these points for cash credit into your account.

If I have opted for a particular Platinum savings Plan (say the Platinum Aura Edge Shop Plan), then does that mean that I won't earn Savings Points for spends on airline tickets or cell phone bills?

Your new IndusInd Bank Platinum Aura Edge Credit Card rewards

you always! Apart from the listed categories in your Plan, we will reward you with 0.5 Savings Points for ₹100 on all other spends.

I have realised that the Platinum savings Plan I chose is not suitable and I would like to switch to another plan. Can I request for a switch over?

Yes, you can request for a switch over. If you want to choose a different Platinum savings Plan, all you need to do is call up IndusInd Bank Phone Banking Number 1860 267 7777 and request for the same. Please note that this is possible only after 6 months and that you will be charged a fee of ₹250 for this reconfiguration. Also, you will start accruing Savings Points as per your new Plan after your next statement cycle.

Spend Categories and Redemption

Will I earn Savings Points for using the IndusInd Bank Platinum Aura Edge Credit Card abroad? (Say for shopping in departmental stores in Singapore) ?

Yes, you will earn Savings Points for international transactions. As mentioned earlier, the merchant store should be correctly linked to the Merchant Category Code such that you earn the correct Saving Points.

Will I earn Savings Points even if I swipe the IndusInd Bank Platinum Aura Edge Credit Card on merchant terminals from other banks?

Yes, you will earn Savings Points when you swipe the card at any merchant terminal. Please note that the category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. However, in case there is a discrepancy, please contact us immediately.

I used my IndusInd Bank Platinum Aura Edge Credit Card to pay for my grocery bills in a supermarket. As per my Platinum Aura Edge Home Plan, I should get 4 Savings Points on my expenses. However, I have got only 0.5 Savings Points as per my credit card statement. How is this possible?

This is possible. The category of purchase will be decided on the basis of the Merchant Category Code (MCC) for the merchant establishment where the purchase is made. You will get Savings Points in all stand alone grocery outlets and supermarkets, and these do not include grocery or supermarket stores operating within large format departmental stores.

I used my IndusInd Bank Platinum Aura Edge Credit Card to pay for my restaurant bill in a 5 star hotel. As per my Party Plan, I should get 4 Savings Points on my expenses. However, I have got only 0.5 Savings Points as per my Credit Card statement. How is this possible?

It is possible when Savings Points are calculated on spends incurred at restaurants located within the premises of hotels and resorts.

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

You can redeem your Savings Points for direct credit into your Credit Card account. Its simple! Check your statement and see if you have accumulated the minimum required balance for redemption. IndusInd Bank may at its discretion stipulate the minimum threshold requirement for Rewards Redemption which may change from time to time.

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 cannot apply for this card at the time of application. However, once you receive your IndusInd Bank Platinum Aura Edge 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 main 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 email address with us.

Visa/MasterCard/Other Network Offers

You mentioned a comprehensive travel, dining and entertainment program. What does the program offer?

The Visa/MasterCard/Other Network Offers are brought to you by Visa/MasterCard/Other Network 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 www.indusind.com and various other media vehicles.

If I have a IndusInd Bank Platinum Aura Edge Credit Card, will I get these discounts and privileges automatically?

As a IndusInd Bank Platinum Aura Edge Credit Cardholder, you are entitled to all the discounts and privileges offers by the Visa/MasterCard/Other Network program. However, you need to specifically ask the Visa/MasterCard/Other Network Program Partner for the offer to avail the same. You have the choice to make transactions at Visa/MasterCard/Other Network Program Partner outlets without availing the offers.

If I already have a discount voucher for a particular Visa/MasterCard/Other Network Program Partner, can I use it in combination with the Visa/MasterCard/Other Network offer?

No. The offers made under the Visa/MasterCard/Other Network Platinum offers program cannot be clubbed with any other offer/scheme or promotion that any of the Program Partners may extend to its customers.

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 in a month. However, IndusInd Bank reserves the right to increase or decrease the cap on the maximum value or number of fuel transactions permitted in a month on the credit card without any prior notice.

Is this waiver applicable on all my petrol purchases made on my IndusInd Bank Platinum Aura Edge Credit Card?

This waiver is applicable on all transactions between ₹400 - ₹4000 only. This waiver is applicable across all petrol pumps in India.

Please note that service tax 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 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. The IndusInd Bank Platinum Aura Edge 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 Platinum Aura Edge Credit Card?

- Immediately call IndusInd Bank 24-Hour Phone Banking Number 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 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

- 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

Platinum Aura Edge 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 Platinum Aura Edge 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 Platinum Aura Edge Credit Card be used?

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 Platinum Aura Edge 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 4cm 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 centimetres 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 Platinum Aura Edge Credit Card ?

- Platinum Aura Edge is a multi-purpose International Credit Card which can be used for the following purposes:
 - Faster day-to-day payments at merchant locations accepting Contactless Payments
 - POS shopping at 10 lakh merchant outlets in India and over 30 million worldwide accepting Card Payments
 - Cash withdrawal from all IndusInd Bank and other ATMs
 - Safe online shopping and e-commerce transactions
 - Utility and other Bill Payments

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

Yes, Like a Standard Credit Card the customer will receive an SMS and an e-mail notification each time a transaction takes place.

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 usage 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 customer's account is debited?

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

What process needs to be followed in case of lost or stolen card?

You may contact the IndusInd Bank Customer Care to report the loss of his/her Card.

Terms & Conditions

General Terms and Conditions for benefits on IndusInd Bank Platinum Aura Edge Credit Cards

- The benefits under the IndusInd Bank Platinum Aura 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 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 Platinum Aura Edge Credit Card ("Card") issued in India.
- The IndusInd Bank Platinum Aura Edge 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 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 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.

Visa/MasterCard/Other Network Offers

- The Visa/MasterCard/Other Network are brought to you by Visa/MasterCard/Other Network on a best efforts basis.
- IndusInd Bank & Visa/MasterCard/Other Network 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/MasterCard/Other Network offers program, nor are they liable for any 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 honor the offer made under the Visa/MasterCard/Other Network offers.
- The Program is open for participation to all Cardholders, unless specified, who hold valid and current Visa/MasterCard/Other Network 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 Program 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/MasterCard/Other Network reserve the absolute right and discretion to withdraw the Program or any offer made there under by any Partner or alter any of the terms and conditions of the Program at any time without prior notice.
- These terms & conditions shall be read in conjunction with IndusInd Bank's terms & conditions governing the usage of the credit card including the Cardholders Agreement.
- Cardholders must specifically request the Partner for the offers under the Program. Cardholders can also make transactions at Partner outlets without participating in the Program and availing the offers.

- The offers made under the Program 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 & 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 Program shall be subject to the exclusive jurisdiction of the courts in Bangalore only.

Fuel Surcharge waiver

- Waiver of 1% fuel surcharge is applicable on transaction between ₹400/- to ₹4000/- only
- The waiver is applicable across all petrol pumps in India
- The waiver can be availed only when the payment is made through the 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

Rewards Program

- Savings Points are reward points that you earn when you use the IndusInd Bank Platinum Aura Edge Credit Card. Based on the Plan

you choose at the time of filling the application, you would earn different Savings Points for various types of purchases. The value of each Saving Point is Re.0.5 when you redeem them against outstandings in your account.

- IndusInd Bank reserves the right to change the rate of conversion of Reward Points to Airline Miles or Cash Credit without prior notice. However this change is restricted to incremental points and there will be no impact on already converted Reward Points. IndusInd Bank may at its discretion stipulate the minimum threshold requirement for Rewards Redemption which may change from time to time.
- 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 service providers will apply.
- The category of purchase will be decided on the basis of the

Merchant Category Code (MCC) for the merchant establishment where the purchase is made. IndusInd Bank, India ("IndusInd Bank") reserves the sole right to decide on whether a purchase meets the eligibility criteria as listed above. The categories of purchase (as listed in the application form) have been mapped to Merchant Category Codes (MCC) based on ISO standards. IndusInd Bank is NOT liable for any disputes that arise due to differences in merchant code mapping maintained by acquiring banks. However, IndusInd Bank will, on a best efforts basis, try to reward the cardholder with equivalent points.

- A cardholder needs to accrue a minimum of 1000 Savings Points Access to Airport Lounges with Priority Pass before he/she can redeem the accumulated Savings Points.
- IndusInd Bank's computation of the Savings Points shall be final, conclusive and binding on cardholders.
- The points are redeemable against specified goods & services as listed by IndusInd Bank from time-to-time or through a direct credit to the Cardholders account.

Spend Category Specific

- Utilities (Landline, Mobile and Electricity bills) This includes all domestic spends at merchants that accept bill payments of electricity, mobile and fixed line telephones. However, this excludes all mobile phone handset and accessory purchases, if any, at these locations.
- Grocery & Supermarkets The cardholder will get extra Savings

Points in all standalone grocery outlets and supermarkets but not at grocery or supermarket stores operating within large format departmental stores.

- Airlines

Extra Savings Points will not accrue on air ticket purchases on generic online portals.

- Restaurants/Eateries/Bars/Pubs

Extra Savings Points will not accrue on spends incurred at restaurants located within the premises of hotels and resorts.

- IndusInd bank has the right to include more spend categories/Merchant Category Codes or exclude certain existing categories/Merchant Category Codes from a specific plan.
- Cardholders can request for a change in the choice of the applicable Platinum savings Plan. This will be allowed only after 6 months of issuance of the card.
- The cardholder can request for a change only once a year. The cardholder would need to pay a reconfiguration fee for the same, as disclosed in IndusInd Bank's Schedule of Charges.

Travel Insurance

- IndusInd Bank has tied up with ICICI Lombard General Insurance Company Limited ("Insurance Company") as a group manager to provide Cardholders with the following insurance cover under the

Program:

S No.	Insurance Cover	Sum Assured Upto
1.	Lost Baggage	₹100,000
2.	Delayed Baggage	₹25,000
3.	Loss of Passport	₹50,000
4.	Lost Ticket	₹25,000
5.	Missed Connection	₹25,000

The above insurance cover shall be governed by terms & conditions of the applicable policy of the Insurance Company. You may obtain a copy of the insurance policy from the Insurance Company or IndusInd Bank upon request. Salient features of the insurance cover are outlined here in below:

- Loss of checked-in baggage - In the event of loss of property whilst in the custody of an international airline, a Property Irregularity Report (PIR) must be obtained from the international airline immediately upon discovering the loss which must be submitted to the Insurance Company. Medical insurance can be availed only for person less than 65 years of age. No partial loss or damage shall be compensated by the Insurance Company. No claim will be paid for valuable items as defined in the insurance policy.
- Delay of checked-in baggage - Compensation for a sum not exceeding the sum insured as specified above, for the expenses incurred for emergency purchase of basic essential items in the

event that the cardholder suffers a delay of baggage of more than 12 hours from the scheduled arrival time at the destination for delivery of baggage that has been checked by an international airline for an international flight. A non-delivery certificate must be obtained immediately from the international airline which must be submitted to the Insurance Company in the event of a claim here under.

(iii) Loss of passport and ticket - Compensation for a sum not exceeding the sum insured as specified above for loss of or damage to passport and travel related documents due to or on account of confiscation or detention by customs, police or other authority.

(iv) Missed connection - Compensation of a sum not exceeding the sum insured as specified above, in the event the cardholder misses or fails to take a connecting domestic or international flight of an international airline due to the delay in arrival of another international flight, in which the insured cardholder is traveling, beyond 6 hours of the scheduled arrival time.

The above mentioned travel insurance benefits are valid for a period of 20 days of international travel. IndusInd Bank must be informed at least 48 hours prior to commencement of international travel and within 48 hours after arrival in India to activate the above insurance benefits.