

KEY FACTS STATEMENT

OD/CC Linked Commercial Card

Section 1: Fees & Charges

Particulars	Fees & Charges
Joining Fee	Not Applicable
Annual Fee	Not Applicable
Overlimit Fee	Overlimit Not Allowed
Fee on DCC	1%
Foreign Currency Markup	1.99% + GST
Processing Fee	Not Applicable

Other Financial Charges

Parameter	Details
Interest Free Period on Card	Not Applicable
Interest Applicable	As per OD/CC Account
Late Payment Charges	As per OD/CC Account
Cash Withdrawal	Not Permitted
Cheque-related transactions	Not Permitted using card
ATM Withdrawal/Balance check	Not Permitted using card
Railway booking surcharge	As Applicable
Fuel Surcharge	1% fuel surcharge waiver to OD/CC-linked cardholders. - Valid for individual fuel transactions in the range of ₹500 to ₹10,000 only
Cash Payment at Branch	Not Permitted
Priority Pass/Lounge Access	Not Applicable for the card
GST	18% (Applicable to all relevant fees, interest, and charges)
GST applicable at the current rate, as notified by the Ministry of Finance, Government of India.	
Linked Facility	OD/CC Account
Additional Credit Limit	Not Applicable
Minimum Amount Due	Not Applicable
Rewards/Cashback	As Applicable
Liability	Corporate
Governing Law	Indian Law

Important

*This card is not a revolving credit card. All transactions done using the card are directly debited to the linked OD/CC account in real time.

Late Payment Charges

Late payment charges are applicable as per underlying OD/CC account.

Withdrawal Limits

- The sanctioned limit of the linked Overdraft/Cash Credit (OD/CC) account will be the maximum limit available on the OD/CC linked credit card and no separate or additional credit limit will be provided for the card.
- The available credit limit on the card at any time will be the sanctioned OD/CC limit minus the outstanding balance in the linked OD/CC account.
- All transactions made using the OD/CC linked credit card will be directly debited to the linked OD/CC account.
- The effective credit limit available to each cardholder may vary depending on the sanctioned OD/CC limit and the utilisation of the linked OD/CC account.

Billing & Statement

- No separate interest will be charged on transactions made using the OD/CC Commercial Card.
- Interest shall be levied only as per the applicable interest rate of the linked Overdraft/Cash Credit (OD/CC) account and shall be calculated on the basis of the daily outstanding balance in the OD/CC account.
- There is no interest free credit period applicable to transactions made using the OD/CC Commercial Card.
- There is no separate billing cycle for card transactions. All card transactions form part of the OD/CC account operations.
- Statements for card transactions will be made available through the OD/CC Commercial Card management platform.
- Disputed or chargeback transactions, if provisionally credited, shall not impact interest calculation unless such disputes are finally resolved in favour of the customer.
- All card transactions shall reduce the available limit of the linked OD/CC account.
- In the event of non renewal of the OD/CC limit, account irregularity, or closure of the OD/CC facility, usage of the OD/CC Commercial Card shall stand automatically suspended.
- Transaction details shall be available through the OD/CC account statement and applicable digital banking channels.
- Any dispute relating to card transactions must be reported within 30 days from the date of receipt of the transaction statement on the OD/CC card management platform.

How To Make Payment

- Repayment obligations for card transactions shall be governed exclusively by the OD/CC account repayment terms and the applicable sanction terms and conditions.
- No separate payment is required for card usage, as all card transactions are directly adjusted against the linked OD/CC account.

Contact Channels

The cardholder can contact the Bank through any of the following communication channels for any enquiries, redressal of concern, termination of card or card blocking:

1. 24-Hour Phone Banking Number – 1860 267 7777
2. Email: corporate.cards@indusind.com
3. By writing to the Bank's Credit Card Unit at: IndusInd Bank Ltd (Credit Card Division), PO Box 9421, Chakala, MIDC, Andheri (E), Mumbai - 400093
4. SMS BLOCK <Last 4 digits of card number> to 5676757
5. For unresolved grievances, please write to: Nodal Officer, IndusInd Bank Ltd. (Credit Card Division) PO Box 9421, Chakala, MIDC, Andheri (E), Mumbai – 400093 or email: nodal.officer@indusind.com
6. In case you do not receive a response from Nodal Officer within 7 days, you may write to:
 - a. Principal Nodal Officer, IndusInd Bank Ltd. 701 Solitaire Corporate Park, 167, Guru Hargovindji Marg, Andheri-Ghatkopar Link Road, Chakala Andheri (East), Mumbai – 400093
 - b. E-mail: pno@indusind.com
 - c. Please quote your IndusInd Bank OD/CC Commercial Card number in all your correspondence with us.