

IndusInd Bank Avios Visa Infinite Credit Card
Acquisition Campaign for Qatar Airways Credit Card Holders

Offer Period	1st January 2026 to 31st January 2026 (Both Days inclusive)
Offer	Get additional 20,000 Avios on successful application of Avios Credit card – Qatar Airways variant and upon spends of INR 5000 in 30 days from card setup

- This offer is only applicable for new customers who apply for the card and successfully get the card issued from the Bank during the campaign period.
- Customer's cumulative spends needs to be INR 5000 or more within 30 days from card setup date to be eligible for the 20,000 bonus Avios.
- This contest is applicable only for IndusInd Bank Avios Visa Infinite Credit Card- Qatar Airways variant

Generic Terms & Conditions:

- These terms and conditions (the "**Terms and Conditions**") govern the campaign, organized by Qatar Airways Group Q.C.S.C. ("**Qatar Airways**") through its Qatar Airways Privilege Club ("**Privilege Club**") that enables eligible Privilege Club members ("**Members**") to earn bonus Avios as detailed further in these Terms and Conditions ("**Bonus Avios**") if they meet the minimum spend criteria during the Campaign Period. This campaign commences on 1st January 2026, 0000hrs and ends on 31st January 2026, 2359hrs (the "**Campaign Period**").
- This offer is only applicable for new customers who apply for the card and successfully get the card issued from the bank during the campaign period
- 20,000 Bonus Avios will be credited on minimum accumulated spends of INR 5,000 ("**Eligible Transaction**") done within 30 days of card set up.
- Bonus Avios will not be credited to cardholders who cancel the card at the time of bonus issuance.
- Bonus Avios will be credited to eligible Members by 15th April 2026.
- Bonus Avios earned as part of this campaign will be credited to Member who is the primary cardholder.
- Bonus Avios is not applicable if the cardholder is a part of family account. Only Main Member is eligible.
- All Avios awarded under this campaign will be subject to the [Privilege Club Terms & Conditions](#) ([the "Privilege Club Terms and Conditions"](#)).

- Unless otherwise defined in these Terms and Conditions, capitalized terms shall have the meaning given to them in the Privilege Club Terms and Conditions.
- Once Avios are credited to Privilege Club Member's account, the transaction cannot be reversed.
- The benefits granted by this campaign cannot be exchanged for cash and/or refundable.
- IndusInd Bank and Qatar Airways reserve the right to refuse to award any Avios under the campaign in cases of actual or suspected fraud.
- Qatar Airways reserves the right to remove any Avios and close any Privilege Club account in accordance with the Privilege Club Terms and Conditions.
- IndusInd Bank and Qatar Airways shall not be liable to Members for any financial loss arising out of refusal, cancellation or withdrawal of the campaign, or any failure or inability of Members to take advantage of the campaign.
- These Terms and Conditions apply to the campaign and shall supplement the Privilege Club Terms and Conditions and any other terms and conditions applicable to the Privilege Club program. Please read these Terms and Conditions together with the Privilege Club Terms and Conditions.
- Purchase Reversal Transaction Amount posted on Cardholder's Card Account during the Program Period + 7 (Seven) Calendar Days will be deducted from the eligible Spends for the Purpose of calculating Spends Achievement irrespective of whether the Original Transaction corresponding to this Reversal was done during the Program Period or before the Program Period

To be eligible for participating in the Program, the Cardholder must maintain a clean payment record in respect of his/her Card; i.e. the Cardholder should not have failed to pay the minimum amount due on his/her Card during the Offer Period or at the time of evaluation of the winners

- In case a Cardholder, is holding two or more Eligible Credit Cards from IndusInd Bank, the Spends done on one Card account will not be added/clubbed with Spends done on the other Card account. Each Credit Card account will be considered separately
- All applicable taxes, duties, levies of whatsoever nature in connection with the Program shall be borne solely by the Cardholder
- The participation in the Program shall constitute deemed acceptance by the Card member of all the terms and conditions governing the Program
- The Bank at its sole discretion can decide Cardholders who can avail this Program. Delinquent Credit Card members will not be eligible for the benefits of this offer. "Delinquent Credit Card Account" means an account of a Cardholder which has outstanding which is past due or which, in the sole opinion of the Bank, has unsatisfactory credit standing. Cardholders, whose Credit Card accounts are currently delinquent or become delinquent at any time before the Fulfilment Date, will be ineligible for the benefits of this Program
- If the Cardholder ceases to be a Cardholder at any time during the Program Period or before the Fulfilment Date, all benefits under the Program shall lapse. This includes any relationship terminated either by the Bank or the Cardholder

- The terms and conditions of the Program shall be in addition to and not in substitution/derogation to the Primary Terms and Conditions governing the Card and shall at all times be read along with the terms of the Cardholders' Agreement and such other terms and conditions that the Bank may deem appropriate in its sole discretion. Any irreconcilable contradiction between the terms and conditions contained herein and the Cardholders' Agreement, then the terms of the Cardholders' Agreement to prevail the present conditions
- In case the Cardholder has any issues/disputes regarding the Offer, he/she must raise his or her concerns within 5 months from the offer end date .
- Any disputes raised post this date will not be entertained by the Bank. Any disputes arising out of this Program shall be subject to the exclusive jurisdiction of competent courts in Mumbai only
- Credit Card usage is for personal use only. In case the Bank notices unusual and abnormal transaction patterns in the use of the Card, the Bank will try to establish contact with the customer on the registered phone number of the customer available on its records to verify the bonafideness of the card transaction
- On failure on the part of the Bank to establish contact with the customer, the Bank may restrict/terminate the use of the Card without any further notice, and the benefit of this program may be withdrawn
- In all matters relating to the Program, the decision of IndusInd Bank shall be final and binding in all aspects
- The Bank reserves the right at any time without prior notice to add, alter, modify, all or any of these terms and conditions or replace, wholly or in part, this Program by any other Program, whether similar or different to this Program or to withdraw it altogether without giving prior notice
- By participating in this campaign, you agree to these Terms and Conditions.