AUTO-TIER OPTIMISATION GUIDELINE

The Auto-tier Optimisation Feature is a service provided by 'IndusInd Bank Ltd. for "Indus One Business" accounts only. Auto-tier Optimisation means your Indus One Business Account tier automatically adjust to give you the best benefits based on your average quarterly balance maintained in current account held with us.

- Indus One Business Account is a 5 Dynamic Tier based structure with Auto-tier optimisation feature.
- The Feature is available only in "Indus One Business Account" to all eligible customers who meet the criteria set by 'IndusInd Bank Ltd. for current account holders.
- The Auto-tier Optimisation feature is activated automatically upon opening an Indus One Business Account with 'IndusInd Bank Ltd., providing customers with the benefit of optimised Benefits without requiring manual intervention.
- Auto-tier optimisation features ensures that customer accounts have the flexibility to move freely between Tiers automatically, aligning the benefits based on the average balance in the customer's current account.
- The Auto-tier Optimisation is a quarterly assessment activity.
- The Account opening quarter would be excluded, will be reviewed at the end of next Quarter for auto-tier optimisation.
- The Review will be done basis balance maintained as on 27 of the last month of quarterly review cycle.
- Based on predefined tier thresholds and corresponding benefits set by 'IndusInd Bank Ltd., the Feature calculates and adjusts the account tier for the customer basis average quarterly balance maintained in the last quarter.
- The Feature aims to provide maximise benefits on the customer's account as the balance grown in the current account.
- The customers are not charged with Non maintenance charges across the tier variants if in case the required Tier specific balance is not maintained.
- Only active and operational Indus One Business accounts will be eligible for tier changes. Any exceptions-such as account freeze status, product variant modifications, or other non-standard conditions will result in the failure of the tier change process for the quarter.
- IndusInd Bank reserves the right to modify the eligibility criteria at its discretion, with notice provided to affected customers as per regulatory requirements.
- Customers may opt out of the Feature at any time by changing the product variant.

INDUS ONE BUSINESS ACCOUNT - AUTO-TIER OPTIMIZATION CRITERIA

Opted/Existing Tier	Revised Tier				
	T-25	**T-50**	**T-100**	**T-300**	**T-500**
T-25	AQB less than ₹50,000	AQB of ₹50,000 & above	X	X	X
T-50	AQB less than ₹50,000	AQB between ₹50,000 to ₹1 Lac	AQB of ₹1 Lac & above	X	X
T-100	X	AQB less than ₹1 Lac	AQB between ₹1 Lac to ₹3 Lac	AQB of ₹3 Lac & above	X
T-300	X	X	AQB less than ₹3 Lac	AQB between ₹3 Lac to ₹5 Lac	AQB of ₹5 Lac & above
T-500	X	X	X	AQB less than ₹5 Lac	AQB of ₹5 Lac & above

Lower Tier Movement	No Change in Tier	Upper Tier Movement	X	Not applicable

- IndusInd Bank disclaims any liability for losses or damages arising from the use of the Feature, except where such losses result directly from the bank's gross negligence or wilful misconduct.
- Customers agree to indemnify and hold harmless 'IndusInd Bank Ltd. from any claims, losses, or liabilities arising from their use of the Feature or reliance on its calculations.
- IndusInd Bank reserves the right to modify, suspend, or terminate the Feature at any time, with reasonable notice provided to customers through appropriate channels.
- In the event of termination of the Feature, customers will receive communication regarding the cessation of the service.

For inquiries or concerns about the Feature or these Terms and Conditions, customers may contact 'IndusInd Bank Ltd. customer service team at 18602677777 or visit the nearest IndusInd Bank branch.

These terms and conditions outline the agreement between 'IndusInd Bank Ltd. and its customers regarding the use of the Auto-tier Optimisation Feature. By maintaining an Indus One Business Account with 'IndusInd Bank Ltd., customers agree to adhere to these terms and conditions governing the feature's implementation and operation.