

## **IndusInd Bank Golf Program - Terms and Conditions**

### **General Conditions**

Card holder denotes the person to whom the IndusInd Bank Credit Card has been issued for the below mentioned terms and conditions.

- A cardholder may hold only 2 active bookings at a time. A cardholder may only be able to place a new booking once all his/her previous bookings have been utilised. In case a cardholder cancels a booking or the booking is not confirmed by Apexlynx, the cardholder will be allowed to place a new booking provided that the total number of active bookings in the system do not exceed 2. A booking is considered active if it is requested, pending verification or in a confirmed status. Golf games and lesson bookings will be counted together.
- Cardholders will not be able to place a new golf game or lesson on the same day of availing any other golf game or lesson.
- The IndusInd Bank Golf Program is a green fee players arrangement and the offer, as provided to eligible primary IndusInd Bank Card holders in conjunction with Apexlynx, enables eligible Card holders to enjoy complimentary golf benefits that are specially hosted for them subject to the applicable Terms and Conditions as stipulated. Complimentary golf benefits are not available on Add –on Credit Card and Add-on Card holders will be treated as Guests.
- This Golf Program is not a golf club membership and does not purport to be a golf club membership, and the benefits under this Golf Program are not to be regarded as a golf club membership at any time.
- Eligible primary IndusInd Bank Card holders may enjoy complimentary rounds of golf as green fee players specially hosted for them by IndusInd Bank at specified locations on weekdays/weekends and holidays as per the applicable Terms and Conditions.
- Golf Program Benefits applicable only for Primary Cardholders.
- Complimentary golf games/ lessons will vary as per the card variant. The eligibility is updated on the IndusInd Bank website at [www.indusind.bank.in](http://www.indusind.bank.in) and in the table as below:

**The number of golf games and golf lessons per eligible card variant stand revised effective 10<sup>th</sup> March 2026. Capping of usage for golf games and lessons at customer level is applicable for all golf courses as shown under and are subject to further change at the sole discretion of IndusInd Bank.**

<b>Credit Card variant</b>	<b>All Golf Course Games</b>	<b>Lessons</b>
INDUSIND BANK PIONEER PRIVATE CREDIT CARD	Unlimited	Unlimited
INDUSIND BANK PIONEER HERITAGE CREDIT CARD	4 in a month	4 in a month
INDUSIND BANK INDULGE CREDIT CARD	4 in a month	4 in a month
INDUSIND BANK LEGACY CREDIT CARD	2 in a month	2 in a month
INDUSIND BANK CREST CREDIT CARD	2 in a month	2 in a month
INDUSIND BANK CELESTA AMERICAN EXPRESS@CREDIT CARD	1 in a month	1 in a month
INDUSIND BANK PINNACLE CREDIT CARD	1 in a month	1 in a month
INDUSIND BANK TIGER CREDIT CARD	1 game or lesson per quarter	

Mobile number should be the same which is registered with the bank to avail complimentary golf games and lessons on any card.

Eg 1. Customer holding Indulge Credit Card will be able to play 4 games and 4 lessons in a month at golf courses which are listed on the website.

Eg 2. Customer holding Crest Credit card will be able to play 2 games and 2 lessons in a month at golf courses which are listed on the website.

Eg 3. If customer holds both Indulge and Crest Credit card, will be able to play a maximum of 4 games and 4 lessons in a month at golf courses which are listed on the website. In case Crest card is being used, then not more than 2 games and lessons can be booked, and balance 2 games and lessons to be booked through Indulge card. Capping of golf games and lessons is at customer/ individual level.

Note : Card holders holding other IndusInd card variants not present in the above grid are welcome to play golf or take golf lessons by paying the applicable fees. The fees may vary from course to course depending on the time of the week (weekend/ weekday/ public holiday) and the season.

Any eligible Cardholder holding multiple variants of IndusInd Bank credit cards will be eligible to avail golf benefits as per limits as applicable to the higher card variant

If a Cardholder holds multiple variants of IndusInd Bank credit cards, they will be eligible for golf benefits as per the limits applicable to the highest card variant held. However, spend-based eligibility will be evaluated only on the specific card that the Cardholder selects and enters at the time of booking.

The number of complimentary golf games/ lessons will be considered as per the calendar month. Complimentary benefits of the Golf Program are subject to a minimum purchases/ spends of Rs 25,000 in the last statement generated as per the credit card billing cycle, minimum spends criteria for Pioneer Private is Rs. 50,000 in the last statement generated as per the credit card billing cycle. There is no minimum purchase or spend criteria for Tiger Credit Cardholders.

Retail purchases/spends made on add-on card(s), if any, will also be considered

Retail purchases/spends will exclude all ATM cash withdrawals, loans, EMI conversion, fee, interest amount charged etc.

For e.g.- If retail purchases/spends are more than Rs 25,000 in the billing cycle of Jan'22 (where the statement generation date is 5th Jan'22), the customer will be eligible to book complimentary golf games and lessons (as per product entitlement) from 6th Jan to 5th Feb'22. Any golf benefits that the customer is entitled to starting 6th Feb'22 will consider retail purchases/spends as per the billing cycle of Feb'22.

#### **Frequently Asked Questions (FAQs)**

- o **I have 2 complimentary games/ lessons on my IndusInd Bank credit card, however I am getting a message to accept charges while making a booking.**  
Please check your last billing statement's retail purchases/ spends. You need to have at least Rs25,000/ 50,000 retail-purchases/ spends in the last billing cycle to qualify for complimentary golf benefits.

- o **I made retail purchases/ spends of more than Rs 25,000/ 50,000 during the last month, however I am getting a message to accept charges while making a booking.**  
Please note, you need to have at least Rs 25,000/ 50,000 of retail purchases/ spends in your last billing cycle (not during the last calendar month) to qualify for complimentary golf benefits.
  - o **While making a booking I am getting an error: “invalid card/ mobile number entered”**  
Please make sure to enter the mobile number registered with the Bank and your credit card. In case, your card is upgraded, please enter the card number of your upgraded card.
  - o **I have the Golf feature available on my IndusInd Bank credit card, however, my retail purchases/ spends made on my IndusInd Bank credit card during the last billing cycle are less than Rs 25,000/ 50,000. Can I pay and play using my IndusInd Bank credit card?**  
Yes, you are welcome to tee off at your preferred golf course and avail golf lessons at the available locations (charges as applicable). The green fee/ lesson charges may vary from course to course and may also vary depending on time of the week (weekday/ weekend/ public holiday) and the season.
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- o **I have 2 complimentary golf games on my IndusInd Bank credit card and my current month’s billing cycle date is Jan 12, 2022. I availed 2 complimentary games between Jan 1,2022 – Jan 11, 2022 as per the spends criteria met in Dec 2022 statement generation. Now, as per my Jan 12, 2022 statement generation, I have spent more than Rs 25,000/ 50,000. Can I avail complimentary golf games on 30th Jan, 2022?**  
Even though, you have met the spends criteria for Jan’22 statement, you will be able to avail complimentary golf games from 1st Feb’22 till 11th Feb’22, since you have exhausted complimentary games quota for Jan 2022 month. Please note, complimentary games/lessons continue to be calculated as per calendar month.
  - o **My retail purchases/ spends in my last billing cycle were less than Rs 25,000/ 50,000, however, have already spent Rs 60,000 this month. While booking I am still getting a message: “Spends criteria not met”.**  
Please note, while making a booking, retail purchases/ spends of the last billing cycle are considered. If your current purchases are yet to be billed, they will not be considered.

## **Detailed Terms and Conditions**

### **Reservations**

1. All Cardholders may place their booking for a golf game/golf lesson by visiting the online golf booking portal at: [www.indusindgolf.apexlynx.net](http://www.indusindgolf.apexlynx.net)
2. Cardholders are requested to provide their registered mobile number and email address while booking a golf game/golf lesson on the online portal without which the request will not be processed.
3. Cardholders may bring a maximum of three (3) Guest(s) per booking for golf rounds. Any Guest(s) must play in the same group as the Cardholder. For golf lessons, Cardholders may bring one (1) Guest per golf lesson who will be charged applicable walk-in lesson rates.
4. Cardholders who wish to play in the same flight with another IndusInd Bank Cardholder must provide the registered mobile number and email address of the accompanying IndusInd Bank Cardholder on the portal without which the request will not be processed.
5. Cardholders who wish to play in the same flight with a Club Member must inform the exact tee-time held by the Club Member which will be verified with the golf club prior to

processing the Cardholder's booking. If the tee-time is not found, the booking will not be processed.

6. A Club Member cannot make a booking directly at the golf club/golf learning facility/with a golf coach and transfer the confirmed booking over to the Cardholder.
7. All game bookings for guests of cardholders will only be confirmed if the cardholder makes advance payment of the applicable guest charges through their entitled credit card at the time of placing the request on the portal. The fees vary across each location depending on the time of the week (weekend/ weekdays/ public holidays) and the season. The guest charges will always include the green fee, cart and caddy fee, irrespective of whether the requesting cardholder is entitled to complimentary cart and caddy benefits under the golf program.
8. The number of carts and caddies provided will be as per the availability at the club on date of play and will solely be at the club's discretion in accordance with its local club rules.
9. Cardholders are welcome to tee off/ avail golf lessons even after they have utilized the complimentary rounds of golf games/ lessons. The additional golf games/ lessons can be availed by paying the applicable fee. The fees vary from course to course depending on the time of the week (weekend/ weekdays/ public holidays) and the season.
10. A Cardholder may only request a golf booking for a game/lesson, whether on a weekday/weekend or public holiday at least four (4) days in advance and for a maximum of fifteen (15) days in advance. The date of the booking and the date of play will not be counted in the advance notice. Short notice booking requests will not be processed. Pioneer Heritage, Pioneer Heritage Metal and Pioneer Private cardholders may request for a domestic golf booking at least three (3) days in advance and for a maximum of fifteen (15) days in advance. Pioneer Private cardholders may request for an international golf booking at least ten (10) days in advance and for a maximum of thirty (30) days in advance.
11. Requests for golf games will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of eighteen (18) holes of play. Golf lessons will be of at least 30 minutes duration and all golf booking requests for golf lessons will be accepted as per the local rules and timings available at the club/ driving range/ golf lesson facilities.
12. Requests for golf games will only be accepted for daylight timings that ensure that the start of the golf game must enable completion of eighteen (18) holes of play. Golf booking requests for golf lessons will be accepted as per the local rules and timings available at the club/ driving range/ golf lesson facilities.
13. Golfers must have at least a valid golf handicap or in lieu thereof at clubs/golf course where permissible, a certificate of golfing proficiency issued by a certified and approved golf instructor may be acceptable. All golfers must produce their handicap certificate if requested by the club. In the absence of a valid handicap certificate, the club may not permit the golfer to play and/ or may ask them to leave the club anytime during the course of play.
14. All golfers must carry a valid ID proof for verification when visiting the participating golf club/learning facility. In the event the ID cannot be verified, the club may not permit the golfer to avail their benefit.
15. IndusInd Bank and/or Apexlynx will not be responsible or accountable to get a handicap certificate issued to the benefit of any Cardholder from any golf club.
16. Golf lessons at the various golf clubs/ learning facilities are undertaken by certified golf instructors. Cardholders may provide their preference for instructors however the instructor will only be assigned as per the availability and arrangement between Apexlynx and the golf club/ learning facility.
17. Acceptance of all golf booking requests and/or golf lesson timings shall remain at the sole discretion of the respective golf clubs, golf instructors, and driving ranges, and will be subject to slot availability. All domestic golf booking requests submitted with an advance notice of 4 to 15 days will be processed by Apexlynx no later than 4 days prior to the intended date of play, in accordance with the processing timelines and requirements prescribed by participating golf clubs and golf learning facilities. The status of domestic golf bookings may be provided to members within 1-2 calendar days prior to the scheduled date of play or lesson.

18. Acceptance of all golf booking requests and/or golf lessons timings will be at the discretion of the golf club/golf instructors and subject to availability, and request for changes of timings of confirmed bookings will also be subject to payment of an administrative charge as specified in the Cancellation & Amendment policy.
19. IndusInd Bank Cardholders are to make all enquiries and bookings through the designated IndusInd Bank Concierge line (number) or by sending in their queries at [indusindgolfbookings@apexlynx.net](mailto:indusindgolfbookings@apexlynx.net). Cardholders will not be granted access rights to the stipulated clubs without booking through the IndusInd Bank online golf booking portal.

### **Number of bookings and minimum flight conditions:**

1. Any golf benefits as applicable to a Cardholder as per their card variant that remain unutilized in a calendar month will not be carried forward to any future month. There will be no “rain check” i.e. no carry forward of credit for any golf round due to any inclement weather or for any other reason and there will be no refund made of any Guest charges or any other prepaid charges.
2. A Cardholder may only hold one (1) booking on a single day whether for a golf game or a golf lesson. Duplicate and/or multiple golf bookings at one club for a golf game/golf lesson on a single day will neither be processed nor be allowed.
3. A Cardholder may not book for more than four (4) players in total including self for any one golf game. Group bookings are not allowed.
4. Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for weekday rounds of golf is a minimum of two (2) golfers per flight.
5. Unless otherwise prescribed by local club/golf course rules/seasonal rules the minimum flight conditions for Weekend/Holiday rounds of golf is a minimum of three (3) players per flight.
6. Cardholders may also request for a golf game booking as an individual request i.e., the Cardholder may request only for himself/ herself at the clubs where individual requests are accepted.
7. The responsibility to pair an individual golfer will solely be at the discretion of the golf club. Neither Apexlynx nor IndusInd Bank will have any control on the golfers the individual is paired with and whether the request will be fulfilled on time and in every instance.
8. Other than individual golf game requests, it will be the responsibility of the Cardholder to fulfil the minimum flight conditions in respect of each booking request, and IndusInd Bank/Apexlynx will not be responsible to help the Cardholder make up the minimum flight condition numbers.

### **Payments**

1. All bookings for Guests of Cardholders will only be confirmed if the Cardholder makes advance payment of the applicable Guest charges via his/her IndusInd Bank credit card at the time of placing the request on the portal.
2. All payments made for Guest(s) will be charged to the IndusInd Bank credit card at the applicable rates and are neither transferable nor refundable.
3. It will be the sole responsibility of the Cardholder to comply with any other applicable regulatory provisions or operational Golf Program requirements to ensure timely payment as and when required.
4. Cardholders may request Apexlynx to send an invoice for any amounts paid on the online portal. Invoices will be sent upon request only and will be sent within 7 days’ time of receiving the request.

## **Cancellations and Amendments**

1. Bookings that have been successfully placed on the online portal cannot be amended or modified by Apexlynx/ IndusInd Bank. Cardholders who wish to amend their booking will need to cancel their existing booking and place a new booking with the updated details.
2. Cancellations must be made at least one (1) calendar day in advance prior to the date of play or the date of lesson. In the event of late cancellations or no-shows the golf round or lesson would be considered to be utilized.
3. International golf game bookings must be cancelled at least four (4) calendar days in advance prior to the date of play. Full refunds will be initiated only in case of in-time cancellations for any charges paid at the time of placing the booking.

## **Golf Club/ Golf Learning Facility Rules & Regulations**

1. Cardholders are not permitted to enter into any direct correspondence or communication with any golf club/golf learning facility or with any golf coach for any matters related to this special golf benefits offer.
2. A Cardholder must abide by all local club rules including COVID safety protocols, club rules, etiquette, playing and handicap restrictions at each golf club/golf learning facility.
3. Any charges mandated by golf clubs under their local rules and payable at the time of play shall be borne directly by the golfers.
4. A Cardholder must abide by the golf club's dress code. In general, golfers are not permitted to wear round neck shirts, sleeveless shirts/T-shirts/tops without collars, track pants/joggers, jeans, gym shorts, or sandals/heels/flip flops on the golf course.
5. It will be the responsibility of the IndusInd Bank Cardholder to verify and report within time at the correct address and location of the respective golf clubs and/or golf learning facility at which the golf booking has been confirmed for the Cardholder.
6. This Golf Program is valid only for golf course/ driving range/ practice area access for Cardholders with confirmed bookings. Cardholders and/or their Guest(s) may not have access to the other facilities at the club. A Cardholder may not request for a booking to visit a golf club for any other purpose except to play or learn golf in accordance with the Terms and Conditions of this Golf Program.
7. All consumables and any other extras as consumed/utilized at any golf course/golf learning facility are to be paid for directly by the Cardholder(s) and his/her Guest(s).

## **Miscellaneous**

1. This is an offer exclusively provided to eligible Cardholders. IndusInd Bank/Apexlynx reserve the right to deny and permanently withdraw the benefits of the offer to any Cardholder found to indulge in impersonation or be in breach of any of the Terms and Conditions of the offer.
2. The golf benefits/golf bookings as a part of this offer are not applicable and cannot be availed of in conjunction with or as a part of any private event or any form of club or other tournament or for any group bookings.
3. Private event/private tournament refers to any request(s) from series of multiple Cardholders and or multiple groups for adjacent/consequential tee times on the same date and will not be processed.
4. The IndusInd Bank Golf Program cannot be used by Cardholders or their Guests in conjunction with any other promotions or other golf program(s) or to join other golfers who are availing the benefits of any other golf program.

5. Neither IndusInd Bank nor Apexlynx is responsible or liable in any way whatsoever for any loss or damage that may be suffered, or for any personal injury sustained to a customer directly or indirectly by use or non-use of the services availed of as a part of this offer, whether provided directly or provided by the golf club/driving range or golf coach, and neither IndusInd Bank nor Apexlynx will entertain any claim from any Cardholder in connection with their participation or lack thereof in the program.
6. IndusInd Bank and Apexlynx do not underwrite or warrant the services performed by the golf courses/driving ranges/golf coaches and shall not have any liability for any deficiency, delay or imperfection in such services or for any loss or damage that may be suffered, or for any personal injury to a customer directly or indirectly by use or non-use of the services provided by the golf club/driving range or golf coach.
7. These Terms and Conditions including the available golf courses/ golf lesson facilities and golf coaches are subject to change.  
For any concerns or support, please write to [indusindgolfbookings@apexlynx.net](mailto:indusindgolfbookings@apexlynx.net)

#### **Hole in one insurance:**

- This coverage is valid for tournaments conducted / certified by PGA / IGU/ PGTI and Other International Golf Associations in India only.
- The personal accident cover is applicable only for primary card holders

#### **Conditions for Hole in one cover:**

- The minimum yardage on any selected hole must be 150 yards from tee to pin. If the selected hole is more than 150 yards it cannot be decreased and must be played as stated on the score card.
- The covered holes and the greens shall not be altered in any way so as to facilitate a hole in one.
- The conduct of the tournament shall conform to the standards set out by Professional Golfers Association (PGA) or Royal and Ancient Golf Club. All equipment used shall conform to the standards set out by these authorities
- The hole is scored of the first tee shot.
- An impartial tournament official shall be stationed at each of the insured holes, monitoring play. He along with the club secretary shall sign off the card of the player so as to claim the prize.
- A player scoring hole in one must finish the entire round of golf and complete the scorecard to claim the prize.
- Replayed ball shall not be counted as hole in one.
- A person shall not be allowed a number of shots qualifying for the prize that are more than the number of rounds played in the tournament.
- The number of contestants (professional and amateurs) playing the tournament must be specified. Any changes in this number must also be intimated to the insurer.

Regarding Hole in one insurance, please reach out to Bank at [pioneerrmassistance@indusind.com](mailto:pioneerrmassistance@indusind.com)