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.bank.in
- E-mail us at premium.care@indusind.com

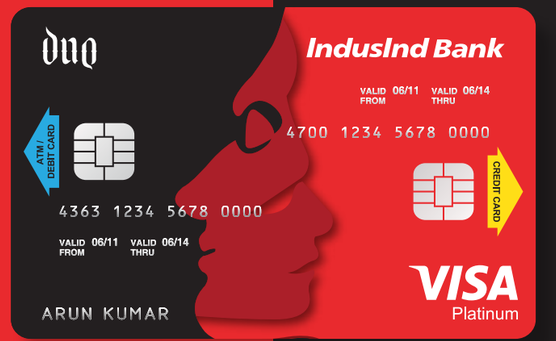
Note: The stated documentation is subject to change and is at the sole discretion of IndusInd Bank.
For detailed terms and conditions, please logon to www.indusind.bank.in

Terms and conditions apply.

duo

IndusInd Bank

INDUSIND BANK DUO CARD BENEFIT GUIDE



Welcome to a journey that's as distinctive as your IndusInd Bank Duo Card. This first-of-its-kind Card in India, brings together a variety of benefits that treat you to the very best of a Credit and Debit Card.

REWARDS

A REWARDING LIFE

Stride into a Rewards Program which pampers you every step of the way. It's especially designed to compliment your lifestyle, combining maximum flexibility with minimum limitations.

DUO CARD ACCRUAL OF REWARD POINTS

Watch your reward options grow by using your card for business or pleasure wherever you choose. For every ₹150 spent on your IndusInd Bank Duo Card, you get 1 Reward Point.

DUO CARD REDEMPTION OF REWARD POINTS

With the IndusInd Bank Duo Card, you have a range of exciting choices for redemption of your Rewards. For further details, please visit www.indusind.bank.in.

You can also consolidate your reward points by transferring the points earned on Duo Debit Card to Duo Credit Card & enjoy an evergreen rewards program! For further details, please visit www.indusind.bank.in

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

LIFESTYLE

REEL GOOD

It's always more the merrier at the movies. Which is why, your IndusInd Bank Duo Card comes with the offer that guarantees a good time!

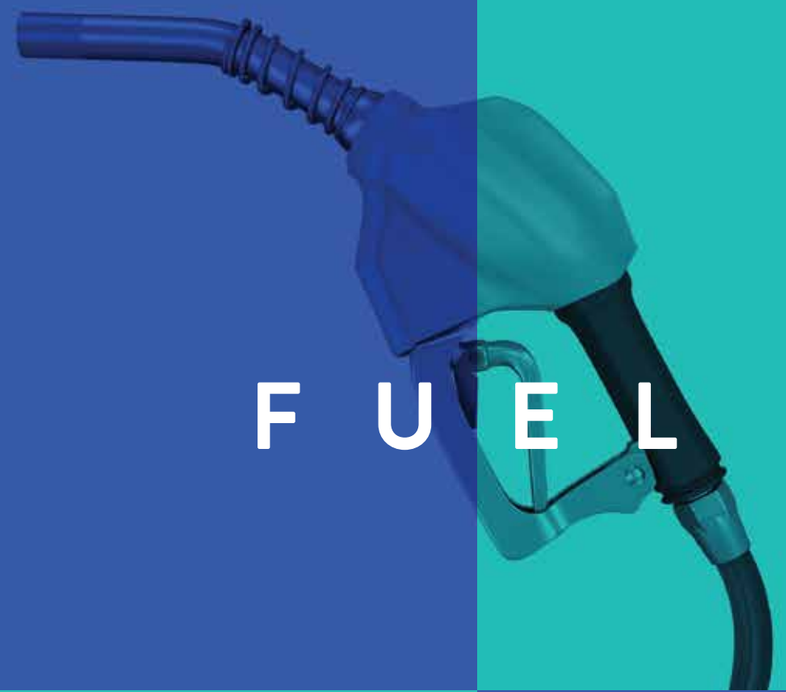
DUO CREDIT CARD

Get one free movie ticket per month with every movie ticket you purchase.

DUO DEBIT CARD

Get one free movie ticket per month with every movie ticket you purchase.

*Terms & conditions apply. For details, please visit www.indusind.bank.in



HIT THE ROAD

Check road trips off your bucket list, since your IndusInd Bank Duo Card frees you from paying fuel surcharge, all around the country.

DUO CREDIT CARD

Get 1% fuel surcharge waived off at any petrol pump across the nation.

DUO DEBIT CARD

Refuel at any petrol pump in India without hesitation. No surcharge is levied on your Duo Debit Card*.

*Subject to modification under government regulations. For terms and conditions, please visit www.indusind.bank.in

ASSURANCE

ALWAYS ASSURED

Delight in dependable protection. It secures you against a range of eventualities, so that you have no reason to worry.

DUO DEBIT CARD

Get air accident cover of ₹25 Lakhs, personal accidental death insurance of ₹2 Lakhs, lost card liability of ₹3 Lakhs, as well as purchase protection worth ₹50,000.

For detailed terms and conditions, please visit www.indusind.bank.in

Frequently Asked Questions (FAQs)

Why should I take the IndusInd Bank Duo Card when I already have a premium card from another bank?

Privileges are abundant when it comes to IndusInd Bank Duo Card. This Card is exclusive and comes loaded with benefits that no other card offers.

- The Duo Card is the first of its kind; which offers customers the freedom to choose how to pay and access their cash without having to carry multiple cards.
- Your Reward Points on IndusInd Bank Duo Card are unique. You get flexibility to redeem your reward points towards cash credit or a range of exciting choices available on your Duo Debit & Credit Card.

Rewards Program

What is the Rewards program on the IndusInd Bank Duo Card?

The Rewards program is a unique rewards program specially designed to cater to the lifestyle of discerning customers like you. You earn Reward Points when you use the IndusInd Bank Duo Card.

When do my Reward Points expire?

All Reward Points earned on your Duo Credit Card are valid as long as the IndusInd Bank Duo Credit Card account is live.
Please note, all Reward Points earned on your Duo Debit Card will be valid for a period of 12 months.

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

There is no cap on the Reward Points that you can earn on the Duo Credit Card. On the Duo Debit Card however, you can earn a maximum of 3000 Reward Points per month.

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

You can redeem your reward points for cash credit into your savings/ card account. It's Simple! Check your reward point balance by logging in to your Internet Banking, to see if you have earned more than 500 points– which is minimum points required for redemption. You can then contact us at our 24X7 call centre, or place a request on Internet Banking, to redeem your reward points

When will the Reward Points be credited to my account?

The Reward Points on your Duo Credit & Debit Card will be credited only once the transaction has been settled by the Merchant and the Bank.

What if the merchant reverses my transaction?

You will not accrue any Reward Points for a transaction, if it has not been settled or is reversed by the Merchant.

Travel Insurance

We request you to visit www.indusind.bank.in for travel insurance details on your Duo Credit and Debit Card.

Fuel Surcharge

- Fuel Surcharge waiver is applicable across all petrol pumps in India
- The waiver can be availed only when payment is made through the Card
- IndusInd Bank reserves the right to impose a cap on the maximum value or number of fuel transactions allowed in a month
- Please note that GST levied on fuel surcharge (if any) will not be waived and will need to be borne by the cardholders.

Fuel Surcharge Waiver on Duo Credit Card:

- 1% waiver of fuel surcharge on IndusInd Bank Duo Credit Card is applicable. Please visit www.indusind.bank.in for further details.

Fuel Surcharge Waiver on Duo Debit Card:

- As per Government of India regulations, no fuel surcharge is applicable on your Duo Debit Card. Terms & conditions apply. For more information, please visit www.indusind.bank.in

Total Protect

What is 'Total Protect'?

Total Protect is the first–of–its–kind card security program that covers you from unauthorized transactions on your Card at merchant establishments. It covers you for a sum up to the credit limit on your Credit Card.

For your debit card, you get 'Total Protection' worth up to ₹3 Lakhs. To know more, visit www.indusind.bank.in

What does 'Total 'Protection' on my Duo Credit Card safeguard me against?

Total Protection covers you for a sum up to the limit assigned on your Credit Card for the following:

- Unauthorized 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 Duo 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. It is provided absolutely free of cost to all IndusInd Bank Duo Cardholders.

What steps do I need to follow if I lose my Duo Card?

- Immediately call IndusInd Bank 24– Hour Phone Banking number and report the loss/theft of your Card. Our customer service executives will assist you further.

Chip Card

What is the IndusInd Bank Duo Chip Card?

IndusInd Bank Duo Chip Card contains 2 embedded microchips on the face of the Card. The customer data embedded in the microchip is extremely difficult to copy or counterfeit. This chip technology is designed to take security to the next level by giving you a secure environment to transact. For better acceptability across merchants, IndusInd Bank Duo Chip Card will also contain a magnetic stripe on the reverse of the Card to ensure swipe transactions.

What are the benefits of the IndusInd Bank Duo Chip Card?

With the chip technology, all the data that was stored on the magnetic stripe will be additionally embedded on the chip. A Credit / Debit Card with a chip is more secure and reliable than the one with just the magnetic stripe on the reverse of the Card, as it is difficult to copy customer details from an embedded chip. This safeguards the Credit / Debit Card from skimming frauds.

How will I use the IndusInd Bank Duo Chip Card on a chip (POS – point of sale) terminal?

Your IndusInd Bank Duo Card comes to you with two Chips for Debit & Credit Card each.

At a chip terminal you simply:

- Insert the appropriate chip (Debit or Credit) in to the chip slot.
- You may be asked to enter you PIN. This PIN is the same as your ATM PIN.
- When your transaction is completed, remove your Card from the chip slot and take your receipt, sign on the merchant copy and give the same back to the merchant. Retain your copy for future\ reference.

How is IndusInd Bank Duo Chip Card different from what I use today?

When you make a transaction at a chip terminal, you insert your Chip Card into the terminal. Your IndusInd Bank Duo Chip Card stays in the terminal until the transaction is complete. Transacting with the Card using the chip should be a priority over using the magnetic stripe at the back of the Card, since the security chip makes the transaction more secure.

Will the magnetic stripe be removed from IndusInd Bank Chip Cards?

Chip Cards will continue to have a magnetic stripe on the back. This will ensure that the chip Cards are accepted at merchants and in other countries that have not moved to the chip technology (such as the United States).

What if the IndusInd Bank Duo Chip Card does not work at a merchant having a chip terminal?

IndusInd Bank Duo Chip Card will work on all terminals at all merchant locations around the world. However, if the chip Card doesn't work at a particular terminal, the merchant will have to do the following:

- Swipe the magnetic stripe at the back of the Card on the chip terminal (This is known as a fallback transaction when the Chip Card inserted in the chip terminal slot doesn't work)
- Please note that we have restricted the number of fallback transactions allowed, to a maximum of three attempts on your Credit Card to minimize the possibility of misuse on your Card. If the number of attempts is exceeded beyond the allowable limit, your Credit Card will be temporarily blocked. You need to call the IndusInd Bank Phone Banking Number: 1860 267 7777 to unblock your IndusInd Bank Chip Card. There is no restriction to the number of fallback transactions on your Debit card.
- If the Card still doesn't work, the merchant terminal could be faulty. Please request the merchant to use the IndusInd Bank Duo Chip Card at another chip terminal (if possible of another acquiring bank than the one used earlier). If both the above options do not work, please contact us at our 24 Hour Phone Banking Number 1860 2677777.

What if my IndusInd Bank Duo Chip Card is lost or stolen?

Please report the loss to us immediately on 1860 267 7777 / +91 022 6857 7777and our Phone Banking officers will block your Duo Card immediately.

Will my Card number change when I get the new IndusInd Bank Chip Card?

In case your Card has been lost or stolen, your Card number will also change. Please note that in case you have any standing instructions for utility and other bill payments on your earlier Credit Card, you will have to contact the respective billers to transfer the instructions to your new Credit Card number.

Can I use the IndusInd Bank Duo Chip Card outside India?

Yes. IndusInd Bank Duo Chip Cards can be used at any merchants around the world where your Credit or Debit Card is accepted today.

How does Chip technology work for online and mail order/ IVR (Interactive Voice Response) transactions?

Online transactions will function the same way as they do today.

For Mail order and telephone transactions, effective 1st February 2011 a 6–digit OTP (One Time Password) is required and will be applicable for Chip Cards as well.

Which shopping outlets have the chip-enabled terminals?

Most of the merchants have chip–enabled terminals. In case the merchant doesn't have chip–enabled terminal, the card can be swiped for transactions.

Can the Duo Chip Card be used to withdraw cash?

- You can use your IndusInd Bank Duo Card as an ATM/Debit Card by entering your Debit Card PIN to withdraw the funds from your Bank Account and to conduct other Banking transactions at an ATM. Please ensure to insert your Duo Card into the ATM card slot from the 'ATM/Debit Card' (blue arrow). Debit Transactions initiated with your Duo Card and your Debit Card PIN will appear on the statement we send to you for your IndusInd Bank Account.
- You can also use your IndusInd Bank Duo Card as a Credit Card by entering your Credit Card PIN to obtain a Cash Advance against your Credit Card Cash Limit. Cash Advance and Interest Charges will be applicable for such Cash Advances, please refer to the Schedule of Charges for details. Please ensure to insert your Duo Card into the ATM card slot from the 'Credit Card' (yellow arrow) side. Cash Advance Transactions initiated with your Duo Card and your Credit Card PIN will appear on the monthly Credit Card statement.

How do I make the payment for the Duo Chip Credit Card usage?

You can make Duo Chip Card payment through online banking/ECS set up on your Bank Account, Cash, Cheque, Net Banking, etc. The process is the same as in case of other IndusInd Bank Credit Cards.

Is the IndusInd Bank Duo Chip Card durable?

The IndusInd Bank Duo Chip Card should withstand normal wear & tear and the Chip should last as long as the Card is valid. However, you should take steps to ensure your Duo Card is protected to ensure longevity.

Terms & Conditions

General Terms & Conditions for benefits on IndusInd Bank Duo Card

- The benefits under the IndusInd Bank Duo 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 Duo Card ("Card") issued in India.
- The IndusInd Bank Duo Card holders ("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 & 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 & Conditions as mentioned herein. The specific Terms & Conditions of various offers under the Program are set out below.

Rewards Program

IndusInd Bank reserves the right to change the rate of conversion of Reward Points to cash credit on Debit/Credit Card at any time without prior notice.